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Application of Hexagon's Fraud Theory In Detecting The Tendency Of Fraud In Village Fund Management in Kerinci Regency With Religiosity As A Moderation Variable

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Abstract

The purpose of this study is to determine the influence of hexagon fraud theory on the tendency of fraudulent village fund management in Kerinci Regency with religiosity as a moderation variable. Based on the type of data, this research is a type of quantitative research. The data collection method in this study used a questionnaire, which was carried out by dividing a list of questions to respondents so that these respondents provided answers. The results of this study are that the variables of capability, opportunity, and ego have a significant effect on the tendency of fraud in village fund management in Kerinci Regency. While the variables stimulus, collusion, rationalization do not affect the tendency of fraud in village fund management in Kerinci Regency. Furthermore, the variable of religiosity is only able to moderate the influence between opportunity and fraud tendencies. While the variables stimulus, capability, collusion, rationalization, and ego, religiosity is unable to moderate its effect on the tendency of fraud in village fund management in Kerinci Regency.

Key words: hexagon fraud theory, village fund, fraud, religiosity.

INTRODUCTION

The collapse of an organization is not only caused by the financial instability of the organization, there are many factors that can cause this condition to occur, such as the high level of fraud in the organization. In an organization, fraud can be done by employees / employees, as well as management, such as by committing corruption and manipulation of financial statements.

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The tendency of Accounting Fraud (KKA) is a real threat to an organization and its existence in Indonesia continues to grow until now. KKA is characterized by repeated occurrence by actions such as omitting or hiding real or true information with the intent to deceive users of that information.

Corruption is one form of fraud that often occurs in an institution such as the government and the private sector. Corruption that occurs does not only involve one party, in fact often the fraud occurs by involving many parties or groups such as superiors and subordinates, even between one agency and another agency that has the same interests. Forms of corruption that are often carried out by fraudsters such as destroying important documents, falsifying records, and mark-ups that can harm many parties.

In 2013 Indonesian Corruption Watch noted that it was the year of corruption cases in Indonesia. These fraud actions are not only sourced from private institutions, but also dominated by government agencies. Even BPK predicts that potential state losses caused by non-compliance with the law and weak internal control systems can reach approximately Rp. 56,98 trillion.

Therefore, fraud is not something that is impossible to penetrate into the realm of the village starting from 2015 the disbursement of state budget funds for village governments worth trillions of rupiah which will be disbursed gradually, namely 3 stages a year. The funds will be directly transferred to RKUN and RKUD which are in the hands of the District and City Governments, with the aim that in its management the village funds are in accordance with the goals and objectives of local and village governments. Each village will get funds worth Rp.1 billion per year which are disbursed gradually, with this amount of funds expected to form an independent and developed village.

Village funds that were initially to improve independent villages were not managed properly, the management of village funds is synonymous with misuse in management, this is evidenced by the statement "Village Fund Outlook 2018" issued by Indonesia Corruption Watch (ICW) in the village fund book issued by the Ministry of Finance. As a result of ICW monitoring, in 2015-2017 cases of abuse in the village increased. In 2015 it reached 17 cases and increased to 41 cases in 2016. A more than twofold spike then occurred in 2017 with 96 cases. A total of 154 fraud cases were found, such as corruption to misuse of assets (Desviana et al., 2020)

With such large funds, so that some unscrupulous Village Heads became dark eyes to commit fraud such as corruption. The recent case of village fund corruption committed by the Village Head in Riau has become clear evidence that fraud has started from government agencies from all over the country. As is known, the defendant Jumadi is the Village Head in Labuhan Tangga Kec. Bangko, kab. Rohil was involved in a village fund corruption case

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amounting to Rp.399 million in the Rokan Hilir Regional Budget in 2015 (News.detik.com., 2017).

The case of fraud or embezzlement of village funds in Kerinci Regency has recently become a hot discussion of the public in Kerinci and its surroundings, where with the arrest of the Head of Koto Duo Baru Village, Air Hangat Barat District, Kerinci Regency who was proven to have misappropriated village funds amounting to more than Rp.758 million sourced from the difference between the realization of physical work with RAB and the existence of physical work that was not carried out (Daerah.sindonews.com., 2020). Still from Air Hangat District, where in 2019 an individual head of Balai village was sentenced to six years and six months in prison because it was proven in a trial held at the Jambi Corruption Crime Trial to have cost the state approximately Rp.169 million (m.jpnn.com., 2019).

