



Antecedent Factors Affecting the Quality of Village Funding Reports Information

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Abstract

Researchers are interested in studying the accountability of village money management because there is still fraud involving village officials. The antecedent elements that affect fraud prevention in the financial management of village funds are examined in this study. The impact of fraud prevention on the accuracy of the information in village fund financial reports is also examined in this study. 22 villages in Bantul Regency received questionnaires as part of the research project. 51 respondents, who were members of the village machinery responsible for creating financial reports for the village fund, responded to the questionnaires after they were distributed. Convenience sampling was used in the sampling process. In this work, smart PLS was used to examine structural techniques for data analysis. Increasing competence, control, and morality have an impact on preventing fraud in the financial administration of village funds, and preventing fraud has an impact on the quality of information on village fund reports, according to the research's findings. The findings of this study have significance for village governments to raise the standard of their human resources and oversight to enhance village finance management.

Keywords: *Information quality of village fund reports, Competence of human resources, Morality, Fraud prevention, Internal control system.*

INTRODUCTION

Allocation of Village Funds is a government program to improve people's welfare, increase economic growth and carry out development in remote villages (Islamiyah et al., 2020). In public sector accountability, village fund allocations must be reported transparently and in terms of responsibility. The existence of fraud during implementation, particularly with regard to village funding, creating corruption, nevertheless, gives this public financial

accountability outstanding potential (Armelia & Wahyuni, 2020). Previous research findings prove that fraud or misappropriation of village funds continues to increase, both the perpetrators and the amount of losses. Therefore, the village government should improve the quality of financial reports by being more transparent and guided by government accounting standards (Widyastuti & Sari, 2023).

The community is concerned about the control of village funds, especially with regard to its efficiency and efficacy. Managers have more opportunity to abuse village funds when they are not held accountable or transparent (Romadaniati et al., 2020). Because it can lower the danger of mistakes on both an administrative and substantive level, the proficiency of village leaders and officials in managing village funds is essential. In particular, village financial governance and accountability require the competency of village administrators (Islamiyah et al., 2020). Because they are overseen and in close communication with an independent financial supervisory authority, the village apparatus' competency is crucial to managing the village's finances (Armelia & Wahyuni, 2020). In order to prevent fraud, competent village officials will be able to offer accurate information (Jayanti & Suardana, 2019). The effectiveness of the village government apparatus can be attributed to a number of factors, including experience and abilities. Participating in continuing education and training can help with some of these features (Laksmi & Sujana, 2019).

Preventing fraud is crucial because if it occurs, the organization's costs will be more significant. Therefore, good employee morality will help the organization reduce the occurrence of fraud (Romadaniati et al., 2020). Morality can affect ethics and individual behavior, one of which is related to accounting fraud (Yulian & Rahman, 2022). Cheating can be avoided by instilling morality in someone and building a character that prioritizes honesty to prevent the desire to commit fraud (Widyastuti & Sari, 2023). Village officials who have good morality or good behavior will encourage the realization of professional and transparent financial management (Romadaniati et al., 2020).

Risks in managing village funds can also occur due to weak internal control systems in government administration, resulting in budget and financial waste. Deviations in operating village funds can be avoided if the village government has a suitable control mechanism. With reasonable control, all activities will be carried out according to the applicable procedures, techniques, and tools (Budianto et al., 2021). Internal control can guarantee compliance with regulations so that village fund management activities will run optimally. Internal control will direct activities by providing procedures, techniques, and mechanisms so that activities are carried out following organizational goals (Umar et al., 2019). Fraud in organizations can occur due to suboptimal control so that someone has access to fraud (Armelia & Wahyuni, 2020; Romadaniati et al., 2020).

