

Individual Morality and Internal Control Systems on Indications of Fraud Prevention in Village Financial Management in Indonesia: A Literature Review

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ABSTRACT

Examining the role of individual morality in the internal control system's ability to eliminate fraud in the management of village finances was the primary objective of this research. In order to avoid fraud, this study surveyed prior work on the topics of individual ethics and internal control systems. In this essay, screening, inclusion, and exclusion were used. An analysis of 20 publications revealed that internal control mechanisms and personal morale are critical to preventing fraud. This indicates that there is a significant influence of the internal control system and individual morality in preventing fraud in village financial management.

Keyword: Fraud Prevention, Morality, Internal Control, Village Financial Management.

1. INTRODUCTION

As time goes by, fraud cases in Indonesia, especially corruption, continue to increase from year to year. Based on a report from The Nations (ACFE, 2022), the percentage of fraudulent acts committed in the form of corruption is 12%. In the trend of prosecuting corruption cases in the first semester of 2022, Indonesia Corruption Watch recorded 252 cases.

Fraud that occurs within an organization, whether in the form of corruption, financial report fraud, or asset theft, are two forms of unethical actions

to carry out. These actions can not only be detrimental to the organization but also have an impact on oneself, such as being subject to sanctions if proven to have committed unethical acts such as corruption. Fraud is a demonstration of deception that can be carried out by certain people or groups to achieve ideal profits that can harm the parties concerned. Therefore, individual morality and a healthy internal control system in an organization are needed to prevent or anticipate harmful acts such as corruption.

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The three main indications of the causes of fraud, according to Donald R. Cressey's fraud triangle hypothesis, are opportunity, pressure, and rationalisation. The morality of individuals and the effectiveness of an organization's internal control system in preventing fraud are connected to these three factors. When we talk about a person's morality in relation to rationalisation, what we mean is that they may come up with good justifications to perform fraudulent acts. Individuals with strong morality have clear boundaries and solid ethical principles, which make a person more able to reject and oppose unethical justifications or reasons for committing fraud. On the contrary, Individuals with weak morality tend to be susceptible to rationalization and justifying all fraudulent acts. The internal control system is associated with opportunity, referring to conditions where a person has adequate control over processes that can be misused. It is the goal of the internal control system to limit and manage the chances of fraud committed by any one person.

Any kind of governance that influences the general populace is considered a village government. Regulation number. 20 of 2018, issued by the Minister of Home Affairs, regulates the administration of village finances. Village fund management is based on this. Management of village money aimed to realize community finances effectively and efficiently to foster responsibility, transparency and involvement. The village head has obligations and is responsible for managing village finances for the community and the state.

This literature study focused on the topic of fraud prevention in Indonesian village financial management and how human morality and internal control mechanisms affect this process. A focus on village finance management piqued the curiosity of the researcher. In addition, the author has seen a concerning trend of corruption cases involving village authorities, including the treasurer and head of the village, in the last several years.

The author summarises many instances of local financial management corruption, including (1) the conviction of the village chief in Aceh Besar district for embezzling community money, causing losses to the state amounting to IDR. 400 million in 2023 (Zulkarnaini, 2023). (2) the village head and village treasurer of Nisel Regency were declared guilty of corruption in village funds for the 2018 fiscal year amounting to IDR 509 million (Sinaga, 2023). And (3) The Head of Katulisan Village, Cikeusal District, Serang Banten Regency was declared to have stolen Rp. 499 million from the 2020 village budget (Ridho, 2023). An organization must take preventive steps to anticipate losses due to fraudulent actions, as seen in previous corruption cases.