Meanwhile, allegations of embezzlement of village funds in Air Hangat District, Kerinci Regency also occurred in Semurup Small Village. The allegation was directed at the Acting Head of Small Village, the Pjs who is also an ASN is suspected of having committed fraudulent practices in the procurement of sports suits and batik. In addition, community allegations are also focused on the procurement of assets without physical evidence, as well as cutting a number of funds that should be fully disbursed to local village cadets (Kerincitime.co.id, 2021). It is even suspected that the village BPD has also conspired with the Acting Head of Semurup Small Village to cover up the fraud, in which the community also felt deceived because two times the disbursement of Direct Cash Assistance was not received by the village community (Siasatinfo.co.id, 2021).

Meanwhile, cases of alleged fraud in the management of village funds also came from the Keliling Danau sub-district, precisely in Benik Village, as reported by one of the online newspapers where the acting head of Benik Village was suspected of corrupting village funds with the motive of carrying out fictitious activities. Allegations of fraud in the management of village funds in the Kerinci Regency area also hit two neighboring villages, namely Sungai Lebuh Village and Pelak Gedang Village, Siulak District (Jambi.viralpublik.com., 2021). Reporting from an online newspaper, it is suspected that the Acting Head of Sungai Lebuh Village took away village funds intended to pay the salaries of village officials and to complete development facilities in the village (Sergap.co.id, 2021). Allegations of embezzlement of village funds were also carried out by the former Village Head with the Acting Village Head of Pelak Gedang Village as reported where there was allegedly a conspiracy between the former Village Head and the village Pjs to deceive the community. The allegations come because the realization of the 2018 budget found many fictitious activities and physical work that did not exist (Sembilunews.com., 2021).

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From the above phenomenon, it can be concluded that fraud is a real enemy for organizations, not only for private companies but also a terror for government agencies including village governments, although from some of the cases mentioned above there are still allegations and no valid evidence has been found, but unethical behavior is a serious threat to the government, Because it will have an impact on public distrust of the government. Therefore, as a developing district, Kerinci needs village officials who have high integrity, as well as transparency in managing village funds. Therefore, an evaluation of the integrity of village officials needs to be carried out to look for weaknesses that can stimulate unethical practices, namely fraud in village fund management.

LITERATURE ANALYSIS AND METHODOLOGY

Fraud

Fraud is a mistake made intentionally. In the scope of accounting, the concept of fraud is a deviation from accounting procedures that should be applied in an entity (Najahningrum, 2013). Fraud is a deliberate act, designed to benefit oneself or a group, and harm others (Dewi, 2017).

Fraud Hexagon

Hexagon fraud theory proposed by Georgios L. Vousinas from the National Technical University of Athens, Athens, Greece in 2017 in his article entitled "Advancing theory of fraud: The S.C.O.R.E. Model." This theory is a development of previous fraud theories, namely the fraud triangle theory proposed by Cressey Donald in 1953, the diamond fraud theory proposed by D. T. Wolfe &Hermanson in 2004, and the pentagon fraud theory proposed by Jonathan Marks in 2011.

Fraud hexagon consists of six components, namely stimulus, capability, collusion, opportunity, rationalization, and ego. The six components in Hexagon fraud theory are the result of the development of fraud triangle, diamond fraud, and pentagon fraud theory by adding a collusion component.