This research was conducted because there were many results from previous studies which provided different conclusions regarding preventing corruption in village funds. In order to prevent fraud in village financial management, several researchers discovered that the factors of HR competency, village apparatus morality, and internal control systems have a significant impact (Islamiyah et al., 2020; Jayanti & Suardana, 2019; Noholo, 2021; Umar et al., 2019). The variables of HR competency, village apparatus morality, and internal control systems have no appreciable impact on fraud prevention in village financial management, according to (Armelia & Wahyuni, 2020; Budiarto et al., 2020; Romadaniati et al., 2020; Widyastuti & Sari, 2023). The distinction between this research and preceding research is that the latter was more concerned with the Regional Government (Umar et al., 2019). Since the Village is a small organization that uses village money directly, the research focus in this study

was on the Village Government environment in order to ensure that the measurement would reflect the intended use of village funds (Islamiyah et al., 2020; Roza & Parlindungan, 2019). This study was repeated to look at the elements that affect preventing fraud in village financial management as well as how preventing fraud affects the caliber of data in village fund reports.

THEORITICAL FRAMEWORK AND HYPOTHESIS

Agency theory and village fund allocation

The agency theory contract is one in which one party fulfills the role of a principle and the other fulfills the role of an agent (Jensen & Meckling, 1976). In terms of managing the government, the village government acts as an agent on behalf of the central government. The Village Government must submit a financial report to the Central Government because the Central Government has granted the Village Government responsibility to administer village money obtained from the APBN. When it comes to the reporting of village budget allocation management, there is frequently information asymmetry between principals and agents. The existence of information asymmetry may result in reports on the village's financial implementation that need to be more appropriate or align with the budget's reality (Yulian & Rahman, 2022). Village fund allocations consist of money distributed from the State Revenue and Expenditure Budget (APBN) to villages via the Regional Revenue and Expenditure Budget (APBD). In order to boost community empowerment, the government implements village funding. Development of rural communities and equitable development are two examples of empowerment. Village money allocations are distributed in three stages, according to a process outlined in regent/mayor regulations. The village government shall be subject to sanctions for late submission of accountability reports for the use of village fund allocations, including late distribution of village fund allocations (PP, No. 60/2014).

Apparatus competency

Competence is an individual's ability to carry out duties and responsibilities for carrying out his work. Good quality human resources will significantly impact the organization, including improving performance (Zulfikar & Astuti, 2023). Community trust can be increased if the village apparatus can provide good service so that the community considers that they are working optimally (Zubaidi et al., 2019). Someone with high authority in an organization but insufficient competence will encourage irregularities (Islamiyah et al., 2020). Competent village apparatus will work efficiently to promote the realization of the social and economic goals of the village government (Romadaniati et al., 2020). According to earlier studies, the theft of village finances can be reduced if village government staff are more competent (Armelia & Wahyuni, 2020). The capacity of the village apparatus can be increased to prevent the financial misappropriation of village money (Noholo, 2021). As a result, the highly competent machinery will ensure that village funds are managed effectively and without fraud. The following theory is put out in light of the previous description:

H1: Apparatus competence has a positive effect on fraud prevention in village financial management

Apparatus morality

The government can utilize the potential of its human resources to overcome problems that often arise in managing village funds. Human resources can improve their competence and morality so that the village's economic and social goals can be achieved (Jayanti & Suardana, 2019; Njonjie et al., 2019). Fraud in an organization can occur if the individuals who work in it have irresponsible behavior. Organizations that have employees with a low level of

morality will have an impact on the level of fraud tendencies (Njonjie et al., 2019). Previous studies have demonstrated the correlation between morality and avoiding the misuse of village money (Romadaniati et al., 2020). Employee morality and the prevention of fraud in village financial management are positively correlated (Islamiyah et al., 2020; Jayanti & Suardana, 2019). A person with high character is more likely to follow the rules and refrain from deception (Armelia & Wahyuni, 2020). The following theory is put out in light of the previous description:

H2: Village apparatus morality has a positive effect on fraud prevention in village financial management

Internal Control System

The internal control system is a technique for keeping an eye on resources and plays a part in preventing fraud. To ensure the accuracy of the financial report information, the internal control system must be founded on precise procedures and rules (Jayanti & Suardana, 2019). Because all parties, from the regency level to the village level, are expected to be able to implement the government's internal control system correctly in order for the administration of village funds to be optimally organized, the government internal control system is crucial to the management of village funds (Armelia & Wahyuni, 2020). According to earlier studies a proper control would lessen the misuse of village money and will thwart fraud in the management of village finances (Qomah & Ismunawan, 2021). The internal control system can reduce the likelihood of fraud; the better the system, the less likely fraud is to occur (Yulian & Rahman, 2022). According on the aforementioned research, the following theory is suggested:

