

FRAUD BEHAVIOR IN VILLAGE FUND MANAGEMENT IN NORTH TIDORE DISTRICT: A PENTAGON FRAUD THEORY STUDY

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Abstract

This study was conducted to look at the factors that influence fraud behavior in village fund management based on the Pentagon fraud theory. Each factor is represented by proxies of external pressure, information system weaknesses (opportunities), organizational ethical culture (rationalization), intentions, as well as attitudes and behavioral controls (capability), and subjective norms (arrogance). The research sample was determined using the purposive sampling method, which consists of village equipment in Maitara. The data were analyzed by descriptive quantitative methods, which were tested using Partial Least Square (PLS). The result of this study is that external pressure has proven to affect fraud in the process of managing village funds. Opportunities proxied with information system weaknesses proved to not affect Village Fund Fraud. Rationalization measured by the ethical culture of the organization is proven to affect Village Fund Fraud. Attitudes are proven to not affect the intention to commit fraud in the process of managing village funds. Subjective norms have proven no effect on the intention to commit fraud in the process of managing village funds. Behavioral control has been shown to affect the intention to commit fraud in the process of managing village funds. Intention affects fraud behavior in the process of managing village funds.

Keywords: Fraud, Pentagon Fraud Theory, Village Fund, North Tidore.

INTRODUCTION

Fraud is a problem that is rampant in all lines of people's lives. Corruption as one type of fraud, has become the biggest problem in the government bureaucracy. Efforts to eradicate corruption have been carried out by the government over the past few years. However, the results achieved are still not comparable to the increase in corruption cases that occur every year. From ACFE Indonesia's 2019 annual report data, the largest fraud case in Indonesia is corruption, followed by asset misuse and financial statement fraud (Chapter, 2019). Fraud behavior in government is difficult to eliminate because it is related to the mentality of the State Civil Apparatus as the implementer. From the KPK survey in 2018, it was revealed that 2 out of 10 employees in the survey participating agencies consisting of 36 ministries/agencies/local governments saw that whistleblowers of corrupt practices were ostracized, sanctioned, or inhibited in their careers. There is no denying that corrupt practices continue to be rampant in the government of this country. The KPK also outlined 8 problematic systems in government activities, namely village fund management, APBD, procurement of goods and services, one-stop integrated services, APIP capabilities, civil servant management, village funds, regional revenue optimization, and regional asset management.

Village is a government located in a restricted area that is directly related to the community. Villages play an important role in national development and regional development because villages have the authority, duties, and obligations to regulate and take care of the interests of

their citizens (Laksmi & Sujana, 2019; Murniati et al., 2021). The Village Law has made villages the spearhead of development and improvement of community welfare. Villages are given adequate authority and funding sources to manage their potential to improve the economy and community welfare (Huljanah, 2019). Based on Law Number 6 of 2014 concerning Villages, mandates the Government to allocate Village Funds that have been budgeted annually in the State Budget given to each village as a source of village income. Village funds and village fund allocations are sources of village income whose accountability is included in public financial accountability. Currently, public financial accountability is vulnerable to potential misappropriation, so in terms of village fund accountability and village fund allocation, it does not rule out the possibility of fraud (Rahayu et al., 2021; Rahimah et al., 2018; Wakhidah & Mutmainah, 2021)

According to Indonesian Corruption Watch (ICW), the phenomenon of village financial management cases has occurred in Indonesia. The results of monitoring conducted by Indonesian Corruption Watch (ICW) stated that from 2015 to 2017 cases of corruption in villages were increasing. There were 127 cases of misuse of village budgets. Misuse of the village budget is mostly carried out by the Village Head. Indonesian Corruption Watch found 252 cases of village fund corruption that occurred from 2015 to 2018 with state losses of Rp. 107.7 billion. In 2015 there were 22 cases of corruption, in 2016 there was an increase in corruption cases to 48 cases. In 2017, corruption cases increased again to 98 cases, and in 2018 96 corruption cases made village funds the object of corruption (Laksmi & Sujana, 2019).

Factors that can trigger fraud actions are by (Sorunke, 2016) Pentagon fraud theory. Five trigger factors in Pentagon fraud theory that motivate individuals to commit fraud include arrogance, pressure, competence, opportunity, and rationalization. Arrogance and competence are referred to as core actors in cheating behavior because perpetrators can commit cheating actions repeatedly with their arrogance and competence. Then Opportunity will open the entrance to cheating. Meanwhile, pressure and rationalization can encourage perpetrators to commit fraudulent acts.

LITERATURE REVIEW

Fraud Tree

The Association of Certified Fraud Examiners (ACFE) describes fraud in the form of a fraud tree (Tuanakotta, 2018). The first is Corruption, this type of fraud mostly cooperates with other parties so it is very difficult to detect. Consisting of three branches, namely conflicts of interest or conflict of interest, bribery is receiving, giving to influence decision-makers, illegal gratuities or illegal giving, and economic extortion or economic extortion carried out covertly or openly.

The next form of fraud is asset misappropriation, which is a misuse of assets where government assets are misused for personal interests or certain groups or according to legal terms assets illegally, or unlawfully carried out by someone authorized to manage or supervise these assets. It consists of several branches, namely larceny theft, and looting related to weak internal

control systems, especially about asset protection. Skimming looting is done before money physically enters the company and fraudulent disbursements of expenses already on cash registers such as returns made and false cancellations. The third form of fraud is fraudulent statements, which are usually carried out by individuals or institutions to cover up their actual financial condition by engineering financial statements. This fraud consists of two branches, namely presenting assets or income higher than the actual (revenue overstatements) and presenting assets or income lower than the actual (revenue understatements).

Fraud Pentagon Theory

Fraud is carried out with various motivations. One of the theories used to explain this is the fraud diamond theory (Wolfe & Hermanson, 2004) which is a refinement of Cressy's fraud triangle theory (1953). In addition to the three factors in the fraud triangle, namely pressure, opportunity, and rationalization, there is also the capability factor which is considered to also affect fraud behavior. Then it was developed by adding arrogance (Sorunke, 2016) known as the Pentagon fraud theory.