It is well-established that personal ethics, internal control mechanisms, and the prevention of fraud are interdependent. The Google Scholar database was used to search for academic journal for 2019 to 2023. In previous research, It was shown that several elements impact the prevention of fraud. However, in this literature review, the author focuses on individual morality and internal control systems (Laksmi & Sujana, 2019; Taufik & Nasir, 2020; Islamiyah et al., 2020; Rahmawati et al., 2020; Sujana et al., 2020; Yusuf et al., 2021; Putri & Prasiwi, 2021; Wardhani & Purnamasari, 2021; Dewi et al., 2022; Susandya et al., 2022; Ferdianti & Priono, 2022; Biduri et al., 2022; Setiyowati et al., 2022; Febriani, 2020; Cahyani et al., 2022; Nur et al., 2023; Pratiwi & Handayani, 2023; Situmeang et al., 2023; Charim et al., 2023; Faturrahman, 2023). Individual Morality and Internal Control Systems on Indicators of Fraud Prevention in Village Financial Management in Indonesia: A Literature Review is the title of this study. Ethical conduct and fraud-prevention internal controls are the primary foci of this study, which is constrained by a literature assessment of scholarly journal articles published between 2019 and 2023. The overarching goal of this study is to

examine how morality and internal control mechanisms play a part in avoiding fraud in the administration of village finances. Considering the large number of cases of fraud that occur, this can be caused by the poor moral quality of individuals and internal control systems that do not function well in a country's organization.

There are several contributions and added values from this literature review research, especially for practice and knowledge, as follows: 1) Deep understanding of ethical quality and internal control. If you're worried about fraud in your village's financial administration, this article will explain how some aspects of your personal ethics and the effectiveness of your internal controls interact with one another. By exploring the relevant literature, this article can explain in detail these concepts, identify key aspects that need to be considered, and illustrate how these two factors can work together to achieve the goal of fraud prevention. 2) identify challenges and opportunities. Through a comprehensive literature review, this article can identify the difficulties that are often seen in implementing internal control and the quality of individual ethics in managing village finances in Indonesia. Likewise, this article may also reveal new opportunities in overcoming these obstacles and increasing the effectiveness of fraud prevention measures. 3) recommendations for optimal procedures. The results of the literature study allow this article to provide specific suggestions for improving the efficiency and effectiveness of village financial management by bringing together various internal control mechanisms and the moral character of those in charge. These suggestions may include direction for village governments, audit institutions and other related parties to ensure that anticipating fraud is the main focus in village financial activities. 4) mapping of further research needs. This article can identify gaps in existing knowledge and formulate necessary further research directions. This article may highlight

aspects that require additional research to explore the connections between personal ethics, internal control mechanisms, and the prevention of fraud more thoroughly. 5) stakeholder empowerment. This article can be an important source of information for village governments, academics, practitioners and other related parties. The information presented in the article can help understand the importance of ethical quality and internal control factors in creating more transparent and reliable village financial management. Lastly 6) contribution to theoretical knowledge. Apart from providing practical guidance, this article can also add progress to theory development in the fields of accounting, ethics, and financial management. By connecting the ideas of deep individual ethical qualities and internal control in relation to village financial management, this article can stimulate further discussion and reflection on how moral values can be integrated in control systems.

2. LITERATURE REVIEW AND HYPOTHESIS

Fraud Hexagon Theory

Fraud hexagon theory is introduced by Vousinas (2019) is a from development of previous fraud theories, viz pentagon theory of fraud that mentions five factors that cause someone to do something circumstances. Hexagon theory of fraud add the element of collusion at play important in determining which factors causing fraud in management finance. Therefore, there are six factors that can encourage someone to act cheating, namely pressure, opportunity, rationalization, ego and collusion.

Fraud Prevention

Suci & Kuntadi (2023) stated that the term cheating refers to a variety of human ingenuity used to gain superiority over other people by unfavorable actions. According to the fraud triangle theory, opportunity justification (rationalization) regarding the actions taken and the pressure a person experiences are the three

main causes of fraud. A lack of an effective internal control system and immoral individuals are two of the many factors that contribute to these three issues. This is what causes authority to be misused within an organization. Therefore, these two things tend to be one of the causes of fraud within an organization, whether carried out individually or within specific groups, to gain profits that are detrimental to several related parties. Fraud prevention is one technique for minimizing or preventing the occurrence of fraud factors that can occur (Simbolon & Kuntadi, 2022).

