

Determinants of Fraud Prevention in Village Fund Allocation with Religiosity as a Moderating Variable

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Abstract

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This study aims to analyze the determinants of fraud prevention in the management of village fund allocations by considering religiosity as a moderating variable. The variables examined include community participation, the competence of village officials, and the local cultural value of Siri' na Pacce. This quantitative study was conducted using questionnaires distributed to 87 village officials in Luwu Regency. The data were analyzed using Structural Equation Modeling (SEM) with PLS 4 software. The results show that community participation, the competence of village officials, and the value of Siri na Pacce have a positive effect on fraud prevention in village fund management through increased transparency, accountability, social control, and ethical behavior. In contrast, religiosity does not moderate these relationships, as external monitoring mechanisms, professional factors, and local cultural values are sufficiently strong to prevent fraud without additional reinforcement from religiosity. These findings highlight the importance of strengthening transparency, enhancing the capacity of village officials, and integrating local cultural values into village financial governance to create a more accountable and fraud-free management system.

INTRODUCTION

The Government of Indonesia places significant emphasis on rural development through Law Number 6 of 2014 concerning Villages. One important aspect of this regulation is the allocation of village funds. These funds are assistance distributed by the government to villages to support development, empower communities, and improve welfare at the local level. Village funds are sourced from the State Budget (APBN), with amounts varying each year as determined by central government policy (Islamiyah et al., 2020).

The allocation of village funds represents the government's commitment to promoting development in rural areas by granting authority and responsibility to village governments to manage these funds (Widodo & Cahyaningrum, 2023). In addition, the Village Law emphasizes that village governments must play an active role in the development process in order to improve community welfare and achieve village self-reliance. (Rahmawati et al., 2020)

The agency concept in the management of village funds illustrates that the village government acts as the agent, while the village community serves as the principal. Therefore, the management of village funds must be based on the principles of transparency, accountability, participation, as well as orderly and disciplined implementation (Laksmi & Sujana, 2019). In practice, village governments refer to the provisions on village financial management as regulated in Minister of Home Affairs Regulation (Permendagri) Number 113 of 2014..

The delegation of authority to village governments in managing village funds has the potential to give rise to fraudulent actions, considering the large amount of village fund allocations distributed by the central government. (Kristuti et al., 2023). Fraud is a practice or action carried out by an individual or a group of people, either intentionally or unintentionally, to obtain illegal benefits that result in losses for other individuals or parties. (Biduri et al., 2022)

Indonesia Corruption Watch (ICW) reported in 2023 that throughout 2022, there were 21 sectors affected by corruption. The village sector ranked the highest, with 155 corruption cases handled by law enforcement, and village heads identified as the main actors. In addition, the practice of corruption involving village funds continues to increase every year. The increase in Village Fund Allocation (ADD) is directly proportional to the rise in corruption practices, which continue to grow annually.

The issue of fraud cannot be avoided in the village financial sector, considering that the large allocation of village funds poses a significant challenge for corruption eradication. No matter how effective the fraud prevention strategies implemented are, the problem lies in the human resources managing them. (Rahmawati et al., 2020). If the village head and village officials do not have a proper understanding of good budget management, it will result in village funds being vulnerable to corruption (Indonesia Corruption Watch (ICW), 2023).

Fraud prevention in village fund allocation is a collective effort between the village government and the community to oversee the management of village funds in order to minimize the risk of misuse. It involves active community participation in village fund management. Community participation through involvement in the planning, implementation, evaluation, and supervision processes can motivate village officials to be accountable for the trust given by the community in a transparent and responsible manner. Community participation has a positive influence on the accountability of village fund management. (Ani, 2020).

H1: Community participation has a positive effect on the prevention of fraud in the management of village fund allocation.

Fraud prevention in village funds can also be carried out through competent financial management human resources as well as the implementation of an effective internal control system. (Islamiyah et al., 2020). Having competent human resources can strengthen efforts to prevent fraud and improve integrity in village fund management. Competent human resources are needed to minimize errors and inconsistencies in financial management with established standards. Competence has a positive effect on the prevention of village fund fraud. (Biduri et al., 2022).

