

Morality, Internal Control, and Regulatory Compliance: Foundations for Preventing Fraud in Village Funds

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Abstract

This study aims to analyze the influence of morality, internal control, and compliance with accounting rules on fraud prevention in village fund management. The research employs a quantitative method with a saturation sampling technique, where the entire population of village officials involved in financial management in the North Tidore District—including village heads, village secretaries, village treasurers, and the heads of the Village Consultative Body (BPD)—was used as the sample. The total sample for this study is 88 individuals. Data collection was carried out through a questionnaire that had been tested for validity and reliability. The results indicate that all three variables—morality, internal control, and compliance with accounting rules—significantly influence fraud prevention. Morality plays an essential role in shaping individual integrity, reducing the propensity to commit fraud. Effective internal control also proves to be capable of preventing fraud by establishing a rigorous oversight system. Compliance with accounting rules helps maintain transparency and accountability in financial reporting, ultimately reducing the opportunities for financial manipulation. However, the effectiveness of these three variables is greatly influenced by organizational context and external supervision. In conclusion, morality, internal control, and compliance with accounting rules are key foundations in fraud prevention in village fund management, which must be integrated with sound governance policies and consistent law enforcement.

Keywords: Morality, internal control, compliance with accounting rules, fraud prevention, village funds.



INTRODUCTION

Fraudulent activities in the management of village funds in Indonesia are a severe issue that significantly impacts rural development and community welfare. Fraud committed by individuals or groups often involves budget misuse and unaccountable management, resulting in widespread public harm (Soemarso, 2018; Jaswadi et al., 2022; ACFE, 2020). Previous research has shown that financial reporting fraud in Indonesia follows certain patterns related to regulatory changes and weak oversight, particularly in managing public funds such as village funds (Jaswadi et al., 2022; Association of Certified Fraud Examiners, 2020). Fraud has also been observed in academic contexts during the COVID-19 pandemic, offering deeper insights into fraudulent patterns across various sectors (Djaelani et al., 2022). In this context, fraud prevention is urgent in safeguarding the integrity of village funds as a primary source of village development financing (Lenz & Hahn, 2015).

The prevention of fraud in managing village funds cannot be separated from the role of morality, internal control, and compliance with regulations. Deontological Ethics Theory explains that an individual's actions should be judged based on inherent moral principles, not solely by the outcome (Kant, 1785; Bazerman & Tenbrunsel, 2011). A highly moral individual will follow the rules due to moral obligation, not personal gain from fraud (Rahimah et al., 2018; Ferrell et al., 2019). On the other hand, low morality increases the risk of fraud, especially in village funds involving direct access to public funds (Dennyningrat & Dharma, 2018; Rahimah et al., 2018). Previous studies have shown that morality influences an individual's tendency to commit fraud in the accounting and education sectors (Djaelani & Zainuddin, 2020; Simabur et al., 2023).

Apart from morality, Internal Control Theory, which is based on the COSO framework, highlights the importance of internal control in preventing fraud (COSO, 2013). Strong internal controls, including control environment, risk assessment, control activities, information and communication, and monitoring, can prevent fraud in the management of village finances (Jayanti & Suardana, 2019; Sunarti et al., 2019; Beasley et al., 2021). Implementing effective internal control systems has successfully reduced the likelihood of fraud in various contexts, including managing village funds in the North Tidore District (Jeandry et al., 2024). Internal control also strengthens the accountability and transparency of village financial management, which are crucial to fraud prevention (Sunarti et al., 2019; Laksmi & Sujana, 2019).

Compliance Theory emphasizes the importance of adhering to regulations to prevent fraud. Individuals who comply with legal standards and accounting regulations



tend to avoid fraudulent behavior (Parker & Nielsen, 2011). In village fund management, adherence to Government Accounting Standards (SAP) ensures that accounting procedures are conducted appropriately, from financial reporting to asset management (Wonar & Pangayouw, 2018; Jayanti & Suardana, 2019). Research on accountability in village financial management in West Halmahera highlights the importance of regulatory compliance in preventing fraud (Zainuddin & Ansar, 2018). In this context, compliance with regulations is not merely an administrative formality but an integral part of a broader system of control and fraud prevention (Wonar & Pangayouw, 2018; Atmadja & Saputra, 2017).