Individual Morality

Individual morality refers to a person's conduct or mindset in which they act with genuine intent, resulting in positive

or advantageous outcomes without anticipating any form of reward (Mahdi et al., 2021). Liyanarachchi & Newdick (2009) stated that people who have different levels of moral thinking will have different ways of behaving in managing ethical dilemmas. The degree to which good morals benefit a person, the greater the likelihood that the action is correct and vice versa..

Internal Control System

According to Febriani (2020), in terms of maintaining resources, providing accurate and reliable data, encouraging and improving the efficiency of organizational activities, An organization's internal control system is a priceless asset for enhancing compliance with established rules and monitoring operational

Table 1. Results of Selection of Articles that Meet the Criteria

Code Article	Main Author (Year)	Publisher's Journal (SINTA)
A1	Putu Santi Putri Laksmi (2019)	E-Jurnal Akuntansi Universitas Udayana (S3)
A2	Romadaniati (2020)	Bilancia Jurnal Ilmiah Akuntansi (S5)
A3	Faridatul Islamiyah (2020)	Jurnal Riset Mahasiswa Akuntansi_JRMA (S5)
A4	Elva Rahmawati (2020)	Jurnal Akuntansi, Universitas Bengkulu (S3)
A5	I Ketut Sujana (2020)	E-Jurnal Akuntansi Universitas Udayana (S3)
A6	Marwah Yusuf (2021)	Jurnal Akuntansi Dan Ekonomi_JAE (S5)
A7	Anandita Zulia Putri (2021)	Jurnal Akmenika (S5)
A8	Fitriana Kusuma Wardhani (2021)	Journal of Business and Information Systems_JBIS (S4)
A9	Lianita Puspita Dewi (2022)	Jurnal Akuntansi Trisakti_JATS (S3)
A10	A.A. Putu Gede Bagus Arie Susandya (2022)	Jurnal Reviu Akuntansi dan Keuangan_JRAK (S2)
A11	Gharin Eka Ferdianti (2022)	Equilibrium (S4)
A12	Sarwenda Biduri (2022)	Owner_Riset & Jurnal Akuntansi (S3)
A13	Supami Wahyu Setiyowati (2022)	Organum_Jurnal Saintifik Manajemen dan Akuntansi (S3)
A14	Putri Febriana (2022)	Indonesian Journal of Cultural and Community Development (S5)
A15	Meita Risma Cahyani (2022)	Jurnal Mantik (S4)
A16	Siska Nur (2023)	Owner_Riset & Jurnal Akuntansi (S3)
A17	Nurna Pratiwi (2023)	Akuntansi Dewantara (S4)
A18	Bernad J. M. Situmeang (2023)	Jurnal Pendidikan dan Konseling (S5)
A19	Herlinda Charim (2023)	Fokus Ekonomi (S4)
A20	Fadli Faturrahman (2023)	Jurnal Cafeteria (S5)

Source: Processed Data

processes. According to Islamiyah et al. (2020), the institution has an effective system of internal controls in place to prevent fraud from happening since it is difficult to do so. On the other hand, if the organizational control system is poor, then irresponsible individuals will have the opportunity to commit fraud.

3. METHODS

This research compiles and synthesises findings from several studies on the topics of individual ethics and fraud prevention via internal control systems. A manual Google Scholar search was used to collect studies for review. This study was taken using the following keywords: "individual morality", "internal control system", "fraud prevention", and "village financial management".