H3: The internal control system has a positive effect on preventing fraud in managing village finances

Fraud prevention

Fraud is a deliberate deviation from the rules that is done to deceive or provide the erroneous impression to some people both inside and outside the company (Laksmi & Sujana, 2019). One action that can be taken to stop fraud is fraud prevention (Manik & Kusasi, 2019; Mulyadi & Nawawi, 2020). The quality of village financial reports was found to be impacted by the prevention of fraud in several prior studies (Noholo, 2021; Umar et al., 2019). The village government's timely and high-quality reports demonstrate their success (Widyastuti & Sari, 2023). The village government's material must be current and refer to the applicable legislative framework, which is Law No. 7 of 2010. According to Government Accounting Standards (SAP) Law No. 64 of 2013 about SAP, good financial reports must have the following qualities: they must be current, trustworthy, comparable, and intelligible (Qomah & Ismunawan, 2021). Improvements are required to prevent accounting fraud since the poor quality of financial reporting is caused by a lack of accounting knowledge and a subpar financial accounting information system (Manik & Kusasi, 2019). According to the preceding description, the following theory is put forth :

H4: Prevention of fraud has a positive effect on the quality of the Village Fund's financial reports.

RESEARCH METHOD

Because Bantul Regency's average village fund receipt is more than that of other areas in the Province of the Special Region of Yogyakarta, Bantul Regency was chosen as the study's location. Bantul Regency received the second-highest amount of village funding under Gunung

Kidul Regency in 2021, IDR 106,215,995,000, according to information made public by the Ministry of Finance. However, there are still issues with the management of village finances in numerous villages in the Bantul regency, including a shortage of funds, poor human resources, and a lack of community support (Hidayat et al., 2022; Maharini & Utomo, 2019). Bantul Regency villages received an average of IDR 1,416,213,266 in village funds. The village machinery that directly contributes to the implementation or management of village funding makes up the study's population. The members of Permen No. 20 of 2018 at 17 Kapanewon in the Bantul Regency include the village head, village secretary, village treasurer, department heads, and all equipment used to manage the village's finances. By sending questionnaires, the sampling method employs a convenience sample method, which is a non-probability sampling strategy. A questionnaire with a 5-point Likert scale served as the foundation for data analysis.

Table 1. Variable Measurement

Variable	Indicators
Apparatus Competency (Laksmi & Sujana, 2019)	a. Knowledge b. Expertise c. Behavior
Apparatus morality (Laksmi & Sujana, 2019)	a. Dishonesty behavior b. Behavior related to freedom of decision making c. Behavior related to sincerity and morality
Internal control system (Laksmi & Sujana, 2019)	a. Control environment b. Risk assessment c. Control activities d. Information and communication e. Monitoring
Fraud prevention (Laksmi & Sujana, 2019)	a. Determination of fraud prevention policies b. Ordinances c. Means of control d. Deal on cheating
The quality of village funding reports information (Qomah & Ismunawan, 2021)	a. Reliability b. Timelines

RESULT AND DISCUSSION

The study was carried out between November 2021 and March 2022. Sixty-seven surveys were distributed in total. 51 surveys could be used because a total of 15 were not returned and one was not complete. Prior to evaluating the hypothesis, the data must first undergo quality checks (validity and reliability checks). Several categories were created based on the demographics of the research findings, as indicated in Table 2. Following the data collection, an analysis was done to determine a village overview. The following phase involved validating and evaluating data quality as well as testing hypotheses. Table 2 lists the characteristics of the respondents and reveals that only village government officials (43%), on average, have undergraduate degrees. All staff have taken management training in handling village funds to encourage accountability, however some employees do not graduate. 53% of workers have worked for less than five years, and 74% of workers are men. The next step is to use SmartPLS to test the hypothesis after examining the respondent attributes. Measurement and structural models are the two methods used in PLS analysis (Hair et al., 2019). The measuring model employs a validity test, specifically, convergent validity with an AVE value and a cut-off of 0.5 (Table 3), as well as discriminant validity with outer loading values and

cross-loading (Tables 4 and 5). The measurement model utilizes a reliability test in addition to a validity test; specifically, the reliability indicator uses Cronbach's alpha and composite reliability with a cut-off value of 0.7 (Table 3).