Incentives or pressure is more to encourage why someone is cheating. The pressure that squeezes from the financial side such as lifestyle demands that exceed the ability, debt demands that must be resolved immediately because they are due, and other unexpected needs contribute to why people can commit fraud. It can also come from the nature or behavior of the individual itself, namely greed. In addition, there is one factor from outside the individual that very often causes fraud behavior, for example in government organizations, namely the pressure of organizational needs that are not in the budget post, allowing perpetrators to do various ways of committing fraud to meet the needs of the organization (Djaelani et al., 2022; Sasongko et al., 2019; Wira Utami & Purnamasari, 2021).

Opportunity or opportunity often occurs due to lack of supervision of an organization, weak and ineffective control systems, abuse of authority and weaknesses in the information system used, and inappropriate accounting policies. Another thing that is often associated with the opportunity factor is the weakness of law enforcement, in this case, it is more about understanding the existing laws and regulations but not complying with them. In addition, information asymmetry is also often associated with this, where agents and principals who have more information use the opportunity to commit fraud (Abdullahi & Mansor, 2018; Nusron & Sari, 2021; Susanti et al., 2019).

Rationalization is often associated with justification that fraud committed is something that naturally happens and is not a deviation so that morally this can be accepted in the scope of society. Fraudsters try to find justification for their actions so that the perpetrators do not feel afraid of what they do and can calm themselves. In addition, the perpetrator also feels very meritorious to the organization and feels the most dominant so that what he does is considered reasonable or commensurate with the services provided to the organization. Envy and envy are sometimes also the beginning of justification that what is done should happen, especially when compared to the behavior of others (Dewanti et al., 2020).

Capability is a renewal of the fraud triangle where this capability leads to the competence possessed by fraudsters. But this is not limited to the skills possessed (skills) but also a person's understanding of the system of an organization, understanding the weak points of an organization, so that it can be used to develop fraud strategies. Capability or capability becomes a severe threat from within the organization, especially if it is owned by the head of the organization who has power so it is very easy to commit fraud. In addition, if someone understands how the weakness of a company's control system, it is not impossible that fraud can occur, especially if it is connected with other dominant factors. This factor is also often associated with white-collar crime where it threatens the existence of the organization. The intelligence of actors who know the weak points of the organization becomes a threat to the system that has been built.

Pengembangan Hipotesis

External Pressure on Village Fund Management Fraud

Pressure is one of the main elements causing fraud. Pressure arises when a person has an urgent need but cannot be told to others (Tuanakotta, 2018). Many proxies are used to explain this variable. Zulaikha and Hadiprajitno (2016) use financial pressure as a proxy that explains how inadequate income, income/honor is not proportional to the risk and workload so this is used as a justification for committing fraud. However, the results of his research stated that financial pressure had a negative and insignificant effect on fraud in the process of procurement of service goods. Adelina and Nadia (2018) in their research also stated that financial stability does not affect financial statement fraud.

According to the Statement on Auditing Standard SAS number 99 in Skousen, et al., (2009), proxies that can explain pressure are financial stability, external pressure, personal financial situation of leaders, and fulfillment of financial targets. Schuchter and Levi (2015) also state that pressure can come from outside the perpetrator or from external factors. If it is related to fraud in village fund management, external pressure is quite representative of the existing conditions in village fund management problems where actors do not allocate budgets based on existing mechanisms from the bottom level due to elements of pressure from external parties such as pressure from the leadership, budget restrictions given by the person in charge of the budget and direct requests from the legislature. Based on the description above, the following hypothesis can be formulated:

H1: External pressure has a positive effect on fraud in village fund management

Weaknesses of Information Systems Against Fraud Village Fund Management

The second element of fraud is opportunity, some proxies that are often associated with this element are internal control systems. (Didi and Kusuma, 2018; Tehupuring, et al., 2017) weak systems and procedures Zulaikha and Hadiprajitno (2016) lack of quality of the Zulaikha and Hadiprajitno procurement committee (2016). Other studies with private sector objects using several proxies representing opportunity factors include Skousen, et al., (2009) Nature of Industry, Ineffective Monitoring, and Organizational Structure. Tuanakotta (2018) stated that

in addition to pressure, fraudsters have a perception that there is an opportunity for them to commit crimes without being noticed by others, in this case as a perceived opportunity. Zulaikha and Hadiprajitno (2016) stated that weak procurement systems and procedures have a significant effect on fraud in the procurement of goods and services.

In the process of managing village funds, the use of information systems has been used in most parts of Indonesia. Even though it has used this mechanism, indications of fraud still occur. The shortcomings of the village fund management information system can be used as a perceived opportunity by perpetrators to commit fraud. The problem of inadequate supporting infrastructure, system integration that is not running, and network connectivity problems in unstable areas are the main problems in using the village fund management information system, so this is a loophole that can be used by perpetrators to commit fraud. Based on the description above, hypotheses can be formulated:

H2: Weaknesses in information systems have a positive effect on fraud in village fund management.

Organizational Ethical Culture Against Fraud in Village Fund Management

The third variable is Rationalization. This is related to the justification of fraudsters, that what is done is something that naturally happens. This variable is not easy to understand because it relates to the thinking of a person or a group. Some proxies that are often associated with this variable are organizational culture (Didi and Kusuma, 2018; Wulandari and Zaky, 2014; Najahningrum, 2013), organizational commitment (Didi and Kusuma., 2018; Wulandari and Zaky, 2014; Najahningrum, 2013), ethical behavior (Permana, 2017; Zulkarnain, 2013) and law enforcement (Wulandari and Zaky, 2014; Zulkarnain, 2013). When associated with fraud in village fund management, the ethical culture of the organization is considered relevant as a proxy representing rationalization variables. Pramudita (2013) explained that organizational culture refers more to values, norms, beliefs, attitudes, and assumptions about how people in the organization behave.

In research conducted by Rae and Subramaniam (2008), it is stated that when individuals are in a more ethical environment, these individuals will tend to implement the rules in the company and avoid fraud in the organization, and vice versa if they are in an environment with a low ethical culture it encourages individuals to commit fraud. Regarding village fund management fraud, individuals who are in organizations with a low ethical culture tend to be driven to justify fraudulent acts. According to him, this is something that usually happens in an organizational environment. Based on the description above, the following hypothesis can be formulated:

H3: The ethical culture of the organization has a positive effect on fraud in the management of village funds.