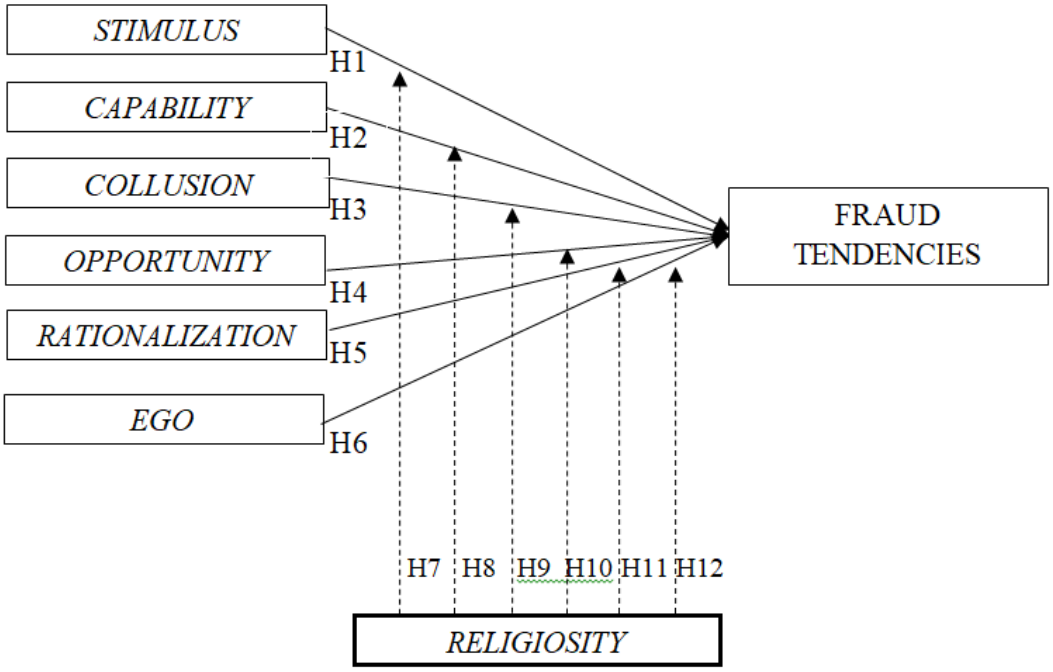
Religiosity

Religiosity is closely related to the beliefs held by a person. According to Atang in his book Methodology of Islamic Studies said that religiosity is a person's life attitude based on the values they believe in. Religiosity in the context of Islam has been implied that in the teachings of Islam in the process of carrying out religious teachings as a whole or kaffah. Some opinions interpret the meaning of religiosity in the sense of behavior, where religiosity exerts influence in acting (Pakkawaru, 2020).

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Picture 1. Frame of Mind

Based on the type of data, this research is a type of quantitative research (Quantitative Research), which is research based on quantitative data, where quantitative data is data in the form of numbers or numbers. The data collection method in this study used a questionnaire, which was carried out by dividing a list of questions to respondents so that these respondents provided answers. The population of this study is all village apparatus from 287 villages in Kerinci Regency, namely 1,995 village apparatus consisting of Village Secretary, Village Finance Officer, Administration and General Affairs Officer, Planning Head, Government Head, Service Head, and Village Welfare Head (Amri et al., 2020). The sample used in this study was village officials in Kerinci Regency who were willing to fill out this research questionnaire. The sampling of this study used the non-probability sampling method with the quota technique. Samples are taken from people who are easily met or around the researcher, if they have met the quota (a certain amount) determined, then sampling is stopped. The method of determining the number of samples for this study is guided by the number of research indicators multiplied by 5. So that the number of samples in this study was obtained as many as 135 respondents (27 x 5).

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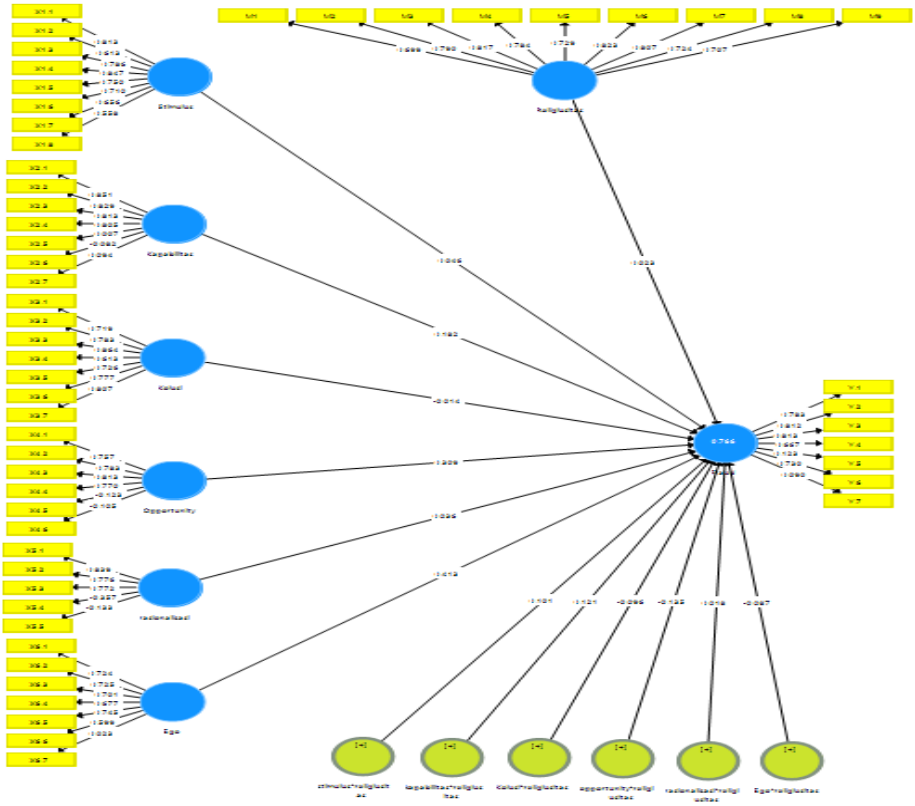
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RESEARCH AND RESULTS