The inclusion criteria for this research are as follows: 1) articles are publications in the last 5 years (2019-2023); 2) the article has been published in a journal; 3) the article is quantitative research; 4) studies centre on preventing fraud, improving internal control mechanisms, and promoting individual morality. The exclusion criteria for this research are: 1) articles not accredited by Sinta; 2) articles in the form of eprints or repositories; 3) individual morality and internal control systems are not independent variables but moderating variables; 4) fraud prevention is not a dependent variable; 5) The focus of this study is not on the administration of village finances; 6) articles in the form of reviews, commentaries, opinions and editorials.

In the initial identification, it was found that 634 selected articles were tracked using previously determined search keywords. In addition, 20 articles were obtained which were explored after going through screening and qualification, for example; no overlapping statements; in-depth discussion of metrics related to individual integrity, internal control effectiveness, and fraud avoidance; Full articles are available online, can be downloaded, and adhere to predetermined selection criteria. The

author summarizes the results of selecting articles that meet the criteria, which can be seen in Table 1.

4. RESULTS AND DISCUSSION

An analysis of 20 publications reveals a correlation between an organization's internal control system, the likelihood of fraud, and the moral fibre of its employees. The author has briefly summarized the articles used as literature reviews from the research location, research title to the results obtained from the researchers which are shown in Appendix 1.

Personal acts or behaviours that individuals exhibit, which might be impacted by their home and workplace environments, both positive and detrimental are referred to as individual morality expressed by Islamiyah et al., (2020). Putri & Prasiwi (2021) revealed that morality arises when a person completes a wise attitude regarding commitments and obligations without expecting benefits, so morality can prevent cheating, and it implies that deep morality reflects a person's attitude. Morality should be good if someone understands commitment and obligation, not understanding profit.

Justifying unethical or immoral actions by appealing to one's sense of logic or morality is one aspect of the rationalisation triangle that contributes to fraud. In relation to fraud, rationalization is a system used by perpetrators to convince themselves that the activities carried out are ethical. Individual morality can influence rationalization. It may be more difficult for a moral person to justify dishonest behavior. Such people have strong principles. On the other hand, someone who is morally deficient is more likely to justify fraudulent behavior. Such people may justify fraudulent actions, for example by feeling that someone is eligible for benefits that they should not receive. Usually someone involved in fraud often uses rationalization to reduce feelings of guilt or moral concerns that may arise. A person may create justifications that are

believed to justify the behavior carried out, even though the action actually violates ethical values.

Individual morality embodies the convictions, values, and principles that steer a person's actions. When a person possesses a strong sense of individual morality, it can play a crucial role in preventing dishonest behaviors such as cheating. Principles such as honesty, responsibility, integrity and a sense of justice are often associated with good individual morality. Individuals who have good morality will tend to avoid acts of corruption because they are aware that these actions violate the moral values they believe in. A factor that can increase the possibility of fraud is a person's lack of moral integrity. When someone does not hold strong moral principles, they may be more tempted to exploit power for personal gain.

Individual morality is very important and necessary in preventing fraudulent acts which are usually carried out, especially in supervising village finances, this is because if a person has high ethical qualities, then the use and management of village finances will function in accordance with priority demands (Laksmi & Sujana, 2019). As research findings by Yusuf et al. (2021) proves that people's morals have a role in preventing village fund fraud. Individual morality correlates positively with the success of efforts to avoid village fund fraud.. A person with high ethics will not engage in behavior that could endanger other people, society, or the nation. Moral village officials will not abuse the authority given by the government to manage regional money. According to findings from several studies, including those conducted by Rahmawati et al. (2020); Sujana et al. (2020); Ferdianti & Priono (2022); and Febriani (2020), personal morality can help avoid fraud in local government finances. What this demonstrates is that immoral actions taken by individuals may stop bank fraud in villages. According to Dewi et al. (2022) a person's low propensity to commit fraud

is related to the importance of having high moral standards in town financial management. High morality can help prevent accounting fraud when managing village finances, according to research by Susandya et al. (2022). A person with high morals will not engage in behavior that could harm other individuals or the nation or violate the law. Thus, a person's excellent moral character can prevent fraud. This is because individuals will very often follow guidelines and do something beneficial to limit the possibility of fraud (Setiyowati et al., 2022). In the realm of village governance, it is expected that officials responsible for financial management will demonstrate a strong sense of accountability. Honorable, trustworthy, and law-abiding community service provider. To ensure that village funds are used in line with the federal government's directives to regional governments, particularly those whose primary objective is to enhance the well-being of village communities, the integrity of officials responsible for managing village finances is of the highest importance (Pratiwi & Handayani, 2023).