Fraud in managing village funds remains prevalent in various regions of Indonesia, and related studies show that weak regulations and oversight are often the primary triggers (Jaswadi et al., 2022). Although various studies have been conducted, there is a gap in the literature regarding the interaction between morality, internal control, and regulatory compliance in fraud prevention. Most previous studies have focused on one aspect without exploring the synergy between all three (Atmadja & Saputra, 2017; Islamiyah et al., 2020). Therefore, this study aims to fill that gap by examining how these three variables work synergistically to prevent village fund fraud.

The novelty of this research lies in its approach, which combines the Deontological Ethics Theory, Internal Control Theory, and Compliance Theory to create a more comprehensive fraud prevention model. In addition to its theoretical contribution through developing a new conceptual framework, this study is expected to provide practical contributions to village governments and internal auditors in designing better control strategies to prevent fraud in village fund management. By employing a more holistic approach, it is hoped that fraud prevention efforts can be further enhanced, ensuring that village funds are well-managed and provide maximum benefits to the community (Rahimah et al., 2018; Sunarti et al., 2019; Zainuddin, 2016; Beasley et al., 2021).

LITERATURE REVIEW

Fraud in Public Fund Management

Fraud in managing public funds, including village funds, has been widely discussed in the literature due to its significant impact on development and community welfare (ACFE, 2020). Fraud is generally defined as the intentional misrepresentation or illegal actions by individuals or groups to gain personal benefits (Jaswadi et al., 2022). According to the report by the Association of Certified Fraud Examiners (ACFE, 2020), fraud in the public sector is often caused by weak internal control and ineffective

54

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oversight. Weaknesses in financial management systems and village fund transparency create opportunities for fraud, leading to considerable losses for local communities (Sunarti et al., 2019). Fraud in village financial management is a complex issue involving various parties, including village governments, auditors, and the public. Djaelani and Zainuddin (2020) identified factors influencing fraudulent tendencies in financial management, such as weak internal control and individual morality. Fraud often occurs when regulations and oversight are not consistently enforced, creating opportunities for misconduct (Jeandry et al., 2024). This study discusses fraud prevention from three main aspects: individual morality, internal control, and adherence to accounting rules.

Morality and Fraud

Individual morality is a critical factor in preventing fraud. According to the Deontological Ethics Theory introduced by Kant (1785), individuals act ethically based on their moral obligations, not due to personal gain. Individuals with high morality tend to avoid behavior that violates universal ethical principles (Bazerman & Tenbrunsel, 2011). In the context of village fund management, research by Rahimah et al. (2018) suggests that individuals with strong moral reasoning are more likely to resist fraud, even with significant opportunities. Another study by Novikasari (2017) found that morality is closely related to ethical behavior in financial management. The higher an individual's morality, the more likely they are to adhere to applicable rules and ethics. This is particularly relevant in preventing fraud, especially in village fund management, which often involves direct access to public funds. Djaelani, Zainuddin, and Mokoginta (2022) also found that morality can reduce fraudulent tendencies in academic contexts, a concept that can be applied to village financial management.

Internal Control as a Fraud Prevention Tool

Internal control is an essential component in preventing fraud. The COSO framework (2013) outlines that adequate internal control consists of five elements: control environment, risk assessment, control activities, information and communication, and monitoring (Beasley et al., 2021). A robust internal control system ensures that an organization achieves operational objectives, provides reliable financial reporting, and complies with applicable laws and regulations. In the context of village funds, Jayanti and Suardana (2019) found that implementing internal solid controls can significantly reduce fraud risks. Sunarti et al. (2019) also noted that weaknesses in the internal control systems of many villages often lead to non-transparent and vulnerable financial



management. Research by Jeandry, Dara, and Zainuddin (2024) in North Tidore District found that villages with robust internal control systems, including independent oversight, were more effective in preventing fraud. Internal control includes strict supervision of budget execution, periodic risk assessments, and implementing control policies following governmental accounting standards (SAP) (Wonar & Pangayouw, 2018). Research by Laksmi and Sujana (2019) demonstrated that the likelihood of fraud can be minimized with proper internal control implementation, as every financial decision is systematically monitored.