H2: The competence of village officials has a positive effect on the prevention of fraud in the management of village fund allocations

Fraudulent behavior can be prevented by instilling local cultural values that have developed in Indonesia. As is known, Indonesia has a wide variety of ethnic groups with different characteristics and cultural values in each region, one of which is the *siri' na pacce* culture. This culture is a fundamental principle that serves as a guideline for people in living their lives. *Siri' na pacce* is deeply rooted in South Sulawesi and is known as a cultural value embraced by both the Makassar and Bugis ethnic (Nurwanah et al., 2021).

Several previous studies on the *siri' na pacce* culture have been conducted by (Nurwanah & Hanafie, 2018), and These studies explain that culture can serve as a guideline for life to avoid negative behavior or actions that cause harm. The research findings show that when individuals

apply the values of *siri' na pacce* in completing their work, the potential for fraud or deception within an institution can be minimized.

H3: The values of *Siri' na Pacce* have a positive effect on the prevention of fraud in the management of village fund allocation

Community participation serves as an external oversight mechanism capable of reducing opportunities for fraud through active involvement in the planning, implementation, and supervision of village funds. However, the effectiveness of such participation will be more optimal when supported by a high level of religiosity. Religiosity functions as an internal control for individuals, shaping honest attitudes, integrity, and a sense of moral responsibility, thereby encouraging both the community and village officials to avoid deviant behavior (Usman, 2025). Recent research shows that religiosity has a positive and significant effect on fraud prevention in village fund management, as individuals with a high level of religiosity tend to have stronger ethical commitments. (Wahyu Dwi Aldestian, 2024).

H4: Religiosity strengthens the effect of community participation on fraud prevention in the management of village fund allocation.

The competence of village officials, which includes knowledge, skills, and abilities in managing village finances, plays an important role in minimizing errors and opportunities for fraud. However, competence alone is not sufficient without being supported by individual moral and ethical values. (Harimurti et al., 2025). In this regard, religiosity serves as an internal control that shapes honest, trustworthy, and responsible behavior. Recent studies using religiosity as a moderating variable show that religiosity is able to strengthen the relationship between the competence of officials and fraud prevention.

H5: Religiosity strengthens the effect of village officials' competence on fraud prevention in the management of village fund allocation.

The *Siri' na Pacce* culture contains moral values such as shame (*siri*), empathy, responsibility, and social solidarity (*pacce*) that can encourage individuals to act honestly and avoid deviant behavior in village financial management. Recent research shows that the application of *Siri' na Pacce* culture can minimize fraudulent practices by internalizing ethical values and a sense of responsibility within village officials. In addition, recent studies also confirm that consistently strengthening these cultural values is able to reduce opportunities for fraud in village fund management. (Hasdi & Kunci, 2023). Religiosity acts as an internal control mechanism that strengthens an individual's moral values. Religiosity shapes honesty, trustworthiness, and fear of moral and spiritual consequences, thereby reducing the intention to commit fraud. In the perspective of fraud theory, religiosity can function as a factor that suppresses the pressure and rationalization to engage in fraudulent behavior.

H6: Religiosity strengthens the effect of *Siri' na Pacce* values on fraud prevention in the management of village fund allocation.

METHODS

1. Research Approach

This study uses a quantitative approach aimed at testing the causal relationship between community participation, the competence of village officials, and the cultural values of *Siri' na Pacce* on fraud prevention in the management of village fund allocation, with religiosity as a moderating variable. Data were collected through closed-ended questionnaires using a Likert scale, distributed to 87 village officials in Luwu Regency, who were randomly selected from a total population of

621 using the Slovin formula. Data analysis was conducted using Structural Equation Modeling (SEM-PLS 4) to test validity, reliability, and relationships between variables, including moderating effects.

2. Data Collection Method

The data collection method used in this study was through the distribution of questionnaires to respondents, who were expected to provide accurate answers. The questionnaire items were measured using a Likert scale.

3. Population and Sample

The population in this study consists of village officials involved in the management of Village Funds, namely the Village Head, Secretary, and Village Treasurer across 207 villages in Luwu Regency, resulting in a total population of 621 village officials. To determine the sample size, the Slovin formula was used. Therefore, the sample size in this study is 87 village officials, who were selected randomly.

$$n = \frac{N}{1 + N \cdot e^2}$$
$$n = \frac{621}{1 + 621 \cdot 0,1^2}$$
$$n = \frac{621}{1 + 6,21}$$
$$n = 86,13 \text{ rounded up to } 87$$

4. Data Analysis Technique

This study uses multiple linear regression analysis with the assistance of SEM-PLS version 4.0 software to examine the relationships between variables, including the moderating effect of religiosity. This method was chosen because it is capable of analyzing complex models with a relatively small sample size and without assuming normal data distribution. The stages of analysis include testing validity and reliability (outer model), testing relationships between latent variables (inner model), and hypothesis testing as well as moderating effects using t-statistics and p-values. Through this approach, the study can identify both the direct and moderating effects of religiosity on fraud prevention in village fund management.

