FACTORS AFFECTING VILLAGE FUND FRAUD BEHAVIOR

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Abstract

This study aims to see the effect of transparency and personal capability on preventing village fund fraud with integrity as an intervening variable. This study uses primary data obtained directly from respondents by distributing questionnaires. The population in this study is the people of Aceh, the sample of this study amounted to 120 people. For the sampling technique using random sampling method, namely by having certain criteria where the criteria are the people of Banda Aceh, Aceh Utara, Bireuen and Lhokseumawe with a number of 30 people each. The results of this study indicate that transparency has no significant effect on fraud prevention but does affect integrity, personal capability has a significant effect on fraud prevention but has no effect on integrity, while integrity has a significant effect on fraud prevention. In addition, it was also found that integrity mediates the variables of transparency and personal capability towards fraud prevention.

Keywords : Transparency, Personal Capability, Integrity, Fraud Prevention

INTRODUCTION

The enactment of Law Number 6 of 2014 concerning Villages has given new hope for villages, where villages will receive funds from the government in large enough amounts. Village Funds according to Law no. 60 of 2014 are funds sourced from the State Revenue and Expenditure Budget (APBN) intended for villages which are transferred through the Regency/City Regional Revenue and Expenditure Budget (APBD) and used to finance government administration, implementation of development and community development, and community empowerment. , the government budgets village funds nationally in the APBN State Revenue and Expenditure Budget every year (Yuliansyah and Rusmianto, 2016).

However, Wibisono and Purnomo (2017) say that with the regulation of the provision of large enough funds from the government, it has caused a number of problems in a fairly large amount as well, because many villages do not have experience in managing large enough funds. The potential risk that is quite visible is the misuse or misuse of funds (fraud). Frauds like this often occur because of the desire for corruption. Many have been published in the media about the high level of corruption committed by village heads. The results of monitoring conducted by Indonesia Corruption Watch (ICW) noted that corruption cases in 2020 reached 330 cases and the majority were carried out by village officials by abusing the management of village funds.

The provision of large village funds has consequences for fraud committed by certain parties, especially those who have been trusted by the community. Fraud is an action taken by someone or more illegally to gain profit by getting money, assets and so on so that it can harm other people or certain parties (Aini, 2017). Therefore, it is necessary to do good fund management so as to reduce problems in managing village funds. The management of village funds is carried out to create a village as a government closest to the community in order to create an advanced, independent and democratic village, so that it is able to organize a just, prosperous and

prosperous government. The guidelines used in managing village funds are the Minister of Home Affairs Regulation No. 113 of 2014 considering that it includes various village financial management procedures ranging from planning, implementation, administration, reporting to accountability.

Fraud prevention is an effort that can be done to prevent the occurrence of factors that cause fraud. Prevention of fraud in the management of village finances can be done with the transparency of the village apparatus, having high integrity and transparency. Fraud to date has become a phenomenal thing in both developing and developed countries. This fraud occurs in almost all government and private sectors. Fraud is fraud which means dishonesty in the form of a deliberate fraud or a misrepresentation of a material fact. The potential for fraud in village government can occur at any time.

Transparency in village government is defined as the government's obligation to account for the management and implementation of regional government in the context of regional autonomy to achieve the goals that have been set through the media of well-measured accountability. Setiawan (2012) explains that the notion of transparency is the obligation of the trust holder who provides accountability, presents, reports and discloses all activities and activities that are his responsibility to the trustee who has the right to demand such accountability.

Good village financial management, village officials must have transparency. Lack of transparency in understanding and applying accounting logic will have an influence on financial statement errors, so that the information received by users will be inaccurate and will affect the decisions that will be taken next (Ferina, 2016). To prevent fraud also requires a high commitment. According to Zahra (2011) integrity is a commitment to do everything in accordance with correct and ethical principles in accordance with values and norms, and there is consistency to keep that commitment in every situation without seeing any opportunity or coercion to get out of principle. Someone who has high integrity, the person is more committed to the existing regulations.

One study that uses the variables of transparency and transparency on fraud prevention is Sariwati and Sumadi (2021) with the results of research that competence does not have a significant impact on fraud prevention, and transparency has a positive influence on fraud prevention. Subsequent research using transparency and transparency variables was carried out by Eldayanti, et al (2020). The results obtained are that transparency has a negative and significant effect on fraud prevention, while transparency has no significant effect on fraud prevention. However, in a study conducted by Saputra,

Based on the research gap above, this study then accommodates independent variables consisting of transparency and transparency. The reason the researcher used two variables was because the research results were found to be very diverse where there were several studies that found different results. This shows that the research results are still inconsistent and contradictory where the effect is positive and also negative.

LITERATURE REVIEW

Attribution Theory

Attribution theory explains how a person draws conclusions about what is the basis of a person in doing an act or deciding to act in certain ways (Rahmi and Sovia, 2017). Attribution theory explains that the actions of a leader and those who are given authority are influenced by causal attributes. Attribution theory explains that when individuals observe a person's behavior, the individual seeks to determine whether the behavior is caused internally or externally (Robbins and Judge, 2008). Attribution theory is a person's perception to make judgments about other people is strongly influenced by internal and external factors of the other person.