Table 2. Respondent Characteristic

Characteristics	Description	Total
Gender	Man	38
	Woman	13
Age	22-35 Years	15
	>35 Years	36
Education	Bachelor	22
	Others	29
Occupation	Kepala Desa	16
	Sekretaris Desa	17
	Bendahara Desa	18
Tenure	<5 Years	24
	5-10 Years	16
	>10 Years	11

Table 3. Construct Reliability and Validity

	Cronbach's Alpha	Rho_A	Composite Reliability	Average Variance Extracted (AVE)
Apparatus competency (X_1)	0.916	0.922	0.932	0.632
Apparatus morality (X_2)	0.946	0.954	0.961	0.860
Internal control systems (X_3)	0.894	0.908	0.919	0.658
Preventing fraud (Y)	0.900	0.908	0.931	0.772
The quality of village funding reports information (Z)	0.924	0.942	0.937	0.651

Table 4. Outer Loading Value

X1	X2	X3	Y	Z
X1.1: 0.716	X2.1: 0.906	X3.1: 0.904	Y.1: 0.866	Z1: 0.760
X1.2: 0.748	X2.2: 0.924	X3.2: 0.880	Y.2: 0.784	Z2: 0.729
X1.3: 0.792	X2.3: 0.946	X3.3: 0.798	Y.3: 0.927	Z3: 0.836
X1.4: 0.815	X2.4: 0.932	X3.4: 0.788	Y.4: 0.930	Z4: 0.889
X1.5: 0.831	-	X3.5: 0.745	-	Z5: 0.830
X1.6: 0.845	-	X3.6: 0.727	-	Z6: 0.824
X1.7: 0.829	-	-	-	Z7: 0.809
X1.8: 0.744	-	-	-	Z8: 0.675

Table 5. Cross Loading

Indicators	X1	X2	X3	Y	Z
X1.1	0.716	0.009	0.320	0.379	0.518
X1.2	0.748	-0.222	0.150	0.212	0.428
X1.3	0.792	-0.217	0.263	0.362	0.435
X1.4	0.815	0.019	0.408	0.300	0.478
X1.5	0.831	0.038	0.456	0.327	0.433
X1.6	0.845	-0.008	0.492	0.366	0.474

X1.7	0.829	0.056	0.403	0.294	0.469
X1.8	0.774	0.042	0.401	0.323	0.560
X2.1	-0.039	0.906	0.314	0.387	0.327
X2.2	-0.159	0.924	0.187	0.321	0.160
X2.3	0.013	0.946	0.305	0.395	0.314
X2.4	0.018	0.932	0.327	0.426	0.341
X3.1	0.340	0.245	0.904	0.540	0.566
X3.2	0.303	0.217	0.880	0.511	0.557
X3.3	0.383	0.390	0.798	0.444	0.515
X3.4	0.512	0.224	0.788	0.475	0.513
X3.5	0.493	0.165	0.745	0.401	0.421
X3.6	0.236	0.295	0.727	0.343	0.380
Y1	0.422	0.337	0.440	0.866	0.565
Y2	0.379	0.344	0.394	0.784	0.483
Y3	0.309	0.378	0.539	0.927	0.604
Y4	0.352	0.402	0.598	0.930	0.598
Z1	0.449	-0.010	0.440	0.348	0.760
Z2	0.357	-0.035	0.326	0.403	0.729
Z3	0.490	0.226	0.458	0.513	0.836
Z4	0.523	0.253	0.514	0.509	0.889
Z.5	0.461	0.135	0.466	0.414	0.830
Z.6	0.572	0.448	0.655	0.690	0.824
Z7	0.475	0.473	0.539	0.645	0.809
Z8	0.493	0.262	0.455	0.442	0.765

Table 6. R Square

Equation	R Square	Adj. R Square
Fraud prevention	0.437	0.401
The quality of village funding reports information	0.413	0.401

While Table 7 uses the VIF value, Table 6 displays the structural model testing using the R Square coefficient. The R Square value in the information quality equation for village fund reports (0.413) and the fraud prevention equation (0.437) are both displayed in the findings of the structural model test. In contrast, they check that the structural model satisfies the requirements by testing the VIF value using a cut-off value of 3. These findings offer a chance for more investigation into numerous factors relating to fraud prevention and the accuracy of village funding reports.