RESULTS AND DISCUSSION

1. Result

Validity and Reliability

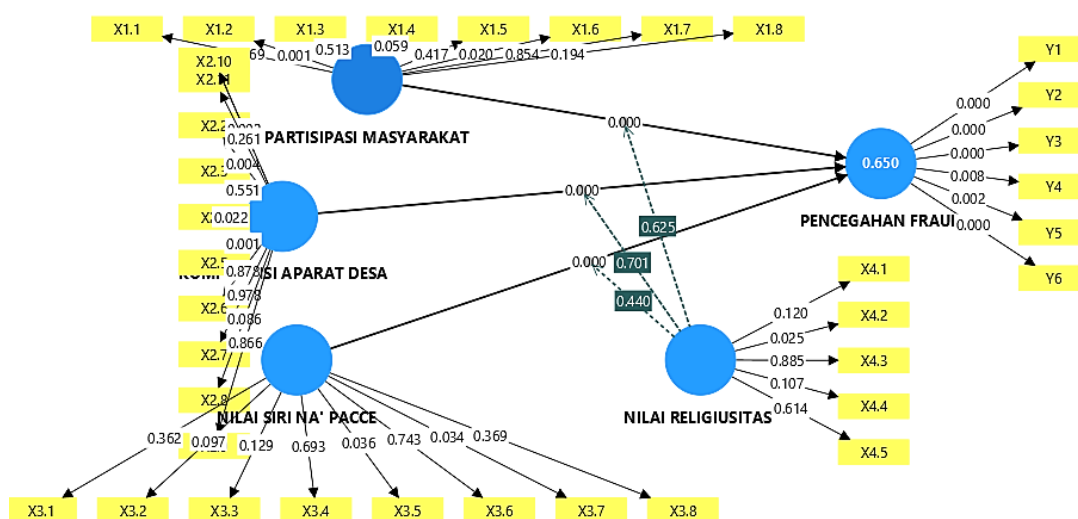
Validity and reliability testing is one of the mandatory requirements that must be conducted before performing SEM-PLS analysis. The methods used include those for assessing convergent validity, such as Average Variance Extracted (AVE), factor loadings, and reliability measures for this study.

Table 1. Validity and Reliability Test

Construct	Code	Loadings	Composite reliability	AVE
Community participation	X1.1	0.765	0.951	0.638
	X1.2	0.255		
	X1.3	0.368		
	X1.4	0.714		
	X1.5	0.845		
	X1.6	0.820		
	X1.7	0.596		
	X1.8	0.791		
Competence of village officials	X2.1	0.731	0.712	0.357
	X2.2	0.881		
	X2.3	0.752		
	X2.4	0.817		
	X2.5	0.761		
	X2.6	0.758		
	X2.7	0.736		
	X2.8	0.786		
	X2.9	0.871		
	X2.10	0.871		
<i>Siri na Pacce</i>	X3.1	0.886	0.860	0.458
	X3.2	0.946		
	X3.3	0.735		
	X3.4	0.886		
	X3.5	0.940		
	X3.6	0.731		
	X3.7	0.907		
	X3.8	0.865		
Religiosity	X4.1	0.189	0.782	0.397
	X4.2	0.746		
	X4.3	0.575		
	X4.4	0.604		
	X4.5	0.703		
fraud prevention	Y.1	0.729	0.960	0.749
	Y.2	0.662		
	Y.3	0.757		
	Y.4	0.616		
	Y.5	0.655		
	Y.6	0.693		

Based on the table, it is known that the validity and reliability tests in this study were conducted once to obtain valid and reliable results. From the table above, it can be seen that the AVE values are above 0.50, indicating that the constructs are valid. Meanwhile, the constructs are considered reliable because the Composite Reliability values are above 0.70.