This theory refers to how a person explains the causes of others or himself which will determine whether the action comes from internal such as nature, character and attitude or external such as pressure from certain situations or circumstances that will have an influence on individual behavior (Luthans, 2005). Attribution theory has evolved because many everyday problems require explanation. As in the case of fraud prevention (fraud). Fraud prevention is important because fraud can hinder the development of an agency and can also damage the morale and work management system of employees.

Moral Development Theory

The theory of moral development proposed by Kohlberg (1971) has the view that moral reasoning is the foundation of ethical behavior. There are three stages in a person's moral development. The first stage (pre-conventional) is the lowest stage, individuals tend to act because they are subject to and fear the law. And at this level the individual considers that personal interests are more important. This is very vulnerable to fraud. In the second (conventional) stage, individuals have basic moral considerations related to understanding the law, social rules of society, obligations, and justice in the social environment. Individuals at this level will comply with norms and avoid actions that are detrimental to the environment.

Deviations from morals are the basis for fraud. Rationalization that is not in line with the applicable rules in the organization will encourage someone to take actions that violate the rules.

Cheating (Fraud)

Fraud includes all kinds that humans can think of and which is attempted by a person to take advantage of others by false advice or imposing the truth and includes all ways that are unexpected, full of tactics and every dishonest way that causes others to be deceived (Karyono, 2007). 2013). Fraud is translated as deviation, as well as errors and irregularities are translated as errors and irregularities, respectively. The difference between deviation and error is whether the underlying action is, whether the action is intentional or not. Fraud or deviation is carried out with an element of intent in doing so. Fraud is an act of taking advantage intentionally by abusing a job/position or stealing assets/resources within the organization. Fraud is a crime that can be handled in two ways, namely preventing and detecting, even fraud that is revealed is a small part of all fraud that actually occurs (Tuanakotta, 2012).

Fraudrefers to the false presentation of material facts by one party to another with the aim of deceiving and influencing other parties to rely on these facts. Cheating is a general understanding that includes various ways that can be used by human ingenuity, which is used by one person to take advantage of others through improper actions. Cheating is intentional deception, generally in the form of lies, plagiarism and theft. Fraud is carried out to obtain profits in the form of money and wealth, or to avoid payment or loss of services, or to avoid taxes and protect personal or business interests. Corruption is a form of fraud.

Alfian (2016) said that there are several factors that trigger fraud, namely:

1. Individual Factor

    a. Moral, this factor is related to greed

    b. Motivation, this factor relates to the needs and needs of employees / officials related to assets owned by the company / agency / organization where he works

    c. Pressure, a factor faced at work that can cause honest people to have a motive to commit fraud

2. Generic Factor

a. Opportunity

To commit fraud depends on the position of the perpetrator against the object of fraud. The opportunity to commit fraud is always present at every position. However, there are those who have big opportunities and there are small ones. In general, the management of an organization/company has a greater opportunity to commit fraud than employees.

b. Disclosure

A fraud does not guarantee that the fraud will not be repeated either by the same perpetrator or by other perpetrators. Therefore, every perpetrator of fraud should be subject to sanctions if his actions are revealed.

Village Fund

According to Government Regulation Number 60 of 2014 village funds are funds sourced from the State Revenue and Expenditure Budget (APBN) intended for villages which are transferred through the district/city Regional Revenue and Expenditure Budget (APBD) and prioritized for the implementation of development and empowerment of rural communities. Village funds are calculated based on the number of villages and allocated taking into account the population, poverty rate, area and geographical difficulty level. According to Law Number 6 of 2014 concerning Villages, the purpose of village funds is as a form of the State's commitment to protecting and empowering villages to become strong, advanced, independent and democratic. With the village fund, it is hoped that it can improve public services in the village, overcome poverty, overcome development gaps between villages,

Dana desa diperuntukkan bagi desa dan desa adat yang ditransfer melalui APBD Kabupaten/Kota dan dialokasikan secara adil dan merta kepada setiap desa yang telah dihitung

berdasarkan proporsi dan formula dana desa. Prinsip penggunaan dana desa adalah keadilan, kebutuhan prioritas, kewenangan desa, partisipatif. Pengelolaan dana desa didesa menjadi aspek penting dan mendasar yang harus dimiliki oleh para pemangku kepentingan dilevel pemerintah desa, khususnya perangkat desa dalam mencegah terjadinya kecurangan (fraud).

Pengelolaan Dana Desa

Based on the Regulation of the Minister of Home Affairs of the Republic of Indonesia (Permendagri) No. 20 of 2018 concerning Villages explains that village financial management is all activities that include planning, implementation, administration, reporting and accountability of village finances. Village government planning prepares village development plans in accordance with the authority referring to district and city planning and development, village development plans are prepared to ensure linkages or consistency between planning, budgeting, implementation and supervision. Implementation in the village budget that has been determined previously results in village receipts and expenditures transactions, all village receipts and expenditures in the context of implementing village authority are carried out through village treasury accounts and must be supported by complete and valid evidence.