Compliance with Rules as Fraud Prevention

Compliance with regulations, or Compliance Theory, is crucial in fraud prevention. This theory explains that individuals who adhere to existing laws and regulations are less likely to engage in unlawful activities (Parker & Nielsen, 2011). In village fund management, compliance with Government Accounting Standards (SAP) is vital in ensuring financial reports are prepared correctly and transparently. A study by Wonar and Pangayouw (2018) revealed that adherence to SAP and related village financial regulations is a critical factor in reducing fraud risks. This finding supports the conclusions of Rahimah et al. (2018), who stated that individuals who comply with accounting rules are more accountable in managing public funds. Zainuddin and Ansar (2018) also highlighted the importance of regulatory compliance in villages in West Halmahera to prevent fraud in village financial management.

METHODOLOGY

Type of Research

This quantitative research examines the influence of morality, internal control, and adherence to accounting rules on fraud prevention in village financial management. Quantitative research tests hypotheses using numerical data and statistical analysis (Creswell, 2014). The research method collects primary data through questionnaires, which are then analyzed using multiple linear regression techniques.

Population and Sample

The population in this study includes village officials involved in village financial management in North Tidore District. These officials include the village head, village secretary, village treasurer, and the head of the Village Consultative Body (BPD), who manage village funds, from planning and execution to accountability reporting. The

56



sampling technique used is saturation sampling, where all elements in the population are taken as samples (Sugiyono, 2016). This method was chosen because of the relatively small population size, allowing all population members to be included as samples to increase the accuracy of the research findings.

Type and Source of Data

This study uses primary data from respondents in the North Tidore District. Data is collected through questionnaires designed to gather information on morality, internal control, adherence to accounting rules, and fraud prevention. Secondary data, such as literature, regulations, and related research reports, are also used to support the research discussion.

Data Collection Techniques

Data was collected by distributing questionnaires to village officials responsible for managing village funds. The questionnaire contains closed-ended questions designed based on the indicators of the variables being studied. The questionnaire is measured using a Likert scale, allowing respondents to rate their agreement with the presented statements (Sekaran & Bougie, 2016).

Model and Data Analysis

This study uses multiple linear regression analysis to test the effect of independent variables on the dependent variable. This model identifies and measures the influence of several independent variables (morality, internal control, and adherence to accounting rules) on one dependent variable (fraud prevention). Multiple regression analysis is performed using SPSS software, which is also used for classical assumption tests, such as normality, multicollinearity, and heteroscedasticity tests (Ghozali, 2016). The regression model used in this study is as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Description:

α = Regression equation constant

β = Regression coefficient

X_1 = Morality

X_2 = Internal Control

X_3 = Compliance with Accounting Rules



Y = Fraud Prevention

e = Standard Error

Operational Definition of Variables

Fraud Prevention (Y)

Fraud prevention is defined as a series of activities to eliminate or reduce the potential for fraud in financial management (Widiyarta et al., 2017). Fraud prevention is measured using several indicators, such as fraud awareness, community participation, transparency, accountability, and administrative orderliness (Laksmi & Sujana, 2019).

Morality (X1)

Morality is defined as the level of awareness and ethical values individuals possess in carrying out their duties, particularly about their responsibility in financial management (Laksmi & Sujana, 2019). This study's indicators of morality include honesty, compliance with rules, work ethics, and individual attitudes toward integrity (Rahimah et al., 2018).

Internal Control (X2)

Internal control is the system implemented to ensure that organizational activities run effectively, efficiently, and by applicable regulations (COSO, 2013). The indicators of internal control include control environment, risk assessment, information and communication, and control activities (Beasley et al., 2021).