Attitude Toward Behavior Affects the Intention to Commit Fraud in Village Fund Management

The fourth aspect of fraud diamond theory that is a renewal of the fraud triangle is capability (Wolfe and Hermanson, 2004). This capability is often interpreted as ability or competence. But not limited to skills or abilities, but rather a detailed understanding or mastery of the ins and outs of the organization, the advantages and disadvantages of the system used, understanding of the internal control system in the organization. People who have capabilities like this become the biggest threat when committing fraud, especially if supported by a strategic position in the organization. Dellaportas (2013) states that fraudsters use their knowledge understanding and abilities about system mastery in an organization by manipulating and cutting control so that their fraud actions cannot be detected. Ajzen (1991) in the Theory of Planned Behavior (TPB) states that human behavior is based on factors that foster intention that turns into a behavior. One of the variables of the Theory of Planned Behavior (TPB) is attitude or Attitude Toward Behavior.

This attitude is formed from the belief in the consequences that will be received from an action. If connected with capability elements such as confidence, deceit, and individual coercion will easily hide the fraud they commit, because the perpetrator has high self-confidence, easily lies, and tells others to hide their actions. Individuals with capability have confidence that their fraud will not be detected. In the process of managing village funds, when someone has a strategic position and mastery of the systems and procedures that apply in budgeting plus other underlying motivations can foster intention and confidence for individuals to commit fraud. So with this belief, perpetrators can determine attitudes, and commit fraudulent practices in the process of managing village funds. Based on the foregoing can be formulated hypotheses:

H4: Attitude Toward Behavior has a positive effect on the intention to commit fraud in village fund management

Perceived Behavioral Control Affects the Intention to Commit Fraud in Village Fund Management

This behavioral control is related to individual beliefs in the availability of resources in the form of equipment, competency, competence, and opportunities that support or hinder the realization of behavior (Ajzen, 2005). The stronger the individual believes in the availability of resources or opportunities, the stronger the individual's control over his or her behavior. Fraud is easy to do and the environment also supports their perception, so individuals will easily have the intention to commit fraud and will subsequently realize this intention (Nani et al., 2021; Neva & Amyar, 2021; Zulaikha & Hadiprajitno, 2016). This factor can be called self-efficacy beliefs (beliefs of self-potential) from perpetrators who intend to commit fraud. When associated with the element of capability in Wolfe and Hermanson's (2004) diamond fraud, individuals who have a high perception of control will feel more confident in their abilities.

Likewise when committing fraud in budgeting planning. The perpetrator will feel confident that what he is doing will not be detected because of the ability of the individual. Such individuals also tend to be more aware of what actions need to be taken in times of trouble. Moreover, it is supported by a strategic position in the organization and low behavioral control so that the tendency of intent to commit fraud can occur. Based on the foregoing, hypotheses can be formulated:

H5: Perceived behavioral control has a positive effect on the intention to commit fraud in village fund management

Intention to Influence Fraud in Village Fund Management

Cohen, et al., (2010) developed a fraud research model through intent. The intention factor is proxied by several factors from the theory of planned behavior that affect fraud through intention. In this study the author tries to associate capability as the fourth element of fraud diamond, Wolfe and Hermanson (2004) with the Theory of Planned Behavior (TPB) Ajzen (1991) with three elements in it, namely Attitude (Attitude Toward Behavior), Subjective Norms (Subjective Norms), Behavioral control (Perceived behavioral) on one's intention to do fraud. Zulaikha and Hadiprajitno (2016) stated that the variable intention to engage in fraud has a significant positive effect on fraud behavior. In the process of managing village funds, based on the Theory of Planned Behavior Ajzen (1991) the three factors in the SDGs can influence fraud behavior through the intention to engage. When individuals already have the intention and are supported by existing capabilities, it can encourage perpetrators to commit fraud. For it can be formulated hypotheses:

H6: The intention to commit fraud has a positive effect on fraud behavior in village fund management.

Subjective Norms Affect the Intention to Commit Fraud in Village Fund Management.

This subjective norm is how a person perceives something based on the expectations of those around him (Ramdhani, 2016). In this case either a vertical relationship such as the relationship of a superior with his subordinates or also a horizontal relationship such as with an equal peer. In vertical relationships, expectations are perceived as demands so that subjective norms are based on the motivation to obey the demands of behavior. Conversely, in relationships that have a horizontal nature, descriptive expectations will be formed to imitate or follow the behavior of people around them. If related to capability as the fourth aspect of diamond fraud theory, Wolfe and Hermanson (2004) Individuals who have the ability, both understand the system, good individual skills, and the freedom of access they have, can easily commit fraud in the village fund management process. Especially if it is associated with subjective norms, based on vertical relationships such as orders from superiors, or based on horizontal relationships such as direct requests from the executive to the legislature.

The tendency to commit fraud in village fund management can be easily done by the individual by budgeting something beyond the standard price, breaking one large job into several small-scale jobs to meet the interests of certain groups, overestimating the activity budget from actual

needs, making income targets that are too low from actual results or budgeting something that is not planned previously. This will not be difficult for people who have the capability or ability to perceive what is the expectation of those around them to be a great motivation to cause the intention to commit fraud. Based on the foregoing can be formulated hypotheses:

H7: Subjective norms have a positive effect on the intention to commit fraud in village fund management.

METHOD

Population and Sample

The population in this study is the entire Village Apparatus located in North Tidore District the type of research sample used is saturated sampling or census where the entire population is used as a sample. The sample in this study is village officials in each village in North Tidore District, Tidore Islands City with a total of 65 apparatuses, namely village heads, village secretaries, heads of financial affairs, heads of planning affairs, staff of the head of planning affairs, head of service sections, staff of the head of service sections, heads of government sections, staff of the head of government sections, technical implementers, head of hamlet, head of RW and head of RT.

Data Collection Sources and Techniques

This study used primary data sources from respondents using direct questionnaires to reach respondents in the North Tidore sub-district. Respondents are given several questions that are arranged in sequence and structured to be filled by each respondent according to existing conditions. To measure respondents' answers, a Likert scale is used to determine the influence between variables. The Likert scale starts from 1 for Strongly Disagree (STS), 2 for Disagree (TS), 3 for doubters or not know (RR/TT), 4 for Agree (S), and 5 for Strongly Agree (SS).

Operational Definition and Measurement of Research Variables

Pressure (External Pressure)

External pressure is the extent to which pressure from outside the individual can influence the individual to commit fraud. In this case, the respondent's perception of pressure from outside the individual makes the individual commit fraud in the use of village funds with several indicators (Nay, 2011)

1. Rules in the organization
2. Bureaucratic and organizational culture
3. Direct demands of stakeholders
4. Pressure on the interests of the organization

This variable was measured using a combination of questions from research conducted previously by (Zulaikha and Hadiprajitno, 2016) with some adjustments related to this research topic.