Positive outcomes were shown by many of the publications that the author evaluated. Multiple findings indicate that personal ethics do not have a detrimental effect on the success of anti-fraud measures. Individual morality does not impact fraud prevention, according to study conducted by (Wardhani & Purnamasari, (2021) ; Cahyani et al., (2022) ; dan Nur et al., (2023)) Therefore, a strong moral compass is not a guarantee against the prevalence of corruption in local governments. On the other hand, what about the results from various literatures about the impact of personal ethics on fraud prevention, all this is only to test using existing analytical methods and techniques, whether individual morality variables have an influence or not on fraud prevention. Again, however, a person's morals can influence the actions they will take, whether in the form of positive actions that are beneficial or negative actions that can harm others or themselves.

Laksmi & Sujana (2019) defined an internal control system as “a method for monitoring, directing and measuring organizational resources which also plays an important role in detecting and preventing fraud.” It is possible to control, monitor and reveal irregularities in the village financial management process by using an internal control system so that reports can be accounted for. As expressed by Islamiyah et al. (2020) assumed that an organization’s ability to avoid fraud increases if its internal control system is strong; conversely, If the system of controls is inadequate, it provides opportunities for those attempting to perpetrate fraud.

In order to avoid fraud and corruption in the administration of the village’s finances, the internal control system and opportunity factors are crucial components of the fraud triangle hypothesis.

The term “opportunity” describes a situation in which it is possible to accuse someone of fraud without really detecting them. Reducing the opportunity factor in fraud requires a robust internal control system. As states by Febriani, (2020) Internal control greatly influences the size of access to fraudulent acts because it may be that initially there is no purpose, then because there is a loose opportunity, someone is forced to make it happen. For example, if village financial management processes do not clearly define responsibilities, one person may have full access and control over multiple financial functions, increasing the likelihood of misuse of funds. To reduce the possibility of fraud, especially corruption, the financial management of the village requires an effective internal control system. An efficient internal control system has a greater impact on avoiding fraud in village financial management in proportion to its effectiveness, according to the relationship system between the two (Susandya et al., 2022). Findings from studies by (Taufik & Nasir, (2020); Rahmawati et al., (2020); Sujana et al., (2020); Putri & Prasiwi, (2021); Putri & Prasiwi, (2021); Biduri et al., (2022); Setiyowati et al., (2022); & Cahyani

et al., (2022) It is clear from the data that the internal control mechanism helps keep fraud at bay. Thus, it is reasonable to assume that the likelihood of fraud in the management of the village’s finances decreases as the effectiveness of the internal control system is enhanced. An internal control system aims, among other things, to prevent the theft of assets. According to (Yusuf et al., 2021), a robust internal control system may greatly enhance the effectiveness of measures to prevent financial fraud in the village. Consistent with the claims made by Ferdianti & Priono, (2022) an effective internal control system may serve as proof that the village’s financial management has taken measures to avoid fraud. If the internal control system is not implemented correctly, overcoming fraud in the village’s financial management will not be successful.