Reporting in the management of village funds in carrying out the duties, authorities, rights and obligations of the village head is obliged to submit a report on the realization of the implementation of the Village Budget to the Regent or Mayor, submit a report on the implementation of the village government at the end of each fiscal year to the Regent or Mayor, submit a report on the implementation of the village government at the end of the term. position to the Regent or Mayor, and submit a written information report on the administration of the village government to the Village Consultative Body at the end of each fiscal year. Accountability in village financial management is that the village head submits an accountability report, the realization of the APBDesa implementation to the Regent/Mayor through the sub-district head at the end of each fiscal year.

Transparency

Transparency is the obligation to provide accountability or answer and explain the performance and actions of a person/legal entity or leader of an organization to parties who have the right or authority to ask for information or accountability (Halim and Iqbal 2012). Transparency is an obligation to report and be responsible for the success or failure of implementing the organization's mission in achieving predetermined results. Transparency in the administration of village government can be interpreted as the obligation of the village government to account for the management and implementation of the government in a village to achieve the goals that have been set through measurable accountability media both in terms of quality and quantity.

Transparency is an obligation for the trustee to account for success or failure, to the trustee, until the trustee is satisfied with the performance of the implementation of activities (Rosjidi, 2001). Transparency is an evaluation of the process of implementing organizational activities/performance to be accountable and as feedback for organizational leaders to be able to further improve organizational performance in the future. Transparency is the ability of a

person to account for, account for and be accountable for all the results of work that are suspended to him. Good or bad the results of the work that has been completed by someone, if he is able to explain, be responsible and can be blamed, then the worker has been accountable. Financial transparency has the main focus on accurate and timely reporting on the use of public funds, which is usually done through professionally audited reports. The main objective is to ensure that public funds have been used for the stated purposes efficiently and effectively (Nuritomo & Rossieta, 2014).

Personal Capability

Quality financial reports cannot be realized without the involvement of human resources. To improve the competence of human resources, it is important to carry out a series of activities including education and training as well as the experience itself. The role of HR in the company/organization has the same importance as the work itself, so that the interaction between the organization and HR becomes the focus of the leadership's attention. Seeing the importance of developing HR capabilities/competencies in the organization, it is necessary to have programs developed by the organization itself in improving HR competencies. Determination of the required competency threshold will certainly be used as the basis for the selection, succession, planning, performance evaluation, and human resource development processes. The five characteristics of competence are (Moeheriono, 2013):

1. Motives, is something that a person consistently thinks so that he takes action.

2. Traits, is a character that makes people behave or how someone responds to something in a certain way, for example self-confidence, self-control or endurance (hardiness).

3. Self Concept, are the attitudes and values that a person has. Attitudes and values are measured through tests on respondents to find out what values a person has, and what is interesting for someone to do something.

4. Knowledge, is the information a person has for a particular field. Knowledge is a complex competency.

5. Skills, is the ability to carry out a certain task both physically and mentally.

Based on the explanation above, it can be concluded that transparency (HR) can be interpreted as the ability possessed by individuals as the basis for improving organizational performance. HR in this case as an actor who plays an active role in moving the company / organization in achieving its goals. Competence is a feature that is the initial basis for a person related to the effectiveness of individual performance in his work. The competence possessed by village fund managers as a result of fiscal decentralization handed over by the central government to local governments and local governments to village governments requires preparation. One aspect that is needed is human resources (Widiyatama and Novita, 2017).

According to Wibowo (2010) there are several standards of competence which are divided into six groups, namely:

1. Ability to plan and implement (motivation for achievement, attention to task clarity, thoroughness, quality of work, proactiveness, and ability to find and use information).

2. Ability to serve (empathy, customer oriented)

3. Leadership skills (ability to influence, organizational awareness, ability to build relationships)

4. Ability to manage (the ability to develop others, the ability to direct, the ability to cooperate in groups, the ability to lead groups)

5. Thinking ability (analytical thinking, conceptual thinking, technical/professional/managerial skills)

6. Ability to be mature (ability to control oneself, flexibility, commitment to the organization).

Integrity

Based on the Behavioral Competency Dictionary (KPK), integrity is acting consistently between what is said and behavior according to the values adopted (values can come from the workplace, community values or personal moral values). Integrity is a firm personal commitment to ethical ideological principles and becomes part of the self-concept that is displayed through their behavior (Schlenker, 2008). Ramadhaniyati (2014) concludes that integrity has a positive influence on fraud prevention. The risk of fraud can be prevented by having the integrity of the village apparatus, because integrity is related to honesty and responsibility. If the village apparatus has a high integrity attitude, the village apparatus has carried out work in accordance with ethics.