Table 7. VIF Testing

Equation	Fraud prevention	The quality of village funding reports information
X1 => Y	1.340	-
X2 => Y	1.162	-
X3 => Y	1.482	-
Y=> Z	-	1.000

Table 8. Hypotheses Testing

Equation	Original Sample	Mean	SD	T Statistic	P Value	Result
X1 => Y	0.266	0.276	0.105	2.525	0.012*	H ₁ : Accepted
X2 => Y	0.319	0.298	0.138	2.308	0.021*	H ₂ : Accepted

X3 => Y	0.343	0.371	0.165	2.074	0.039*	H ₃ : Accepted
Y => Z	0.643	0.660	0.081	7.908	0.000**	H ₄ : Accepted

**Sig < 1%, * Sig < 5%

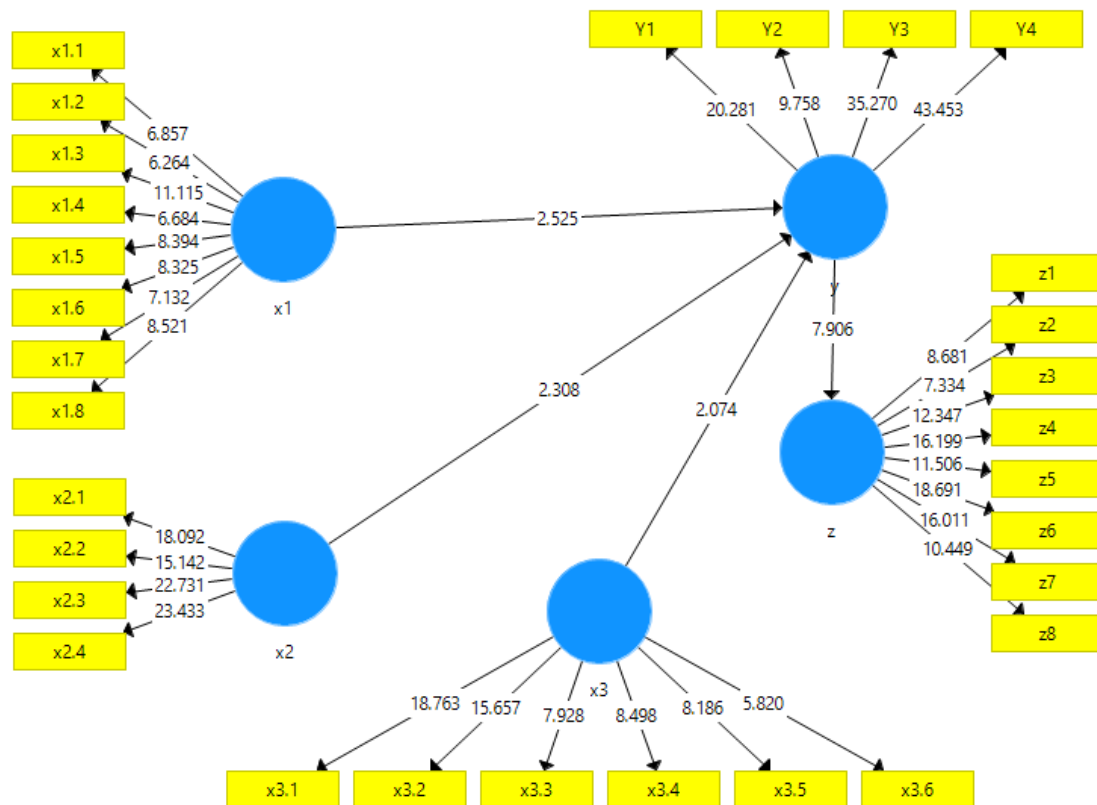


Figure 1. Hypotheses Testing

The hypothesis was tested, and the findings revealed that apparatus competency has a beneficial impact on fraud prevention (hypothesis 1 is accepted). Prior research has shown that sufficient and qualified human resources will ensure proper management of village funds (Njonjie et al., 2019). Talented individuals may manage village money professionally, from planning to evaluation (Budiarto et al., 2020). Employee dishonesty and lack credibility can lead to fraud or embezzlement, which happens swiftly. Honest village representatives will advance the organization's goals, raise awareness, and put the organization's needs first (Zubaidi et al., 2019). As a result, the effectiveness of village finance management will depend on the quality of the human resources the village government has (Armelia & Wahyuni, 2020). Following agency theory, financial reports are a medium for the government to convey financial information so that the public can assess whether performance is good or bad for one year. Therefore, according to the information in financial reports, it must be reliable and produced by competent government resources or officials because they can apply correct accounting standards (Qomah & Ismunawan, 2021).

The hypothesis was tested, and the findings revealed that the morality of the village apparatus significantly contributed to preventing the misuse of budget allocations (hypothesis 2 is accepted). The findings of this investigation suggest that village authorities' moral character plays a part in discouraging fraud. The more morally upright people are typically more obedient to established norms and refrain from dishonest behavior, therefore the higher the morale of the village machinery to prevent fraud, the better the management of village funds. The morality of village authorities will be raised to close feelings that can commit fraud if they have a personality and mindset that adhere to justice and honesty (Romadaniati et al., 2020). The findings of this study concur with previous study which demonstrating that

morality and fraud prevention are significantly positively impacted (Islamiyah et al., 2020). Under agency theory, government officials as agents will be accountable for their performance to the community. Therefore, the morality of village officials is essential because it will increase public trust in reducing fraud (Jayanti & Suardana, 2019).