False village financial management may evade the internal control system, according to studies by Situmeang et al. (2023) and Faturrahman (2023). This shows that the internal control mechanisms used to manage village finances are poorly understood or inadequate. Some village governments do not implement an appropriate division of tasks and authority, the internal control system does not significantly impact the prevention of fraud, according to Faturrahman’s study. Results for the internal control system in avoiding fraud have been shown to be both favourable and bad, according to various sources of research. The results are only to test the hypothesis that has been formulated and references from previous research with the help of data analysis to obtain final results whether the internal control system variables have an effect or not on fraud prevention. However, it is essential for organisations to have an internal control mechanism in place to make sure that the money that is given to villages is spent wisely and according to the goals that have been set. This is particularly true in the case of village government and financial management. The best way to stop financial fraud in

the village is to set up an internal control system. This includes practices such as separating duties, which allocates financial tasks and responsibilities among multiple individuals, as well as restricting access to village financial resources.

Individual morality significantly influences fraud prevention by shaping how individuals within an organization make decisions. Those who possess strong moral values are less inclined to engage in fraudulent activities, as they adhere to a clear ethical framework that directs their behavior. Liyanarachchi & Newdick (2009) note that individuals with advanced stages of moral development are more capable of resisting unethical temptations, as they are less prone to rationalizing fraudulent actions. This moral grounding enables individuals to counter justifications for unethical conduct, thus decreasing the chances of fraud occurring.

The probability of fraud may be significantly reduced with an efficient system of internal controls. Various types of controls can significantly aid in fraud prevention, including preventive controls. These involve measures such as the segregation of duties, which distributes financial responsibilities among several individuals to mitigate fraud risk. For instance, the individual who authorizes a transaction should not be the same person who records it, (Febriani, 2020). Detective controls, such as regular audits and reconciliations, help identify discrepancies and act as a deterrent by increasing the chances that fraudulent activities will be uncovered, (Islamiyah *et al.*, 2020). Lastly, corrective controls are necessary once fraud is detected; they involve implementing corrective measures to address the issues found, including taking disciplinary actions against offenders and updating internal policies to prevent future incidents.

5. CONCLUSION

According to studies, people's morals have a major impact on how well villages handle their finances to avoid fraud. Individuals

with strong moral principles are more likely to avoid engaging in fraudulent activities, particularly corruption, as they recognize that such actions contradict their ethical beliefs. Additionally, the effectiveness of internal control systems is also linked to fraud prevention in this context. A well-implemented internal control system enhances the ability to prevent fraud within village financial management.

Although the importance of personal ethics and internal control measures in preventing fraud is highlighted in this research, it is crucial to acknowledge that these are not the sole deterrents. Other elements, such as organizational culture, external pressures, and adherence to regulations, also play a vital role in efforts to prevent fraud. Future research should investigate these additional aspects to offer a more comprehensive understanding of fraud deterrence. Finally, the prevention of fraud in the administration of village finances depends on personal integrity and a strong system of internal controls. Nevertheless, acknowledging their limitations and examining other influencing factors will enhance our understanding and effectiveness in addressing fraud. The results indicate that improving individual morality through ethical training and establishing strong internal control systems can significantly decrease fraud in village financial management. Policymakers and organizational leaders should focus on these areas to promote a culture of accountability and transparency.

Future research should concentrate on several key areas to enhance our understanding of fraud prevention. First, it is essential to examine how the culture within organizations influences the effectiveness of internal controls and moral standards in deterring fraud. Additionally, conducting comparative studies across various regions or sectors can help identify best practices for fraud prevention. Lastly, investigating how changes in moral education over time affect fraud rates will yield valuable insights into the long-term impact of ethical training initiatives.

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Appendix 1. Literature Review Results