A person's integrity shows that he is a person with a strong character and has an honest personality. Mujianingrum (2019) defines integrity as the consistency of each individual's commitment to an ethical ideology that can be seen through the individual's behavior in life. The integrity of an individual in behaving and behaving can be used as a benchmark in carrying out the duties and obligations that are his responsibility. Integrity requires every individual to always act honestly and openly, wisely, and dare to be responsible for every behavior. According to Ubaidillah (2019), there are several factors that form the basis for the development of integrity measurement tools, namely:

1. Honest

Individuals are said to be honest if they accept and are able to take responsibility for their feelings and behavior as they are. Even though they adhere to the principle of honesty, in situations full of deceit and having to deal with dishonest people, individuals who have high integrity will act and admonish them by considering various things and not hurting them.

2. Firm

Firm means not violating the principles in carrying out obligations, cannot be bribed or invited to commit fraudulent acts even though there is material temptation or encouragement from others.

3. Have strong self-control

Self-controldefined as the individual's ability to control or monitor the response in accordance with the purpose of life and moral standards that they have. To be able to treat other people, even people who are not really liked well, individuals must have strong self-control.
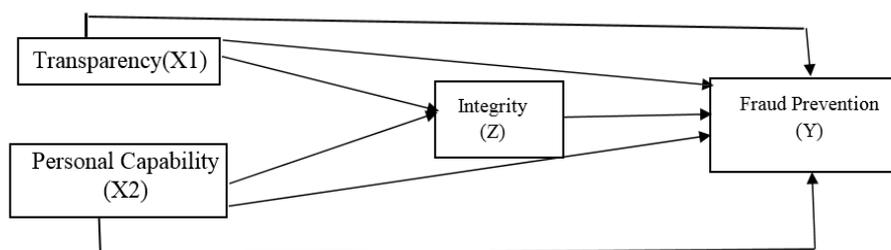
4. Have high self-esteem

Self-esteemis the belief that individuals are able to behave in accordance with moral beliefs.

conceptual framework

The conceptual framework is to explain theoretically the administration of the variables studied. The conceptual framework in this study is as follows:

Image 1: Conceptual Framework

Hypothesis

H1 : Transparency has a direct effect on preventionfraud.
H2 : Personal Capability has a direct effect on preventionfraud.
H3 : Transparency affects integrity
H4 : Personal Capabilities affect integrity
H5 : Integrity directly affects fraud prevention(fraud).
H6 : Transparency through integrity affects fraud prevention(fraud)
H7 : Personal capability through integrity affects the prevention of fraud (fraud).

METHOD APPROACH

Population and Sample

The population in this study is the people of Aceh represented by the people of Banda Aceh City, North Aceh Regency, Bireuen Regency and Lhokseumawe City. By paying attention to

the theory of the central limit theorem and the theory of tumb, the population of 120 people is expected to have met these criteria.

Data collection technique

The type of research used is a quantitative survey method. The quantitative method according to Sugiyono (2018) is a research method used to examine certain populations or samples using research instruments with the aim of describing and testing predetermined hypotheses.

Variable Operational Definition

The operational definition of a variable is an explanation that shows the indicators of a symptom, making it easier to analyze the data. To avoid errors in interpreting the analyzed variables.

Data Analysis Techniques Descriptive Analysis

This analysis is intended to provide an overview of the distribution and behavior of the overall sample data Ghozali, (2011). Descriptive analysis is an analysis that explains a data that has been collected and summarized on important aspects related to the data (Wibowo, 2021).

RESULTS AND DISCUSSION

Results

1. Descriptive Statistical Analysis

Descriptive statistics are methods related to the collection and presentation of data to provide useful information. Descriptive statistics function to describe or provide an overview of the object under study through sample or population data (Sugiyono, 2016). The descriptive statistics in this study are as follows:

Table 1: Descriptive statistics

Descriptive Statistics							
	N	Range	Minimum	Maximum	mean	Std. Deviation	Variance
X1	120	10	10	20	17.02	1970	3.840
X2	120	7	8	15	12.44	1.496	2.207
Y	120	10	10	20	16.09	1,763	3.037
Z	120	10	10	20	16.89	1,767	3,192
Valid N (list wise)	120						

A. Reliability Test

In this study, the data reliability testnamely by using the method of internal consistency reliability that uses Cronbach's Alpha test to identify how well the items in the questionnaire relate to one another. A construct or variable is declared reliable if it gives Cronbach's Alpha value > 0.60 (Ghozali, 2013). The results of calculating the reliability of the data in this study can be seen in the following table:

Table 2: Data Reliability Test Results

Instruments	Reliability (Alpha)	Information
Fraud Prevention (Y)	0.707	Reliable
Transparency (X1)	0.804	Reliable
Personal Capability (X2)	0.736	Reliable
Integrity (Z)	0.782	Reliable

Based on the table above, it can be seen that the independent variables, namely Transparency (X1) and Transparency (X2) can be said to be reliable because the alpha value of the two variables is more than 0.60, for the dependent variable, namely Fraud Prevention (Y) can also be said to be reliable because the alpha value the variable is above 0.60, for the intervening variable, namely Integrity (Z) can also be said to be reliable because the alpha value of the variable is above 0.60.