Outer Model Evaluation

Validity Test



Picture 2. Loading Factors

Table 1. Second Discriminant Validity Test Results (Cross Loading)

Indicators	X6	Y	X2	X4	X3	X5	M	X1	Result
M1	0.09	0.14	0.14	0.07	0.42	0.06	0.74	0.31	Valid
M2	0.09	0.19	0.14	0.05	0.37	0.06	0.83	0.27	Valid
M3	0.00	0.08	-0.05	-0.02	0.37	-0.08	0.80	0.38	Valid
M4	0.03	0.10	0.07	0.02	0.26	0.00	0.76	0.29	Valid
M5	0.07	0.14	0.05	0.01	0.37	-0.01	0.86	0.39	Valid
M6	0.09	0.14	0.10	0.09	0.35	0.06	0.83	0.34	Valid
M7	-0.05	0.07	-0.02	-0.09	0.29	-0.03	0.73	0.26	Valid

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M8	-0.02	0.04	-0.03	-0.08	0.30	-0.05	0.73	0.33	Valid
X1.1	0.34	0.33	0.27	0.15	0.42	0.21	0.38	0.81	Valid
X1.2	0.24	0.26	0.28	0.18	0.34	0.18	0.20	0.82	Valid
X1.3	0.30	0.30	0.23	0.15	0.42	0.24	0.28	0.87	Valid
X1.4	0.09	0.18	0.12	0.07	0.32	0.08	0.39	0.76	Valid
X1.5	0.12	0.19	0.08	0.04	0.43	0.07	0.41	0.73	Valid
X2.1	0.52	0.64	0.85	0.65	0.21	0.62	0.11	0.25	Valid
X2.2	0.55	0.63	0.83	0.58	0.22	0.54	0.05	0.18	Valid
X2.3	0.59	0.60	0.82	0.62	0.19	0.59	0.07	0.19	Valid
X2.4	0.56	0.61	0.80	0.62	0.29	0.62	0.07	0.25	Valid
X3.1	0.25	0.13	0.17	0.09	0.72	0.10	0.38	0.37	Valid
X3.2	0.30	0.21	0.23	0.21	0.78	0.31	0.38	0.43	Valid
X3.3	0.35	0.33	0.31	0.28	0.88	0.29	0.32	0.37	Valid
X3.4	0.07	0.12	0.15	0.05	0.74	0.07	0.30	0.27	Valid
X3.5	0.15	0.14	0.14	0.11	0.76	0.16	0.32	0.42	Valid
X3.6	0.18	0.20	0.19	0.11	0.81	0.18	0.41	0.43	Valid
X4.1	0.46	0.48	0.52	0.76	0.19	0.43	0.00	0.08	Valid
X4.2	0.48	0.55	0.56	0.78	0.10	0.48	0.07	0.07	Valid
X4.3	0.56	0.60	0.64	0.81	0.11	0.55	-0.03	0.17	Valid
X4.4	0.58	0.63	0.60	0.78	0.26	0.61	0.06	0.16	Valid
X5.1	0.68	0.64	0.68	0.60	0.24	0.86	0.07	0.21	Valid
X5.2	0.43	0.43	0.49	0.50	0.25	0.78	0.10	0.20	Valid
X5.3	0.59	0.53	0.55	0.51	0.16	0.78	-0.11	0.11	Valid
X6.1	0.75	0.52	0.54	0.56	0.26	0.53	0.05	0.15	Valid
X6.2	0.78	0.58	0.49	0.50	0.30	0.57	-0.03	0.17	Valid
X6.3	0.72	0.59	0.51	0.51	0.32	0.56	0.16	0.36	Valid
X6.4	0.75	0.62	0.48	0.46	0.05	0.49	0.03	0.21	Valid
Y.1	0.58	0.81	0.63	0.59	0.21	0.55	0.11	0.31	Valid
Y.2	0.65	0.82	0.58	0.61	0.29	0.55	0.13	0.30	Valid
Y.3	0.70	0.83	0.64	0.54	0.16	0.62	0.18	0.31	Valid
Y.4	0.54	0.73	0.54	0.61	0.21	0.41	0.10	0.12	Valid

The table above shows that the cross loading value of each indicator has a higher value for its own latent variable than against other variables, so that the discriminant

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validity test can be declared valid. The table above shows that the cross loading value of each indicator has a higher value for its own latent variable than against other variables, so that the discriminant validity test can be declared valid.