Article Code	Research sites	Title	Results
A1	Denpasar City, Bali	The Influence of Human Resource Competence, Morality and Internal Control Systems on Fraud Prevention in Village Financial Management	Morality and internal control systems have a positive impact on fraud prevention
A2	Regency. Bengkalis, Riau	The Influence of the Internal Control System, Whistleblowing System, and Village Apparatus Competence on Fraud Prevention in Village Government	The internal control system has a positive impact on fraud prevention
A3	District Wajak, Kab. Malang, East Java	The Influence of Village Apparatus Competence, Morality, Internal Control Systems and Whistleblowing on Fraud Prevention in Village Fund Management	This study shows that morality and an internal control system significantly increase the prevention of fraud in managing village funds
A4	Regency. Banjar, South Kalimantan	Determinants of Fraud Prevention in Village Government	Research findings show that morality and internal control systems have a great impact in preventing fraud.
A5	Denpasar City, Bali	Whistleblowing System, Competence, Morality and Internal Control System Against Fraud Prevention on Village Financial Management	The research results show that morality and the internal control system have a positive effect on preventing fraud in village financial management
A6	District Central Adonara, Kab. East Flores, NTT	The Influence of Apparatus Competence, Internal Control System and Individual Morality on preventing village fund fraud	The findings show that individual morality and internal control mechanisms are effective in avoiding theft of village funds.
A7	Regency. Bantul, DIY	Factors That Influence Fraud Prevention in Village Financial Management	The research results show that morality and the internal control system influence fraud prevention
A8	District Sentolo, Kab. Kulonprogo, DIY	The Impact of Accountability, Transparency and Morality of Village Apparatus on Fraud Prevention in the Management of Allocated Village Funds	The research results show that the morality of village officials has no effect on preventing fraud
A9	District Prambanan, Kab. Klaten, Central Java	The Influence of Apparatus Competence, Individual Morality, Organizational Culture, Accountability Practices and Whistleblowing on Fraud Prevention in Village Fund Management	Individual morality has a positive impact on fraud prevention

Article Code	Research sites	Title	Results
A10	Denpasar City, Bali	Determinants of Fraud Prevention in Village Fund Allocation	The research results show that the morality of the apparatus and the internal control system have a positive effect on preventing fraud in managing village fund allocations
A11	District Prambon, Kab. Nganjuk, East Java	Factors That Influence Fraud Prevention in APBDes Management	The research results show that individual morality and the internal control system have a positive effect on fraud prevention
A12	District Address it, District. Sidoarjo, East Java	Fraud Prevention in Managing Village Fund Allocations	The research results show that internal control has an effect on preventing fraud in managing village fund allocation
A13	District Wajak, Kab. Malang, East Java	Determinants of Fraud Prevention in Village Fund Management Moderated by Apparatus Competence	The research results show that the internal control system and morality influence the prevention of village fund fraud
A14	District Address it, District. Sidoarjo, East Java	The Influence of Presenting Village Financial Reports, Internal Control, Individual Morality, and Competence on Fraud Prevention in Managing Village Fund Allocations	The research results show that internal control and personal morals have an impact on preventing fraud in allocating village funds.
A15	District Baturiti, Kab. Tabanan, Bali	The Effect of Competence, Morality, Integrity, Internal Control and Organizational Culture on Fraud Prevention with Whistleblowing System as Moderating Variables	The research results show that morality and internal control have a positive effect on preventing fraud in managing village fund allocations
A16	District West Bajo, Kab. Luwu, South Sulawesi	Control Environment and Individual Morality in Preventing Fraud that Occurs in the Management of Village Fund Allocations	The research results show that individual morality has no influence on fraud prevention
A17	Regency. Kulonprogo, DIY	Prevention of Fraudulent Management of Village Funds by Village Officials	The research results show that the morality of village fund management officials has a significant positive effect on preventing fraud
A18	Regency. Sarmi, Papua	The Influence of Village Apparatus Competence, Internal Control System and Moral Sensitivity on Fraud Prevention in Village Financial Management	The research results found that the internal control system had little impact in preventing fraud in the financial management of village funds.

Article Code	Research sites	Title	Results
A19	District Tulisharjo, Kab. Grobogan, Central Java	Religiosity As a Moderator for Fraud Prevention in Village Fund Management	The research results show that individual morality does not have a significant positive effect on fraud prevention
A20	District Utan, Kab. Sumbawa, NTB	Fraud Prevention in Village Financial Management	There is no fraud prevention effect from the internal control system