According to the analysis, an effective control mechanism will lessen fraud in the administration of village funds (hypothesis 3 is accepted). In order to make organizational goals simple to fulfill, ideal internal control will stop fraud by certain individuals (Budiarto et al., 2020). Clear financial management procedures and their implementation can be used to identify an effective internal control system (Qomah & Ismunawan, 2021). To avoid fraud and mistakes in village financial administration, the internal control system needs to be well-built (Laksmi & Sujana, 2019). Internal control will create an integrated system that can prevent fraud from an early stage because it can monitor the running of the organization to see whether it is following predetermined goals. By agency theory, the village government will be accountable for its performance to the community, so internal control is an appropriate means of preventing and detecting fraud (Yulian & Rahman, 2022). According to earlier studies which indicate that the internal control system can prevent fraud in village fund management, the conclusions of this study are consistent with those findings (Islamiyah et al., 2020; Umar et al., 2019).

The favorable effects of fraud prevention can be explained by hypothesis testing's findings. Information about the caliber of village funding is reported (hypothesis 4 is accepted). This demonstrates that fraud prevention has a role in preventing fraud; the more effective the fraud prevention procedures are in managing village fund funds, the higher the quality of the information in village fund reports. The village administration is in charge of delivering high-quality reports to the community since this demonstrates that it has successfully and correctly managed village money (Widyastuti & Sari, 2023). Village authorities must also be able to provide reports in accordance with any applicable legislative requirements, specifically the Law on Government Accounting Systems. According to Government Accounting Standards (SAP) Law Number 64 of 2013 (Qomah & Ismunawan, 2021), high-quality financial reporting must be comparable, credible, relevant, and intelligible. The previous findings demonstrate a beneficial relationship between fraud prevention and the accuracy of village financial report data (Noholo, 2021; Umar et al., 2019).

CONCLUSIONS

Based on the study's findings, it can be said that internal control mechanisms, morality of the village apparatus, and HR competency have a major impact on fraud prevention in village fund financial management. Additionally, it has been demonstrated that fraud prevention significantly improves the accuracy of village financing reports. Due of the Covid-19 pandemic, there were fewer responders in this study, which has limits. Since written questionnaires were the main method of data collection, the researchers had to be aware of the actual situation. To make the analysis results more accurate, future study is anticipated to raise the number of respondents to a bigger sample (Budiarto et al., 2020). In addition, future research can use questionnaire methods combined with interview approaches to obtain deeper information regarding village fund management issues (Firmansyah, Firmansyah Hendra, Hendra Muhammadon & Budiman, 2023).

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