Reliability Test

Table 2. Outer Model Reliability Test Results

Information	Cronbach's Alpha	AVE
Stimulus (X1)	0,86	0,64
Capability (X2)	0,85	0,68
Collusion (X3)	0,88	0,61
Opportunity (X4)	0,79	0,61
Rasionalization (X5)	0,74	0,65
Ego (X6)	0,74	0,56
Religiosity (M)	0,91	0,61
Fraud Trends (Y)	0,81	0,64

From the table above, it can be seen that the value of Cronbach's Alpha of each variable is above 0.7, then the value of Average Variance Extracted (AVE) is above 0.5. So it can be said that based on these tests, the question items in this study are valid and reliable. Therefore it is worth continuing on the next process.

Inner Model Evaluation
R Square

Table 3. R Square and Adjusted R Square

Laten Variable	R Square	Adjusted R Square
Fraud tendency	0,77	0,74

The coefficient of determination of R Square shows that the tendency of fraud can be jeaned by Stimulus (X1), Capability (X2), Collusion (X3), Opportunity (X4), Rationalization (X5), Ego (X6), and Religiosity (M) by 74%, the remaining 26% explained other factors that do not exist in the research model.

Q Square

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The predictive-relevance value is obtained by the formula :
Q2 = 1 – (1-R12)
Q2 = 1 – (1-0,74)
Q2 = 1 – (0,26)
Q2 = 0,74

The result of the calculation of Q square in this study is 0.74 or 74%. The value of Q square > 0 which means that the model in this study is feasible to explain the endogenous variable, namely the tendency of fraud. The Q Square value of > 0 also indicates that the independent variable in this study has the ability to predictive-relevance to the dependent variable in the study.

Hypothesis Testing

Table 4. Hypothesis Testing

Hypothesis	Exogenous Variables	Endogenous Variables	t-stat	Sig.	Result
H_1	Stimulus (X_1)	Fraud Trends	1,60	0,11	H_1 rejected
H_2	Capability (X_2)		2,45	0,01	H_2 accepted
H_3	Collusion (X_3)		0,80	0,43	H_3 rejected
H_4	Opportunity (X_4)		3,10	0,00	H_4 accepted
H_5	Rasionalization (X_5)		0,35	0,73	H_5 rejected
H_6	Ego (X_6)		4,50	0,00	H_6 accepted
H_7	Stimulus* Religiosity (X_1*M)		0,90	0,37	H_7 rejected
H_8	Capability* Religiosity (X_2*M)		0,82	0,42	H_8 rejected
H_9	Collusion* Religiosity (X_3*M)		1,66	0,10	H_9 rejected
H_{10}	Opportunity* Religiosity (X_4*M)		2,13	0,03	H_{10} accepted
H_{11}	Rasionalization* Religiosity (X_5*M)		0,49	0,53	H_{11} rejected
H_{12}	Ego* Religiosity (X_6*M)		1,14	0,25	H_{12} rejected

1. The Effect of Stimulus on Fraud Tendency (H1)
   The t-statistic stimulus value against fraud tendencies was 1.60 < t-value 1.96 and sig. 0.11 > 0.05 (α = 5%), so H0 was accepted and Ha was rejected. This means that the stimulus has no effect on fraud tendencies.