B. Classic assumption test

a. Normality test

The normality test aims to test whether in the regression model, the dependent variable and the independent variable both have a normal distribution or not. The normality test of the data was carried out using the Kolmogorov Smirnov test.

Table 3: Kolmogorov Smirnov Regression Test

One-Sample Kolmogorov-Smirnov Test

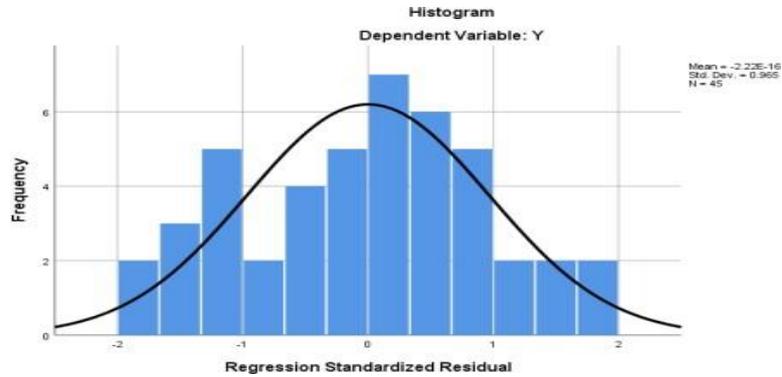|		Unstandardized Residual
N		120
Normal Parameters[a,b]	mean	.0000000
	Std. Deviation	1.09140736
Most Extreme Differences	Absolute	.074
	Positive	.071
	negative	-.067
Test Statistics		.073
asymp. Sig. (2-tailed)		.200[CD]

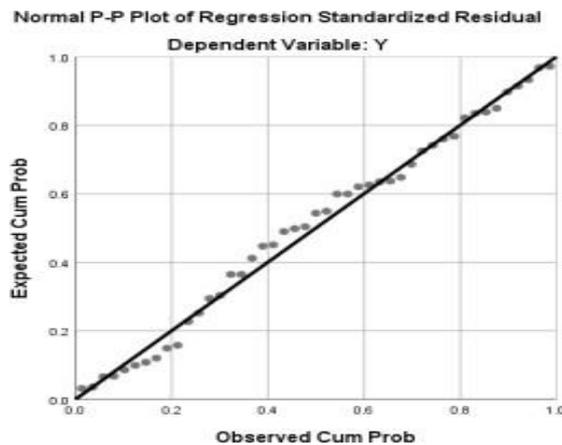b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Based on the table above, residual produces a value of 0.200 above the limit value of 0.05. This means that the data is normally distributed. This is also supported by histogram and p-plot images, which show normality in the data above.

b) Histogram

c) P-plot

C. Multicollinearity Test

The multicollinearity test aims to test whether the regression model found a correlation between one or all of the independent (independent) variables. A good regression model should not occur multicollinearity which can be seen with a Variace Inflactor Factor (VIF) value of less than 10 and a tolerance value of more than 0.10.

Table 4: Multicollinearity Test Step 1 Coefficients[a]

Model		Unstandardized Coefficients		Standardize d Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance e	VIF
1	(Constant)	2,723	1.394		1,954	.057		
	X1	.494	.099	.541	4.970	.000	.575	1,741
	X2	.463	.131	.385	3.535	.001	.575	1,741

a. Dependent Variable: Z

Based on the table above, it can be seen that the research variables, above, it is known that all the VIF values of the independent variables are below 10 and the tolerance value is above 0.10. It can be stated that in the regression there is no multicollinearity.

Table 5: Multicollinearity Test Step 2

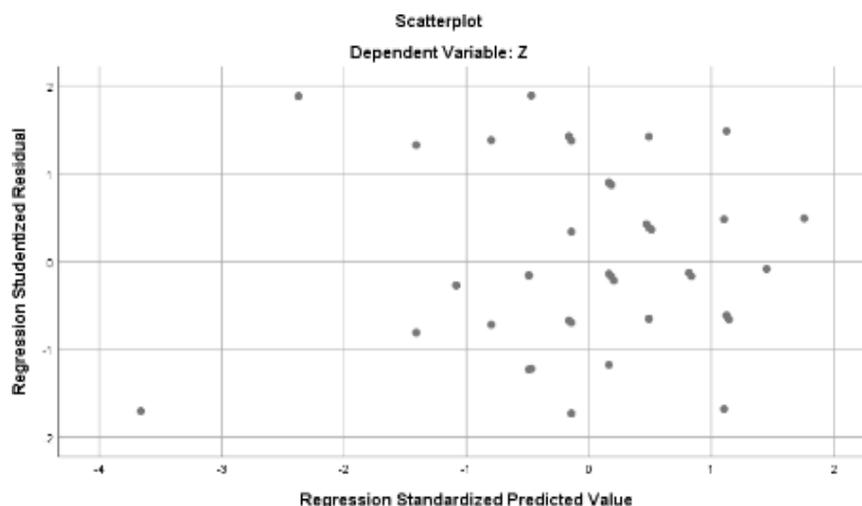| Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	2,769	1,680		1,648	.107		
X1	.145	.144	.163	1.003	.322	.362	2,764
X2	.319	.172	.272	1.851	.071	.443	2.258
Z	.408	.178	.418	2.289	.027	.286	3,491