Opportunity (Information System Weakness)

An information system is a series of procedures using a computerized system designed to facilitate the synchronization of the use of village funds. So far, how respondents see the weakness of the information system used as a gap in the occurrence of fraud. The variable indicators of information systems in this study are indicators developed from research (Ardyaksa & Kiswanto, 2014), namely:

1. Availability of village fund information system
2. Adequate information system according to needs
3. Access to village fund information system
4. Utilization of village fund information system facilities

This variable was measured using a combination of questions from research conducted previously by (Ardyaksa & and; Kiswanto, 2014) with some adjustments related to this research topic.

Rationalization (Organizational Ethical Culture)

Organizational ethical culture in this case concerns organizational ethical culture/habits that can influence individuals in actions and actions in the organization. In the context of this study, the extent to which respondents see the ethical culture prevailing in an organization can influence individuals within the organization to commit fraud in the process of managing village funds. This variable was measured using 5 indicators developed by (Anik, 2013) with some adjustments to this study, namely:

1. Model peran yang visible
2. Communication of ethical expectations
3. Ethical training
4. Penalties for ethical actions
5. Ethical protection mechanisms

Attitude toward Behavior

The attitude in this context is how respondents see individuals who have capabilities have a strong belief that what they do cannot be detected because of the ability they have, both intelligence and strong positioning in the organization so that they can freely commit fraud in the process of managing village funds. This variable was measured using attitude indicators (Zulaikha and Hadiprajitno, 2016; Ramdhani, 2016) Those that have been adjusted to this study are:

1. Cognitive
2. Affective
3. Behavioral
4. Confidence

Perceived Control Behavior

Behavioral control referred to here is the extent to which respondents see individuals have control over themselves to commit or not commit fraud. Individuals who have the capability will have the perception that fraud in village fund management will be easy to do because intelligence, positioning, confidence, and other abilities that exist give rise to the intention to commit fraud. This variable was measured using indicators reflected from questions developed from the study (Zulaikha and Hadiprajitno, 2016; Ramdhani, 2016) with some adjustments:

1. Ability to control behavior
2. Efforts to achieve goals
3. Maintain organizational confidentiality
4. Dynamic relationships
5. Opportunity and availability of resources

Intention to Engage Fraud

The intention in the context of this study is more directed to the cognitive and affective aspects of individuals who can lead to acts of fraud in the process of managing village funds perceived by respondents. This variable is measured by several research indicators reflected in questionnaire questions developed from the research of Zulaikha and Hadiprajitno (2016) with several adjustments, namely:

1. Intention to behave
2. Plan with the other party
3. Cover up cheating formally
4. Understanding organizational gaps

Subjective Norm

The subjective norm in this study is how respondents see someone who can commit fraud in village fund management because it is influenced by other parties in their environment. In this case, the subjective norms of the individual become a personality and encourage someone to commit fraud. Research indicators are reflected in the questionnaire questions developed (Zulaikha and Hadiprajitno, 2016; Ramdhani, 2016) namely:

1. Habits of deviation in the scope of the organization
2. Acceptance of deviations
3. Translating the wishes of the other party
4. Motivation to obey
5. Normative beliefs

Fraud in Village Fund Management

Fraud in village fund management is a dependent variable in this study, which is a deceptive, dishonest, unlawful act in the process of managing village funds to enrich oneself, others, and institutions that result in state losses. To measure this variable, questions were used as indicators of fraud irregularities in village fund management perceived by respondents. Indicators are reflected in questionnaires developed from research (Laksmi & Sujana, 2019), namely the establishment of anti-fraud policies, procedures, control techniques, and sensitivity to fraud.

Data Analysis Techniques

The data analysis stage is carried out to obtain relevant information contained in the data and use the results to solve a problem (Ghozali, 2018). In this study, the data will be analyzed in two ways, namely descriptive analysis and quantitative analysis. Descriptive analysis is used to analyze the characteristics of respondents and describe variables, while quantitative analysis is carried out to determine the influence between variables used in this study. In conducting this data analysis technique, the author uses the help of Smart-PLS software, which is testing using two test models, namely the measurement model (outer model) and the structural model (inner model). In the measurement model (outer model) testing is carried out on the validity and reliability of data, while in the structural model (inner model) testing is carried out to determine the relationship between variables (Collinearity Assessment evaluation), the value of the coefficient of determination (R^2), and the value of significance (t-test)

RESULTS OF RESEARCH AND DISCUSSION

Overview of the Research Object

The object of this research is Maitara Island which is one of the islands in North Tidore District, Tidore Island City, North Maluku, Indonesia. Maitara Island is part of the Tidore Islands City Administrative area located in the northwest of Tidore Island, in Rum Village, North Tidore District. This island has 4 (four) villages namely Maitara Village, North Maitara Village, Central Maitara Village, and South Maitara Village.

Descriptive Statistics

Descriptive statistics aims to describe the character of the sample in the research and provide a description of the variables presented through the minimum value, maximum value, average, and standard deviation of each variable used in this study, namely Pressure, Opportunity, Rationalization, Attitude, Subjective Norms, Behavior Control, Intention to Commit Fraud, and Village Fund Fraud. Descriptive statistics are intended to analyze data based on the results obtained from respondents' answers to each variable measuring indicator. Descriptive statistical analysis can be seen in Table 4.1

Table 4.1: Descriptive Statistics

Variable	Theoretical range			Actual Range			Standard Deviation
	Min	Max	Mean	Min	Max	Mean	
X1	4	20	12	6	19	12.92	2.87
X2	4	20	12	8	20	14.20	3.11
X3	6	30	18	15	28	21.73	3.32
X4	4	20	12	6	20	12.07	3.56
X5	5	25	15	5	24	12.19	4.18
X6	5	25	15	5	25	12.83	4.31
X7	4	20	12	4	18	10.83	4.01
Y	8	40	24	8	35	21.27	6.95

Primary data processed, Researchers 2023.

The data shown in Table 4.1 shows that of the eight variables in this study, the Village Fund Fraud Variable is the variable with the largest data distribution. This result can be seen from the standard deviation value for this variable which is the value of the data spread when measured from the average value. Such results are due to the variation in respondents' answers to the eight statement items representing this variable.