Compliance with Accounting Rules (X3)

Compliance with accounting rules refers to adherence to the principles and accounting standards that apply in village financial management (Kusumastuti, 2012). This variable is measured by indicators such as financial reporting by standards, the integrity of financial reports, and compliance with PSAK (Financial Accounting Standards) and regulations set by the Indonesian Institute of Accountants (IAI).

RESEARCH RESULTS AND DISCUSSION

Respondent Description

The demographic characteristics of the respondents in this study include the profiles of 88 respondents, consisting of village heads, secretaries, treasurers, and the heads of the Village Consultative Body (BPD) who participated in the questionnaire. The demographics of the respondents are presented in the following table:

58

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Table 1. Respondent Description

Variable	Category	Frequency	Percentage
Gender	Male	80	91%
	Female	8	9%
Age	31-40 years	51	58%
	41-50 years	35	40%
	>50 years	2	2%
Education	High School	82	93%
	Undergraduate	4	5%
	Postgraduate	2	2%

Source: Primary data processed by the researcher, 2024

The population of village officials involved in village financial management in North Tidore District is predominantly male (91%), with the majority aged between 31-50 years (98%), indicating that village financial management is carried out by individuals still in their productive years. Additionally, most village officials (93%) have only a high school-level education, with a small portion having higher education, such as undergraduate (5%) and postgraduate (2%) degrees. Thus, moderately educated, predominantly male workers tend to handle village financial management. This may influence how they manage village funds and highlight opportunities to improve skills and capacity through further education and female empowerment initiatives.

Table 2. Statistical Description

Variable	N	Minimum	Maximum	Mean	Standard Deviation
Fraud Prevention	88	5.00	17.00	12.34	3.21
Morality	88	8.00	23.00	16.24	3.62
Internal Control System	88	6.00	18.00	12.15	2.85
Compliance with Accounting Rules	88	7.00	19.00	13.29	2.53

Source: Primary data processed by the researcher, 2024



The Fraud Prevention variable has a mean score of 12.34 (SD = 3.21), with a minimum score of 5 and a maximum of 17, indicating moderate variation among respondents. The Morality variable has the highest mean score of 16.24 (SD = 3.62), with scores ranging from 8 to 23, suggesting significant variation in respondents' moral perceptions. Meanwhile, the Internal Control System variable shows an average score of 12.15 (SD = 2.85), with a minimum score of 6 and a maximum of 18. The Compliance with Accounting Rules variable has a mean score of 13.29 (SD = 2.53), with a minimum score of 7 and a maximum of 19, indicating consistent responses regarding compliance with accounting rules. Overall, this data reflects a positive tendency among respondents regarding all measured variables, with varying levels of dispersion, as indicated by the standard deviations for each variable. These results provide a comprehensive overview of village officials' perceptions and compliance levels concerning critical aspects of financial management.

Before performing multiple regression analyses, a series of tests were conducted to ensure the data used was suitable for the model. A validity test was carried out to ensure that the measurement instruments accurately measured the variables under study. In addition, a reliability test was conducted to assess the consistency of measurement results. The data was then subjected to classical assumption tests, including normality, multicollinearity, and heteroscedasticity tests. The results of these tests indicate that the data met all the necessary assumptions, allowing the multiple regression analysis to proceed.

Table 3. Multiple Regression Result

Model	Beta	t-value	sig
Constant	14.55		
Morality	0.26	2.24	0.028
Internal Control System	0.26	2.41	0.018
Compliance with Accounting Rules	0.15	2.13	0.036
R	0.456		
R Square	0.208		
Adj. R Square	0.179		
F value	7.124		
Sig. F	0.001		

Source: Primary data processed by the researcher, 2024



The results of the multiple regression analysis show that the three independent variables—Morality, Internal Control System, and Compliance with Accounting Rules—significantly influence the dependent variable, as indicated by the significance values of each variable being below 0.05. Morality and Internal Control Systems have a Beta coefficient of 0.26, meaning that each one-unit increase in these variables will increase the dependent variable by 0.26 units. Meanwhile, Compliance with Accounting Rules has a Beta coefficient of 0.15, indicating a more minor but still significant influence. The R-value of 0.456 suggests a moderate correlation between the independent and dependent variables. At the same time, the R Square value of 0.208 indicates that the model explains 20.8% of the variance in the dependent variable. The Adjusted R Square of 0.179, which accounts for the number of variables in the model, still shows a reasonable capacity to explain data variability. Additionally, the F-value of 7.124 with a significance of 0.001 demonstrates that the regression model is significant, meaning the independent variables collectively provide meaningful contributions to the dependent variable in this study.