a. Dependent Variable: Y

Based on the table above, it is known that all the VIF values of the independent variables are below 10 and the tolerance value is above 0.10 it can be stated that in the regression there is no multicollinearity.
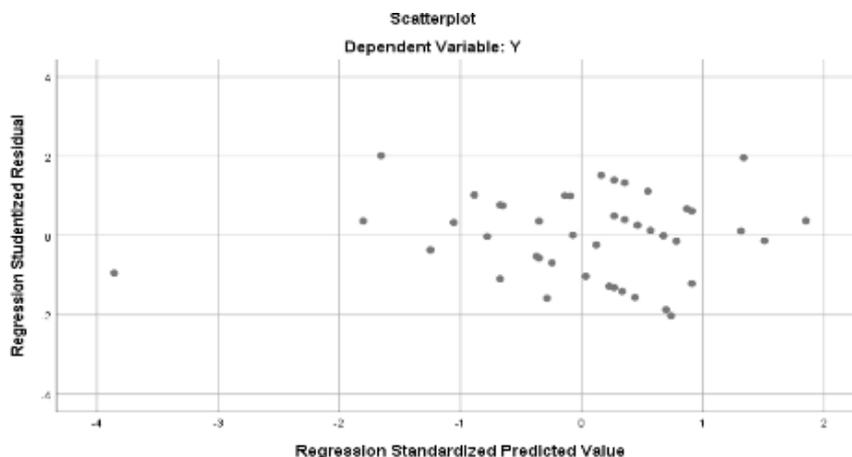
Heteroscedasticity Test

Heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from the residual of one observation to another observation. If the variance from the residual of one observation to another observation remains, it is called homoscedasticity and if it is different it is called heteroscedasticity. A good regression model is the one with homoscedasticity or there is no heteroscedasticity.

Heteroscedasticity Test Step 1

Heteroscedasticity Test Step 2

Based on the picture above, it can be seen that the points spread randomly and are spread both above and below the number 0 on the Y axis. It can be conclude that there is no heteroscedasticity in the two regression models.

2. Stepwise Linear Regression Analysis

Stepwise linear regression analysis was used to test the existence of a mediating variable between the independent variable and the dependent variable (Ghozali, 2011). This analysis is carried out in 2 states or Two Stage Least Square (2SLS) which consists of 2 models, which have 2 models:

1. The first model as the dependent variable is fraud prevention (Y) and the independent variables are Transparency (X1), Personal Capability (X2)
2. The second model as the dependent variable is integrity (Z) and the independent variable is Transparency (X1), Personal Capability (X2) and fraud prevention (Y).

Table 6: Regression Test Step 1
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.542	1,783		3,670	.001
	X1	-.100	.159	-.090	-.629	.533
	X2	.937	.158	.849	5,941	.000

a. Dependent Variable: Y

The multiple linear regression equation used to analyse these variables is as follows:

$$Y = 6.542 - 0.100\ X1 + 0.937\ X2 +$$

Table 7.Regression Test Step 2 Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1964	1,560		1,259	.215
	X1	.394	.122	.389	3.234	.002
	X2	.135	.163	.135	.829	.412
	Y	.410	.117	.451	3,489	.001

a. Dependent Variable: Z

The table above shows the calculation of the results of the regression Step 2, so based on the Standardized Coefficients a regression equation can be made, namely:

$$Z = 1.964 + 0.135 \text{ X1} + 0.319 \text{ X2} + 0.410 \text{ Y} +$$

3. Hypothesis test

a. Partial Hypothesis Testing (t Test)

The t-test is used to see the effect of the transparency variable on the prevention of fraud partially, this can be seen from the beta number or standardized coefficient.

b. The Effect of Transparency on Fraud Prevention

Hypothesis (Ho): transparency has no positive and significant effect on fraud prevention Hypothesis (Ha): transparency has a positive and significant effect on fraud prevention Criteria:

1. When sig. research <0.05 then Ha is accepted and Ho is rejected.
2. When sig. research > 0.05 then Ha is rejected and Ho is accepted.

In the transparency variable, the value of t count = 625 is smaller than t table of 2.021 and a significance value of 0.533 <0.05, thus H1 is rejected. This means that the transparency variable statistically has no effect on fraud prevention. The meaning is that if the transparency of a village apparatus decreases, fraud prevention will increase significantly. Transparency has an effect on fraud prevention of 625. In conclusion, the first hypothesis (H1) which states that transparency has a positive and significant effect on fraud prevention is rejected.

c. The Effect of Transparency on Fraud Prevention

Hypothesis (Ho): Personal Capability has no positive and significant effect on fraud prevention.