Descriptive variable statistics not only provide information about the lowest, highest, mean, and standard deviation values for each data as previously described. Descriptive statistics variables also provide information about the distribution of the frequency of respondents' answers to all statement items seen from the total number of respondents' answers.

Measurement Model (Outer Model)

Convergent Validity

Convergent *validity* refers to the degree of conformity between the attributes of measuring instruments and theoretical concepts that explain the existence of attributes of these variables. *Convergent validity is seen from the magnitude of the loading factor for each research construct* >0.70. However, at the scale development stage of research, loading 0.50 to 0.60 is still acceptable (Ghozali, 2015). This test was performed using Smart-PLS 3.2. According to Hair, Sarsted, Hopkins, & Kuppelwieser (2014) and Henseler & Fassott (2010), PLS-SEM can be a good alternative methodology for theory testing and prediction with small sample sizes (<200).

The following is an analysis of the empirical model of research where this is done by drawing an equation model with variables and indicators. This was done to see the loading factor value of each research construct with a correlation value of >0.50

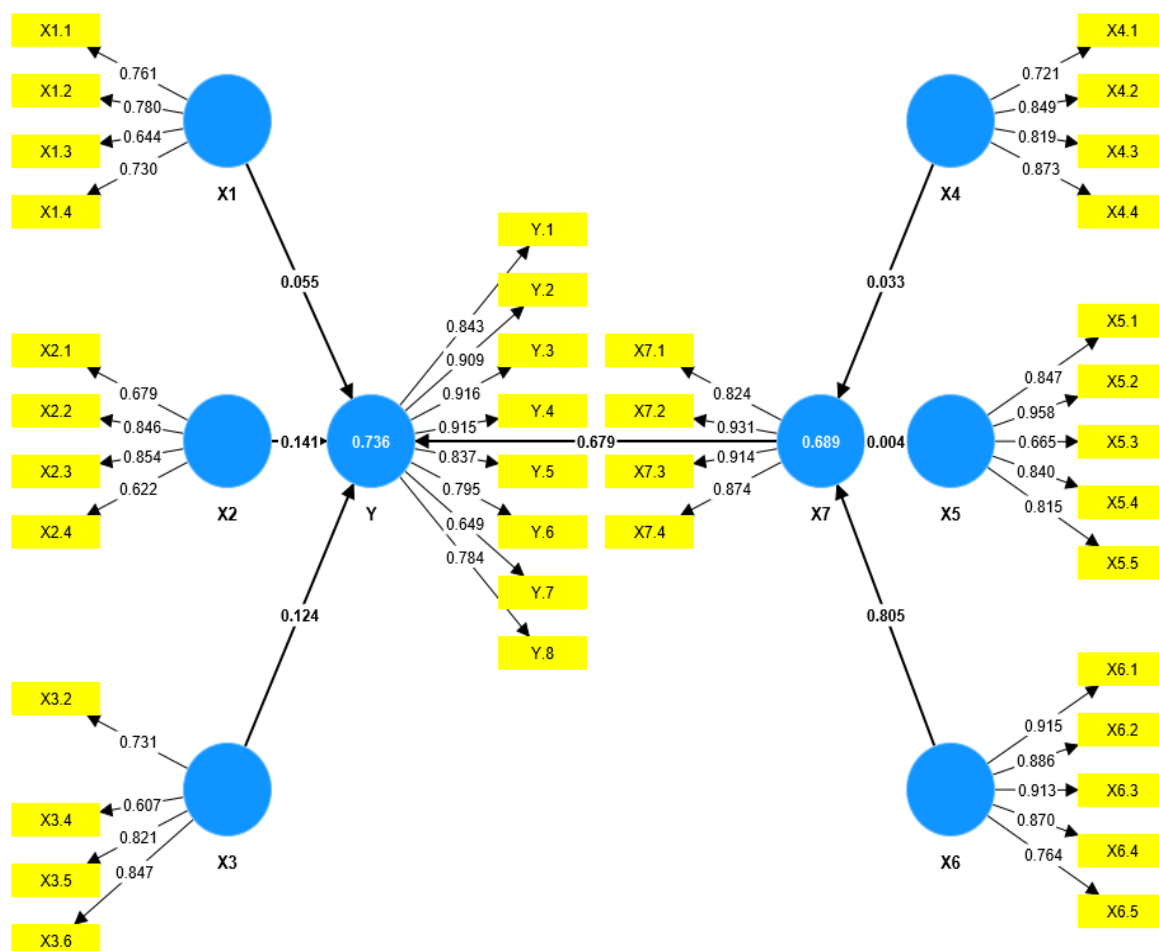


Figure 4.1: Relationship Path Diagram with Outer Loading Value After Indicator Elimination with value <50.

Source: primary data processed, Researchers 2023

Based on Figure 4.1 after the elimination of indicators X3.1 and X3.3, the results of the chart show that all indicators show a value of >0.50, and it can be concluded that all constructs have good convergent validity.

Discriminant Validity

Discriminant validity refers to the degree of *discriminant validity* between the degree of discrepancy between attributes that should not be measured by measuring instruments and theoretical concepts about the variable. *Discriminant Validity* can be calculated by comparing the square root of average variance extracted (AVE) values. If the value of \sqrt{AVE} is higher than the correlation value between latent variables, discriminant validity can be considered achieved. Discriminant validity can be said to be achieved if the AVE value is greater than 0.50.

Table 4.2: Correlation between AVE Construct and Root

	X1	X2	X3	X4	X5	X6	X7	Y
X1	0,745							
X2	0,515	0,761						
X3	0,524	0,469	0,762					
X4	0,569	0,442	0,585	0,795				
X5	0,581	0,442	0,454	0,721	0,785			
X6	0,493	0,324	0,442	0,447	0,617	0,754		
X7	0,431	0,353	0,426	0,469	0,523	0,616	0,759	
Y	0,610	0,513	0,558	0,632	0,762	0,634	0,696	0,817

Primary data processed, Researchers 2023

Table 4.2 shows that the value of \sqrt{AVE} is higher than the correlation value among latent variables, namely the \sqrt{AVE} value of each variable, this shows that the construct has a high discriminant validity.

Composite Reliability

Table 4.3: Composite Reliability

Variable	Composite Reliability
X1	0,737
X2	0,778
X3	0,822
X4	0,830
X5	0,907
X6	0,776
X7	0,818
Y	0,951

Primary data processed, Researchers 2023.