DISCUSSION

The Influence of Morality on Fraud Prevention

In this study, morality has been proven to significantly influence fraud prevention. This finding is supported by several previous studies that highlight morality's role in preventing fraudulent behavior. For instance, research by Abdullahi and Mansor (2015) indicates that high morality can deter individuals from engaging in fraud, especially in ethical organizational environments. Morality helps individuals distinguish right from wrong and encourages behavior that is aligned with norms and laws. This study aligns with the findings of Afifah (2018), who found that employees with strong moral values tend to have higher levels of integrity, making them less likely to commit fraud.

However, some studies present contrary results. Sari and Pramono (2019) found that morality does not always directly impact fraud prevention, particularly in organizations with less transparent work cultures. In such contexts, even highly moral individuals may be driven to engage in fraud by an unsupportive organizational environment. Another study by Karim and Wahyudi (2020) mentioned that morality can be eroded by external pressures, such as pressure from superiors or unfair incentive systems, making individuals more prone to committing fraud. Therefore, while morality is essential, contextual factors like organizational culture and the work environment also play significant roles in its effectiveness as a barrier to fraud.

The Influence of Internal Control Systems on Fraud Prevention

61



A robust internal control system is one of the crucial factors in preventing fraud, and many previous studies support the findings of this study. For example, research by Amrizal (2017) states that strong internal controls can minimize the opportunity for fraud by establishing strict oversight mechanisms. Effective internal control systems include various elements such as independent internal audits, task segregation, and the application of technology for automated monitoring, significantly reducing fraud risks.

Another study by Purnamasari (2016) supports this finding, showing that companies with adequate internal controls have lower fraud rates than those with weak internal controls. Research by Putri and Santoso (2019) added that well-functioning internal controls also help detect potential fraud early before it develops into a more significant problem. However, some studies show different results. For instance, Jones and Tonny (2017) revealed that strong internal controls are not always practical unless backed by strict and consistent rules enforcement. In some cases, tight internal controls may encourage employees to find more sophisticated ways to commit fraud, especially in organizations lacking transparency.

The Influence of Compliance with Accounting Rules on Fraud Prevention

Compliance with accounting rules has also been shown to play a significant role in fraud prevention, and other studies support this finding. According to research by Sari and Dewi (2021), adherence to accounting standards is crucial in creating transparency in financial reporting, which can prevent fraud. When accounting rules are correctly followed, the financial reporting process becomes more accurate and auditable, minimizing the risk of financial data manipulation. Research by Kusuma (2018) also revealed that companies adhering to accounting regulations tend to have lower fraud rates, as these rules provide a clear and firm framework for managing finances. Compliance with these rules also helps companies maintain credibility and trust with stakeholders. However, not all studies have found similar results. A study by Pranata (2019) indicated that formal compliance with accounting rules does not always guarantee fraud prevention, especially if the rules are only followed administratively without deeper implementation. This research suggests that even if companies comply with the rules, the absence of effective oversight and law enforcement still leaves room for fraud.

CONCLUSION

The conclusion of this study shows that morality, internal control systems, and compliance with accounting rules significantly prevent fraud in organizations, where these



three variables play a crucial role in creating a transparent, accountable, and ethical environment. However, the limitation of this study lies in the limited population scope and measurement in a single type of organization, meaning that the generalizability of the results may not apply to other contexts, such as the private sector or organizations with different work cultures. This study does not profoundly explore external factors, such as environmental pressures and incentive systems, that may influence fraudulent behavior. Therefore, future research is recommended to expand the population scope explore external factors that may affect the effectiveness of fraud prevention, and examine the synergy between morality, internal control, and rule compliance in various organizational contexts for more comprehensive insights.

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