Hypothesis (Ha): Personal Capability has a positive and significant effect on fraud prevention. Criteria:

1. When sig. research <0.05 then Ha is accepted and Ho is rejected.
2. When sig. research > 0.05 then Ha is rejected and Ho is accepted.

In the transparency variable, the value of t count = 5.941 is greater than t table of 2.021 and a significance value of 0.000 <0.05, thus H2 is accepted. This means that the Personal Capability variable statistically affects the prevention of fraud. The meaning is that if the Personal

Capability of a village apparatus is high, the prevention of fraud will increase. Personal Capability has an influence on fraud prevention of 5,941. In conclusion, the first hypothesis (H2) which states that Personal Capabilities have a positive and significant effect on fraud prevention is accepted.

4. Simultaneous Hypothesis Testing (F Test)

Table 8: F Uji test

ANOVA[a]					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	81.329	3	27.110	21,246	.000[b]
Residual	52.315	41	1,276		
Total	133,644	44			

a) Dependent Variable: Y
b) Predictors: (Constant), Z, X2, X1

a. F. Test Results

Based on the table above, it is known that the calculated f value is 21.246. Because the calculated f value is $21.246 > 3.23$, as the basis for decision making in the f test, it can be concluded that the hypothesis is accepted in other words X1, X2 and Z simultaneously affect Y.

b. Coefficient of Determination (R Square)

The coefficient of determination (R Square) is used to measure how far the model's ability to explain the variation of the dependent variable or the dependent variable.

Table 9.Regression Determination Coefficient Test Results Step 1
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.785[a]	.615	.597	1,246

a. Predictors: (Constant), X2, X1

Based on the table above, the value of Adjusted R² step 1 is 0.615, which means that the dependent variable can be explained by the independent variable around 61.5%. While the remaining 38.5% is influenced by other variables outside the model. Meanwhile for the value of e1 can be searched by the formula:

$$e1 = 1\ 0.615 = 0.620$$

Table 10.Regression Determination Coefficient Test Results Step 2
Model Summary

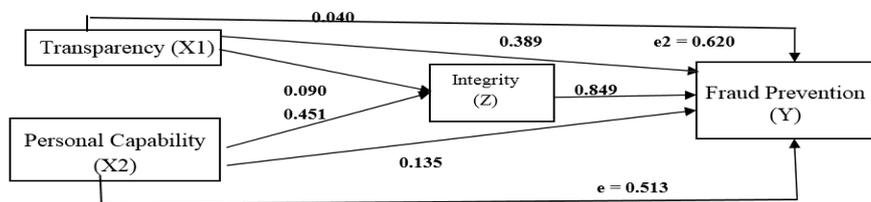| Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.858a	.736	.717	.949

a. Predictors: (Constant), Y, X1, X2

Based on the table above, the value of Adjusted R² step 2 is 0.736, which means that the dependent variable can be explained by the independent variable around 73.6%. While the remaining 26.4% is influenced by other variables outside the model. Meanwhile for the value of e2 can be searched by the formula:

$$e2 = 1\ 0.736 = 0.513$$

5. Path Analysis

According to Ghozali (2013), path analysis is an extension of multiple regression analysis, or path analysis is the use of regression analysis to estimate causality between variables (casual models) that have been previously determined based on theory. There are two forms of path analysis; the first is direct influence analysis and indirect influence analysis. To facilitate path analysis, the first step is to translate the research hypothesis into an image. The images are as follows:

Figure 2: Conceptual Framework

a. Direct Influence

The direct effect is the effect of the independent variable on the dependent variable in the absence of a moderator by other variables. The following is an analysis of the direct effect:

a) The effect of transparency variable on fraud prevention
   X1 – Y = 0.389
b) The effect of transparency variable on fraud prevention
   X2 - Y = 0.135
c) Influence of Personal Capability variable on integrity
   X1 - Z = 0.090
d) The influence of the Personal Capability variable on performance
   X2 - Z = 0.849
e) Influence of integrity variable on fraud prevention
   Z - Y = 0.451

b. Indirect Influence

a) The effect of the transparency variable on integrity through fraud prevention
$$X1 - Z - Y = (0.090 \times 0.451) = 0.040$$
b) The influence of the Personal Capability variable on fraud prevention through integrity
$$X2 - Z - Y = (0.849 \times 0.451) = 0.382$$

DISCUSSION

This study consisted of 120 respondents, it is known that the number of male respondents is more than female respondents. The number of male respondents was 96 with a percentage of 80% and the number of female respondents was 24 with a percentage of 20%. Most of the respondents are over 30 years old. Most of the respondents were aged over 30 years, namely 58 people with a percentage of 40%, respondents aged between 26-30 years as many as 39 people with a percentage of 32.5%, and only 13 people aged between 20-25 years with percentage of 23%. In addition, based on table 4.3, it can be seen that 12 respondents who have a junior high school education with a percentage of 10%,

Effect of Transparency (X1) on Fraud Prevention (Y)

Based on the results of the study, transparency does not significantly affect the prevention of fraud partially because the value of the significance level is $0.533 > 0.05$, the significance value. Transparency to fraud prevention and with the t test it is known that the calculated T value is $625 < 2.021$ T table. This result is supported by research by Ramadani (2020). In his research, it was found that transparency has no significant effect on fraud prevention. This is due to the fact that some village officials come from different backgrounds from the positions they occupy.