In this study, there are six hypotheses to be tested. Three hypotheses are examined using partial relationships, while the other three are tested using moderating variable relationships. These six hypotheses are tested to determine whether they are accepted or rejected in the hypothesis testing process. In the process, data bootstrapping is conducted, which then produces the results of hypothesis testing. The description of the bootstrapping results of this study is as follows.



Based on the bootstrapping results shown in Figure 2, the P-value of each relationship can be observed. However, some important information, such as the T-statistic values of the model, is not visible. Therefore, all of these values can be more clearly examined in the table of coefficients from the bootstrapping results. The following is the table of hypothesis testing results or the coefficient table from the bootstrapping data in this study, along with its explanation.

Table 2. Uji Hypothesis

	STDEV	T statistics	P values	Hypothesis
CP > FP	0.084	5.028	0.000	H1: Accepted
CVO > FP	0.087	4.316	0.000	H2: Accepted
SP > FP	0.088	4.692	0.000	H3 : Accepted
CP > R > FP	0.100	0.489	0.625	H4 : Rejected
CVO > R > FP	0.098	0.383	0.701	H5 : Rejected
SP > R > FP	0.107	0.772	0.440	H6 : Rejected

Sumber : Olah Data, SEM PLS 4

H1: Community participation has a positive effect on the prevention of fraud in the management of village fund allocation.

Based on Table 2, the T-statistics value is 5.028 with a p-value of 0.000, which is lower than the significance level of 0.05. This finding indicates that H1 is accepted; therefore, it can be concluded that community participation has a positive effect on fraud prevention.

H2: The competence of village officials has a positive effect on the prevention of fraud in the management of village fund allocations

Based on Table 2, the T-statistics value is 4.316 with a p-value of 0.000, which is lower than the significance level of 0.05. This finding indicates that H2 is accepted; therefore, it can be concluded that the competence of village officials has a significant positive effect on fraud prevention.

H3: The values of *Siri' na Pacce* have a positive effect on the prevention of fraud in the management of village fund allocation

Based on Table 2, the T-statistics value is 4.692 with a p-value of 0.000, which is lower than the significance level of 0.05. This finding indicates that H3 is accepted; therefore, it can be concluded that the *Siri na Pacce* values have a significant positive effect on fraud prevention.

H4: Religiosity strengthens the effect of community participation on fraud prevention in the management of village fund allocation.

Based on Table 2, the T-statistics value is 0.489 with a p-value of 0.625, which is greater than the significance level of 0.05. This finding indicates that H4 is rejected; therefore, it can be concluded that religiosity does not moderate the effect of community participation on fraud prevention.

H5: Religiosity strengthens the effect of village officials' competence on fraud prevention in the management of village fund allocation.

Based on Table 2, the T-statistics value is 0.383 with a p-value of 0.701, which is greater than the significance level of 0.05. This finding indicates that H5 is rejected; therefore, it can be concluded that religiosity does not moderate the effect of the competence of village officials on fraud prevention.

H6: Religiosity strengthens the effect of *Siri' na Pacce* values on fraud prevention in the management of village fund allocation.

Based on Table 2, the T-statistics value is 0.772 with a p-value of 0.440, which is greater than the significance level of 0.05. This finding indicates that H6 is rejected; therefore, it can be concluded that religiosity does not moderate the effect of *Siri na Pacce* values on fraud prevention.

2. Discussion

Community participation has a positive effect on the prevention of fraud in the management of village fund allocation.

Community participation has been proven to have a positive influence on the prevention of fraud in the management of village fund allocations. Active involvement of the community in the planning, implementation, and supervision of village budgets can enhance transparency and accountability in village financial management. The higher the level of community participation, the stronger the social control that is formed, thereby reducing opportunities for fraud. In addition, direct oversight from the community enables early detection of potential irregularities in the use of village funds.

Recent research findings indicate that community participation has a positive and significant effect on fraud prevention in village fund management, as it serves as an effective external control mechanism (Deza, 2024; Selvia & Arza, 2023). Furthermore, other studies have found that community participation, together with variables such as accountability and whistleblowing, contributes significantly to improving fraud prevention efforts. Thus, it can be concluded that the higher the level of community participation, the more effective the efforts to prevent fraud in the

management of village fund allocations, due to increased transparency, accountability, and continuous public oversight.