Reliability tests are used to see the consistent stability of respondents in answering questionnaires. The latent variable can be said to have good reliability if the value of composite reliability is >0.70 . Table 4.3 shows that the composite reliability value of the entire variable shows a value of >0.70 so the construct is said to be reliable.

Uji Inner Model

In PLS, statistical testing of each hypothesized relationship is carried out using simulations. This is done by bootstrapping the sample. Testing with bootstrapping is intended to minimize the problem of abnormalities in research data. The results of the inner model test can be seen as follows:

Table 4.4: Path Coefficient dan R-Square

	Original Sample (O)	Sample Average (M)	Standard Deviation (STDEV)	T Statistik (O/STDEV)	P Values	Information
X1 -> Y	0,249	0,246	0,100	2,483	0,013	Accepted
X2 -> Y	0,144	0,147	0,094	1,526	0,127	Rejected
X3 -> Y	0,160	0,169	0,086	3,867	0,032	Accepted
X4 -> X7	0,189	0,205	0,159	1,190	0,234	Rejected
X5 -> X7	0,095	0,117	0,168	0,563	0,573	Rejected
X6 -> X7	-0,473	0,467	0,118	4,022	0,000	Accepted
X7 -> Y	0,470	0,468	0,117	4,021	0,000	Accepted
R Square Model 1 (X -> X7)					0.430	
R Square Model 2 (X -> Y)					0.642	

Primary data processed, Researchers 2023.

Table 4.4 presents the results of the inner model test consisting of the R-square Test, Path coefficient Estimation, and Hypothesis Test Results.

Uji R Square

Based on Table 4.4, it can be seen that the R Square value of the Intention to Commit Fraud variable is 0.430 which means the contribution of the Attitude, Subjective Norms, and Behavioral Control variables to the Intention to Commit Fraud is 43%. While the remaining 57% was explained by other variables that were not studied in this study. Other results can be seen in the R Square value of the Village Fund Fraud variable of 0.642 which means that the contribution of the variables of Pressure, Opportunity, Rationalization, and Intention to Commit Fraud to Village Fund Fraud is 64.2%

DISCUSSION OF RESEARCH RESULTS

The effect of pressure on village fund fraud.

Based on the results of the hypothesis test obtained above, it is known that pressure has a positive effect on Village Fund Fraud. With the acquisition of this value, it can be said that the first hypothesis stating that external pressure affects Village Fund Fraud **is accepted** or proven to be supported by data. In managing village funds, perpetrators commit fraud due to elements of pressure from the leadership, pressure from the legislature during budget discussions as well as expectations from the organization itself to include organizational needs that cannot be formally budgeted in the activity program, to maintain existence and position in the organization, actors have no choice but to realize the expectations of these external parties and ignore regulations formal about the actual village fund management mechanism. It is undeniable that the budget ratification stage is a stage that involves a political process that is quite complicated so pressure from various parties is difficult to avoid.

External pressure can be linked to village fund fraud through several mechanisms. External pressures such as limited resources or funds provided to villages can trigger fraudulent acts. If the village feels limited in obtaining sufficient funds, individuals or groups within the village

may be tempted to commit fraud to obtain personal gain. External pressures can be related to weak or poorly implemented policies and regulations. When effective monitoring and regulatory mechanisms are not in place or are not well implemented, this can provide an opportunity for village fund fraud. Interaction with External Parties: Villages may engage in various interactions with external parties such as contractors, service providers, or donors. If relations with external parties are not properly regulated or there is collusion between individuals within the village and external parties, this can increase the risk of fraud. Political Pressure: Political pressure from outside parties can affect the management of village funds. For example, if there is pressure to allocate village funds to certain projects or activities for political gain, this can increase the risk of fraud. Politically interested parties can use village funds for personal or group gain. It is important to note that external pressure does not always lead to an increase in village fund fraud. However, external pressure can be a risk factor that needs to be considered and handled properly. Good management, transparency, accountability, and firm policy implementation can help reduce the risk of village fund fraud that can be triggered by external pressure. The results of this study support the results of research conducted by (Skousen, et al., 2009; Schuchter and Levi, 2015) who stated that external pressure has a positive effect on fraud. However, it is different from the research conducted by (Martantya and Daljono, 2013; Son, 2016; Ardiyani and Utaminingsih, 2015) who suggest that external pressure does not negatively affect Village Fund Fraud.

The effect of opportunity on village fund fraud.

The results of the second hypothesis test stated that the opportunity had no effect and was significant on Village Fund Fraud. In the discussion of opportunities that do not affect village fund fraud, several things that result in opportunities not affecting village fund fraud include Effective Supervision Mechanisms, Awareness and Education, Community Participation, and Technology and Innovation. If there is an effective monitoring mechanism in the management of village funds, the opportunity to commit fraud can be significantly reduced. Strict supervision includes regular auditing, clear segregation of duties, and transparency in the use of village funds. If the public and related parties have a high awareness of the importance of transparency, accountability, and fraud prevention, then the opportunity to commit fraud can be reduced. Education and training involving communities and village officials in managing village funds can be an important factor in preventing fraud.

Involving communities in decision-making regarding the use of village funds can help reduce opportunities for fraud. With the active participation of the community, there will be supervision from various parties that can help reduce the risk of fraud. The use of technology and innovation in village fund management can increase transparency, and efficiency, and reduce opportunities for fraud. For example, the use of electronic financial systems, online reporting, or applications that monitor the use of village funds can improve supervision and reduce fraud loopholes. However, keep in mind that the opportunity to commit fraud is always there, regardless of how effective the prevention mechanisms are. Therefore, it is important to continue to improve supervision, conduct evaluations, and develop better systems to minimize the risk of village fund fraud.