The results of this study are not in line with (Saputra, Pradnyanitasari, priliandani, & Putra, 2019) based on the results of testing the first hypothesis which states that transparency has a partially significant effect on fraud prevention, with the acquisition of the t-test based on the t-count value of 4.710 and the value of significance 0.000.

Effect of Personal Capability (X2) on Fraud Prevention (Y)

Based on the results of the study, Personal Capability has a significant effect on fraud prevention partially because the significance level value is $0.00 < 0.05$, the significance value. Transparency to fraud prevention and with the t test it is known that the calculated T value is $5941 > 2.021$ T table. These results are supported by the research of Saputra, et al (2019). In his research, it was found that Personal Capability has a significant effect on fraud prevention. This is because in managing village finances, one must have HR competence, which means the abilities that an apparatus must have in the form of skills, knowledge and attitudes needed in carrying out their duties.

This needs to be done in addition to good financial governance, but also for village governance and being able to coexist and avoid information asymmetry. Village funds are funds provided by the central government that require professionalism in their management, so that they are

right on target and do not violate predetermined rules and are adjusted to the interests of the village government in synergy with the community to achieve optimal village income with the aim of prospering the village community. Adequate competence of the apparatus (HR) in terms of quantity and quality will increase the transparency of reports on budget realization at the village financial level, so that all responsibilities can be carried out properly and avoid all acts of fraud.

The results of this study are consistent with previous research from Bassirudin (2014), Rahmawaty (2015), Sudiarianti, et al (2015), and Atmadja & Saputra (2017) which essentially states that the competence of the apparatus has a significant influence on the fraud prevention process in financial management.

Effect of Transparency (X1) on Integrity (Z)

Based on the results of the study, transparency has a significant effect on integrity partially because the significance level value is 0.02 <0.05 the significance value. Transparency to integrity and with the t test it is known that the calculated T value is 3.234 > 2.021 T table. These results are supported by Ardiani's research (2019). In his research, it was found that transparency had a significant effect on integrity. This shows that the better the transparency of village officials in East Angkola, the greater the integrity of village fund management.

Integrity is the attitude of honesty, courage, wisdom and responsibility of the auditor in carrying out the audit. Integrity is a quality that underlies public trust and is a benchmark for members in testing all their decisions. Integrity is a concept that refers to the consistency between actions and values and principles.

Influence of Personal Capability (X2) on Integrity (Z)

Based on the results of the study, Personal Capability does not have a significant effect on integrity partially because the significance level value is 0.41 < 0.05 significance value. Transparency to integrity and with the t test, it is known that the calculated T value is 829 < 2.021 T table.

Effect of Integrity (Z) on Fraud Prevention (Y)

Based on the results of the study, Integrity has a significant effect on fraud prevention partially because the significance level value is 0.01 < 0.05 significance value. Integrity to fraud prevention and with the t-test it is known that the calculated T value is 3,489 > 2,021 T table.

The Effect of Transparency (X1) on Fraud Prevention (Y) Through Integrity (Z)

It is known that the direct effect given by transparency on fraud prevention is 0.389 while the indirect effect of X1 through Z on Y is the multiplication between the beta value of X1 and the beta value of Z to Y, namely: 0.090 x 0.451 = 0.040. Then the total effect given by X1 to Y is the direct effect plus the indirect effect, namely: 0.389 + 0.040 = 0.429. Based on the results of the calculation above, it is known that the direct effect is 0.389 and the indirect effect is 0.429, which means that the indirect effect is greater than the value of the direct effect. These results indicate that indirectly X1 through Z has a significant effect on Y.

Effect of Personal Capability (X2) Fraud Prevention (Y) Through Integrity (Z)

It is known that the direct effect given by X2 to Y is 0.135 while the indirect effect of X2 through Z to Y is the multiplication between the beta value of X2 and the beta value of Z to Y, namely: 0.849 x 0.451 = 0.382. Then the total effect given by X2 to Y is the direct effect plus the indirect effect, namely: 0.135 + 0.382 = 0.517. Based on the calculation results above, it is known that the direct effect is 0.135 and the indirect effect is 0.517, which means that the indirect effect is greater than the value of the direct effect. These results indicate that indirectly X2 through Z has a significant effect on Y.

CONCLUSION

Based on the tests and research results that have been carried out, it is obtained that transparency does not have a significant effect on partial fraud prevention. Personal capabilities have a significant effect on the prevention of fraud partially. Transparency has a significant effect on partial integrity. Personal capability does not have a significant effect on integrity partially. Integrity has a significant effect on the prevention of fraud partially. Indirectly, transparency through integrity has a significant influence on fraud prevention. Indirectly, personal capability through integrity has a significant influence on fraud prevention.

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