The competence of village officials has a positive effect on the prevention of fraud in the management of village fund allocations

The competence of village officials has been proven to have a positive influence on fraud prevention in the management of village fund allocations. Competence, which includes knowledge, skills, and technical abilities in managing village finances, enables officials to carry out their duties professionally, transparently, and in accordance with applicable regulations. Competent village officials tend to better understand accounting procedures, internal control systems, and potential fraud risks, thereby minimizing opportunities for fraud.

In addition, high competence also promotes increased accountability and the quality of village fund management. Village officials with adequate capacity are better able to prepare accurate financial reports, conduct internal supervision, and make appropriate decisions in managing village budgets. This ultimately contributes to the realization of good village governance and a system free from fraudulent practices. Recent research findings support that the competence of village officials has a positive and significant effect on fraud prevention in village fund management (Juniarti et al., 2024; Faurozan & Muthaher, 2025). Furthermore, other studies also show that the competence of village apparatus is one of the key factors in improving the effectiveness of control systems and fraud prevention in the village government sector (Fairness Journal, 2024). Thus, the higher the competence of village officials, the more effective the efforts to prevent fraud in the management of village fund allocations.

The values of *Siri' na Pacce* have a positive effect on the prevention of fraud in the management of village fund allocation

The value of *Siri na Pacce* has a positive influence on fraud prevention in the management of village fund allocations. As a form of local wisdom of the Bugis-Makassar community, *Siri na Pacce* embodies moral values in the form of a sense of shame (*siri*) and empathy or social concern (*pacce*). These values encourage individuals, including village officials, to uphold integrity, honesty, and responsibility in managing village finances.

In the context of village fund management, the application of *Siri na Pacce* strengthens ethical behavior and serves as a moral safeguard against fraudulent actions. Village officials who uphold these values tend to avoid deviant behavior due to an internal drive to maintain dignity and honor. Moreover, the value of *pacce* fosters concern for community interests, ensuring that village fund management is oriented toward collective welfare.

Recent studies indicate that local wisdom values, including *Siri na Pacce*, have a positive and significant effect on fraud prevention, as they reinforce individual ethics and enhance accountability in public financial management (Rahim et al., 2022; Arifin & Syamsuddin, 2023). This aligns with a cultural approach to governance, emphasizing that local values can function as effective social control mechanisms in minimizing fraudulent practices. Thus, the stronger the implementation of *Siri na Pacce*, the higher the effectiveness of fraud prevention in the management of village fund allocations.

Religiosity does not moderate the effect of community participation on fraud prevention in the management of village fund allocations

Religiosity does not moderate the effect of community participation on fraud prevention in the management of village fund allocations. This indicates that the level of individual religiosity

neither strengthens nor weakens the relationship between community participation and fraud prevention efforts.

Theoretically, community participation functions as an external social control mechanism, such as public oversight, transparency, and accountability. In contrast, religiosity acts as an internal control related to individual moral values and beliefs. When community participation is already effective, its impact on fraud prevention tends to be independent of individual religiosity, as collective public oversight is sufficient to reduce opportunities for fraud.

This finding is consistent with several recent studies showing that religiosity does not always function as a moderating variable in organizational or governance relationships. Research by Charim et al. (2023) found that religiosity could not moderate the effect of village officials' competence on fraud prevention. Additionally, a study by Septiani and Bhilawa (2025) showed that religiosity only moderates certain relationships but not all variables, indicating its limited role as a moderator. Thus, it can be concluded that in the context of village fund management, the effectiveness of community participation in preventing fraud is more influenced by social control mechanisms than by individual religiosity.

Religiosity does not moderate the effect of village officials' competence on fraud prevention in the management of village fund allocations

Religiosity does not moderate the effect of village officials' competence on fraud prevention in the management of village fund allocations. This indicates that the level of religiosity among village officials neither strengthens nor weakens the relationship between their competence and fraud prevention efforts.

Conceptually, the competence of village officials is a primary factor that is technical and professional in nature, including knowledge, skills, and abilities in managing village finances. This competence directly contributes to the effectiveness of fraud prevention through the implementation of internal control systems, compliance with regulations, and the quality of financial reporting. Meanwhile, religiosity is more internal (moral values and individual beliefs) and does not always significantly strengthen this relationship within an organizational context.