The Effect of Rationalization on Village Fund Fraud

The results of the third hypothesis test stated that rationalization had a positive effect on Village Fund Fraud. Rationalization can positively affect Village Fund Fraud because this process allows individuals to justify or assuage their guilt related to unethical or unlawful behavior. Several factors explain why rationalization can have a positive impact on Village Fund Fraud including the reduction of moral discomfort where rationalization helps individuals reduce moral discomfort that arises when they violate ethical rules or norms. By justifying their actions with various reasons or arguments, individuals can assuage their guilt and convince themselves that the actions they are taking are incompatible with their views on ethics. In addition, rationalization involves a process of cognitive adjustment in which individuals change their beliefs or judgments to match their behavior. They can change their views on justice, their right to profit, or even the risks and consequences of their actions. By changing their judgments, individuals create justifications that allow them to engage in fraud. Rationalization can also be influenced by environmental factors and group norms. If the organizational environment supports or encourages unethical behavior, individuals may be more inclined to rationalize to justify their actions. Group norms that consider cheating to be a reasonable or accepted practice can also influence individuals to

Some research suggests that rationalization can be an important factor influencing fraud rates. For example, a study conducted by Wells (1997) found that fraudsters often use rationalizations to justify their actions, such as convincing themselves that they deserve the benefits they cheat. Each case of cheating can have unique and complex factors, and other factors such as chance and pressure also need to be considered in understanding this phenomenon in more depth. Efforts to reduce the level of fraud in village fund management need to include implementing a strong supervisory system, good ethical education and awareness, and creating an organizational culture that prioritizes integrity and transparency.

The results of this study are consistent with the research of Albrecht et al. (2009), Rezaee (2002), and Cohen et al. (2010) which state that rationalization affects Village Fund Fraud. The opposite is inconsistent with the research of Faisal, 2013; Najahningrum, 2013; and Zulkarnain, 2013 who state that rationalization proxied with the ethical culture of the organization does not affect Village Fund Fraud.

The Influence of Attitudes on the Intention to Commit Village Fund Fraud

The results of testing the fourth hypothesis show that the attitude does not affect the intention to commit Village Fund Fraud. The reasons why attitudes do not significantly affect the intention to commit Village Fund Fraud can involve several factors such as rationalization, group norms and organizational environment, opportunity and self-control, and internal conflicts. Individuals who have an unsupportive attitude towards Village Fund Fraud can still use rationalization to justify their actions. They may convince themselves that such action is necessary or will not cause significant harm. The influence of group norms or organizational culture can be stronger than individual attitudes. If the dominant norm in an organization's environment is to support or defend fraud, individuals may be inclined to engage in it, even

though their attitudes are not supportive. The opportunity to commit fraud and the individual's perceived level of self-control can also be a more significant factor in the intention to commit the act than the attitude. If individuals believe that they can easily avoid detection or negative consequences of fraud, this can affect their intentions, regardless of their attitude towards such actions. Individuals may experience internal conflict between their unsupportive attitude to fraud and other factors that drive them to do so, such as pressure or opportunity. In this situation, other factors may be more powerful in shaping their intentions than their attitudes. In the context of Village Fund Fraud, factors such as rationalization, group norms, opportunity, and self-control may have a greater influence on individuals' intentions and behavior than their attitudes. Therefore, a more holistic understanding of such factors can help in developing more effective fraud prevention and reduction strategies.

The results of this study are consistent with the research of Bédard et al. (2008), Akkeren and Buckby (2017) and Bédard and Gendron (2010) who believe that attitude does not affect the intention to commit fraud. that an individual's attitude towards fraud has no direct influence on the intention to commit fraud. Factors such as rationalization and group norms tend to have a more dominant influence in influencing fraud behavior. The results of this study are inconsistent with the research of Othman, et al., (2015) which states that corruption is more caused by individual behavior and organizational factors. Rabl (2011), Zulaikha and Hadiprajitno (2016) also stated that a tolerant attitude towards fraud can affect the intention to commit fraud

The Influence of Arrogance on the Intention to Commit Village Fund Fraud

The results of testing the fifth hypothesis state that arrogance proxied with subjective norms does not affect the intention to commit Village Fund Fraud. Arrogance is generally considered a personality trait associated with arrogance, belittling others, and an exaggerated view of oneself. However, several reasons can explain why arrogance does not affect the intention to commit fraud in the context of village fund management including motivational factors, internal controls, organizational norms and ethics, and other psychological factors.

The intention to commit Village Fund Fraud is more often associated with factors of economic motivation, opportunity, or pressure in the work environment. The motivation to commit fraud is generally related to financial gain or overcoming financial problems and is not directly related to individual arrogance. Arrogance is also usually associated with a lack of strong internal control. However, if there is an effective monitoring system and strict policies against Village Fund Fraud, this can reduce the chances of individuals committing acts of fraud and affect their intentions, regardless of their level of arrogance. An organizational culture that emphasizes integrity and high ethics can be a factor that counteracts the influence of arrogance on fraudulent intent. If group norms or organizational culture emphasize the importance of ethical and responsible behavior, individuals with arrogant attitudes may be more likely to refrain from committing fraud. Other psychological factors can influence the intention to commit Village Fund Fraud, such as perception of self-control, perception of risk, or need for recognition. These factors may have a more significant influence than arrogance on fraudulent intent. Every situation and individual has complex dynamics, and the influence of arrogance

on fraud intentions can vary depending on the other factors involved. Therefore, understanding the relationship between arrogance and intent to commit fraud requires more in-depth research and more comprehensive analysis.

The Effect of Behavioral Control on the Intention to Commit Village Fund Fraud

The results of testing the sixth hypothesis state that behavioral control affects the intention to commit fraud in village funds. Effective behavioral control negatively affects the intention to commit Village Fund Fraud. Good behavior control includes clear knowledge of the rules, policies, and procedures applicable in village fund management. Individuals who understand the rules well tend to be more aware of the negative consequences of breaking rules and policies. This can reduce the intent to commit fraud because individuals have a strong understanding of the norms to be followed. Effective behavioral control involves strict supervision and control of village fund management activities. With good supervision, individuals feel monitored and have limitations in carrying out actions that violate the rules. This can reduce the intent to commit fraud because individuals realize that such actions have a lower chance of success. Effective behavioral control also involves a clear and consistently applied system of rewards and punishments. When individuals perceive that fraudulent acts will result in severe punishment or loss of reward, they tend to be less intent on committing them. Consistent rewards and punishments give a clear signal that fraudulent behavior will not be accepted and can have adverse consequences.