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2. The Effect of Capability on Fraud Tendency (H2)
   The value of t-statistic capability against fraud tendencies is 2.45 > t-value is 1.96 and sig. 0.01 < 0.05 (α = 5%), so H0 is rejected and Ha is accepted. This means that capability has an effect and is significant on fraud tendencies
3. The Effect of Collusion on Fraud Tendency (H3)
   The t-statistic collusion value against fraud tendencies is 0.80 < t-value 1.96 and sig. 0.43 > 0.05 (α = 5%), so H0 is accepted and Ha is rejected. This means that collusion has no effect on fraud tendenciesd.
4. The Effect of Opportunity on Fraud Tendency (H4)
   The value of t-statistic opportunity against fraud tendencies is 3.10 > t-value is 1.96 and sig. 0.00 < 0.05 (α = 5%), so H0 is rejected and Ha is accepted. This means that opportunity has an effect and is significant on fraud tendencies.
5. The Effect of Rationalization on Fraud Tendency (H5)
   The t-statistic rationalization value for fraud tendencies is 0.35 < t-value 1.96 and sig. 0.73 > 0.05 (α = 5%), so H0 is accepted and Ha is rejected. This means that rationalization has no effect on fraud tendencies.
6. The Influence of Ego on Fraud Tendency (H6)
   The ego's t-statistic value against fraud tendencies is 1.656 > t-value is 1.96 and sig. 0.00 < 0.05 (α = 5%), so H0 is rejected and Ha is accepted. This means that ego has an influence and is significant on fraud tendencies
7. The Effect of Religiosity-Moderated Stimulus on Fraud Tendencies (H7)
   The t-statistic value of the stimulus moderated by religiosity towards fraud tendencies was 0.90 < t-value 1.96 and sig. 0.37 > 0.05 (α = 5%), so that H0 was accepted and Ha was rejected. This means that stimuli moderated by religiosity have no effect on fraud tendencies
8. The Effect of Capability Moderated by Religiosity on Fraud Tendency (H8)
   The value of t-statistic capability moderated by religiosity towards fraud tendencies was 0.82 < t-value 1.96 and sig. 0.42 > 0.05 (α = 5%), so that H0 was accepted and Ha was rejected. This means that capability moderated by religiosity has no effect on fraud tendencies.
9. The Effect of Collusion Moderated by Religiosity on Fraud Tendencies (H9)
   The t-statistic collusion value moderated by religiosity towards fraud tendencies was 1.66 < t-value 1.96 and sig. 0.10 > 0.05 (α = 5%), so H0 was accepted and Ha was rejected. This means that collusion moderated by religiosity has no effect on fraud tendencies.
10. The Effect of Opportunity Moderated by Religiosity on Fraud Trends (H10)

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The value of t-statistic opportunity moderated by religiosity towards fraud tendencies was 2.13 > t-value 1.96 and sig. 0.03 < 0.05 (α = 5%), so H0 is rejected and Ha is accepted with a negative coefficient value. This means that opportunities moderated by religiosity have a significant effect on fraud tendencies.

11. The Effect of Rationalization Moderated by Religiosity on Fraud Tendencies (H11)
    The value of t-statistic rationalization moderated by religiosity towards fraud tendencies was 0.49 < t-value 1.96 and sig. 0.53 > 0.05 (α = 5%), so that H0 was accepted and Ha was rejected. This means that rationalization moderated by religiosity has no effect on fraud tendencies
12. The Influence of the Ego Moderated by Religiosity on Fraud Tendencies (H12)
    The ego t-statistic value moderated by religiosity towards fraud tendencies was 0.14 < t-value 1.96 and sig. 0.25 > 0.05 (α = 5%), so H0 was accepted and Ha was rejected. This means that egos moderated by religiosity have no effect on fraud tendencies.

CONCLUSION AND RECOMMENDATIONS

Based on the results of the analysis on the application of the hexagon fraud theory in detecting the tendency of fraud in village fund management in Kerinci Regency with religiosity as a moderation variable, it can be concluded that Stimulus, Collusion and Rationalization does not affect the tendency of fraud, meaning that high or low Stimulus, Collusion and Rationalization, is not a factor causing fraud. Capability, Opportunity and Ego have an effect and significant on fraud tendencies, meaning that the higher the level of Capability, Opportunity and Ego owned by employees, the higher the level of fraud tendency to occur.

Based on the results of the study and the conclusions presented, the suggestions that can be given by researchers are that further research is expected to expand the research sample in other districts, extend the research period, add several other independent variables so as to increase the coefficient of research determination, and add other moderating variables so as to produce a good research model. Village officials are expected to continue to strengthen village governance and good village fund management by applying the principles of transparency and accountability so as to minimize the tendency of fraud against village fund management.

Some of the limitations in this study are The use of samples is limited to village fund managers in one district only, so that the results of the study are only able to describe village fund managers in Kerinci Regency only. The independent variables used in the study were limited to fraud hexagon.

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