Several recent studies support this finding. Research by Charim et al. (2023) shows that religiosity does not moderate the influence of village officials' competence on fraud prevention in village fund management. Additionally, a study by Septiani and Bhilawa (2025) found that religiosity does not moderate the relationship between competence and fraud potential, but only plays a role in certain relationships. Similar findings were reported by Hayati and Amalia (2021), who stated that moderating variables (in this case, morality) are not able to strengthen the effect of competence on fraud prevention. Thus, it can be concluded that the effectiveness of village officials' competence in preventing fraud is more determined by professionalism and sound management systems rather than by the level of individual religiosity as a moderating variable.

Religiosity does not moderate the effect of *Siri na Pacce* values on fraud prevention in the management of village fund allocations.

Religiosity does not moderate the effect of *Siri na Pacce* values on fraud prevention in the management of village fund allocations. This indicates that the level of religiosity neither strengthens nor weakens the relationship between the local wisdom of *Siri na Pacce* and fraud prevention efforts.

Conceptually, *Siri na Pacce* is a deeply rooted cultural value in society, particularly in South Sulawesi. It embodies strong moral principles such as a sense of shame (*siri*), self-respect, honesty, and social empathy (*pacce*), which directly shape ethical behavior. Because it already functions as a

social and cultural guideline, its influence on fraud prevention tends to be strong and independent, without needing reinforcement from religiosity.

On the other hand, religiosity serves as an internal control based on religious values, but in this context, it does not provide a significant moderating effect. This may occur due to an overlap between religiosity and *Siri na Pacce* values, both of which emphasize morality and integrity. As a result, religiosity does not add further influence in strengthening the relationship.

These findings are consistent with recent studies indicating that moral or religiosity variables do not always act as significant moderators, especially when the independent variable already contains strong ethical values (Charim et al., 2023; Septiani & Bhilawa, 2025). Thus, it can be concluded that fraud prevention in village fund management is more effectively influenced directly by the internalization of *Siri na Pacce* cultural values rather than by religiosity as a moderating variable.

CONCLUSION

Community participation has been proven to have a positive effect on fraud prevention in the management of village fund allocations. Active involvement of the community in planning, implementation, and budget supervision enhances transparency and accountability. The higher the level of community participation, the stronger the social control, thereby reducing opportunities for fraud. Additionally, direct public oversight enables early detection of potential irregularities.

The competence of village officials also has a positive effect on fraud prevention. Officials with adequate knowledge, skills, and technical abilities are able to manage finances professionally, transparently, and in accordance with regulations. This competence supports the implementation of effective internal control systems and improves the quality of financial reporting, thereby minimizing the risk of fraud. Local wisdom values, such as *Siri na Pacce*, also contribute positively to fraud prevention. These values embody moral principles such as a sense of shame, self-respect, honesty, and social empathy, which encourage ethical behavior among village officials. Through the internalization of these values, individuals are more likely to avoid deviant behavior and prioritize community interests, resulting in more accountable village fund management.

However, religiosity is not proven to moderate the effect of community participation or the competence of village officials on fraud prevention. This indicates that external control mechanisms, such as community participation, and professional factors, such as competence, are already strong enough to prevent fraud without relying on the level of individual religiosity. Religiosity does not strengthen or weaken the relationship between competence and fraud prevention, as competence—being technical and professional—directly influences effectiveness through internal controls, regulatory compliance, and financial reporting quality. Meanwhile, religiosity, as an internal value, does not always play a significant role in an organizational context.

Furthermore, religiosity also does not moderate the influence of *Siri na Pacce* values on fraud prevention. This is due to the similarity between religiosity and *Siri na Pacce*, both of which emphasize morality and integrity, resulting in no additional moderating effect.

Thus, fraud prevention in village fund management is more effectively influenced by community participation, the competence of village officials, and the internalization of local cultural values rather than by religiosity as a moderating variable.

This finding reinforces that fraud prevention is more effectively influenced by external factors in the form of community participation, professional factors in the form of village officials' competence, and cultural factors through the internalization of *Siri na Pacce* values, and also shows that religiosity does not always play a significant moderating role. Therefore, village governments

need to enhance community participation through greater transparency and involvement in oversight, as well as strengthen the competence of village officials through training and mentoring in financial management and internal control systems. In addition, local cultural values such as *Siri na Pacce* should be internalized as an ethical foundation in village governance.

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