Effective behavioral control includes having an organizational culture that encourages ethics and integrity. When organizations have a strong culture that values ethical behavior and prioritizes integrity in village fund management, individuals tend to be more motivated to act by those values. This can reduce the intent to commit fraud because individuals feel compelled to act with integrity and responsibility. According to the Theory of Planned Behavior, an individual's perception of the extent to which they have control over the behavior in question will influence their intention to do so. Effective behavioral control can give individuals confidence that they have the control to act ethically in the management of village funds. For example, through close supervision, clarity of procedures, and clear consequences, individuals can feel in control to avoid fraud. By integrating SDG concepts and implementing effective behavioral controls, organizations can create an environment that supports ethical behavior in village fund management. Individuals will tend to have a lower intent to commit fraud because attitudes, norms, and behavioral controls directed toward ethical behavior have been formed through the influence of effective behavioral controls. The results of this study are consistent with the research of Albrecht et al. (2009), Cohen et al. (2010), Schuchter and Levi (2015), and Akkeren and Buckby (2017) which states that effective internal controls, including strict supervision, clear separation of duties, and consistent control policies, can hinder individual opportunities to commit fraud.

The Effect of Intent to Commit Fraud on Village Fund Fraud

Based on the test results, it was found that the intention to commit fraud affected the Village Fund Fraud. Intention can be thought of as an individual's desire or tendency to perform a particular action or behavior. High intent to commit fraud can be a strong predictor of actual behavior. For example, if someone has a strong intention to commit Village Fund Fraud, they will most likely be inclined to commit such action if there is an adequate opportunity or encouragement. Intention is only one factor that influences behavior. Many other factors can also play a role, including situational factors, social norms, motivation, and control of perceived behavior. In addition, although intent can influence behavior, not all individuals with high intent to commit fraud will do so. Factors such as ethical values, social norms, internal controls, and legal consequences can also influence a person's decision to carry out or refrain from fraudulent behavior. It is important to take a holistic approach to understanding Village Fund Fraud behavior, taking into account psychological, social, and situational factors that play a role in shaping individual intentions and behaviors.

The Theory of Planned Behavior (TPB) can provide a relevant understanding of the relationship between the intentions and behavior of Village Fund Fraud. SDGs state that a person's behavior is influenced by three main factors, namely attitudes, subjective norms, and perceived behavioral control. Attitude refers to the subjective evaluation of the individual of the behavior to be performed. In the context of fraud, attitudes can include an individual's view of ethics, integrity, and the consequences of fraud. If individuals have a negative attitude towards fraud, they tend to have low intentions to do so. However, if their attitude is positive or neutral towards fraud, the intention to do so may increase.

Perceived behavioral control reflects an individual's confidence in his or her ability to carry out or control certain behaviors. In the context of fraud, perceived behavioral control may include an individual's beliefs about his or her ability to commit or avoid fraud, as well as their beliefs regarding the consequences that may arise from that behavior. If individuals feel that they have high control over fraudulent behavior and can avoid it, the intention to do so may be lower. The results of research by Albrecht et al. (2009), Wolfe et al. (2008), and Liao et al. (2016) stated that the intention to commit fraud affects fraud behavior. Factors such as frustration, dissatisfaction, and a desire for revenge can influence an individual's intent to commit fraud.

CONCLUSION

This study uses the Pentagon Fraud theory to see the motivation of someone to commit fraud combined with the Theory of Planned Behavior (TPB) to see the psychological side of perpetrators who have the capability, and who commit fraud starting from intention. The respondents of this study were village officials in Maitara Village, North Tidore District, Tidore Island City.

Based on tests conducted on the data collected, the results of this study show that:

1. External pressure has proven to affect fraud in the process of managing village funds. In contrast to other financial fraud, fraud in village fund management comes from outside individual actors such as direct orders from superiors, pressure from executive elements, and pressure from the organization itself to budget activities that are easy to account for.
2. Opportunities proxied with information system weaknesses proved to not affect Village Fund Fraud. This indicates that the government's existing village fund management information system cannot be used as a source of village fund fraud.
3. Rationalization measured by the ethical culture of the organization is proven to affect Village Fund Fraud. In this case, the ethical culture of bureaucracy is considered as justification that what is done is something natural to happen such as Village Fund Fraud.
4. Attitudes are proven to not affect the intention to commit fraud in the process of managing village funds. Attitude in this context is a proxy that represents the person who has capability in the process. The less good the attitude possessed by actors who have the capability, the greater the potential for the intention to commit fraud. The more tolerant of fraud, the more this can affect the intention to commit fraud.
5. Subjective norms have proven no effect on the intention to commit fraud in the process of managing village funds. Subjective norms are proxies that represent arrogance. In this study, the norms or values that develop in the current government environment are getting better, so this can prevent the intention of individuals to commit fraud.
6. Behavioral control has been shown to affect the intention to commit fraud in the process of managing village funds. This variable is the second proxy representing the capability variable in Pentagon fraud. It can be explained that people who have the ability and are less able to control behavior want to control because of their interests or bubbles can commit fraud.
7. Intention affects fraud behavior in the process of managing village funds. As the Theory of Planned Behavior (TPB) explains intention affects one's behavior, in the process of managing village funds, the intention of the perpetrator is more based on the interests of himself, other people, or certain groups of groups than a plan with several parties involved in this process and cover up the fraud formally.

Research Contribution

Based on the conclusions outlined, the study contributed:

1. Adding to the research literature on fraud in village fund management, it can be a source of new research reference for academics who are interested in conducting research in this field
2. In this study, the authors combine the Pentagon's fraud theory with the Theory of Planned Behavior (TPB) to look further at the psychological side of perpetrators. This combination of variables can be a contribution to the next research model considering that quantitative research references in this topic are still very limited.

Research Limitations

The results of this study still have several shortcomings and limitations caused by external factors in the form of respondents' conditions, questionnaire distribution areas, questionnaire distribution techniques, and internal factors in the form of the author's ability. In general, the limitations of this study can be described as follows:

1. This research data uses internal data from the results of respondents' answers to the questions asked in the questionnaire. Due to the sensitivity of the questions asked, there are indications that respondents do not provide answers that reflect the actual conditions that occur so that they affect the results of the study.
2. Given that research on Village Fund Fraud is still very limited, this topic needs to continue to be developed. In terms of variables used, it is necessary to retest variables that have no effect on Village Fund Fraud, namely opportunity and rationalization as well as subjective norms which are proxies of capability. Given that this variable is less consistent with previous research on fraud.

Suggestion

Because the village fund management mechanism is a process that involves many people, this process does not escape politics and interests. A government apparatus with integrity and commitment to clean bureaucracy and firm regulations is needed. In addition, the legislature should also really understand the limits of its authority in managing village funds and be more aware that its existence represents the interests of the people, not representing a particular group.

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