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Article

The Influence of Apparatus Competence, Internal Control and Financial Systems on Fraud Prevention with Morality as Moderation

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Abstract: The purpose of this study is to determine the effect of apparatus competence, internal control and financial systems on fraud prevention in the management of village fund financial reports in Rokan Hulu Regency. In addition, this study also tests individual morality as a moderating variable for the relationship between internal control and financial systems on fraud prevention in the management of village fund financial reports in Rokan Hulu Regency. This research design uses a quantitative approach with the type of primary data that is the sample of village officials from 139 villages in Rokan Hulu Regency. The sample determination was done using the Cluster random sampling technique. The minimum sample in this study was 246. The data analysis technique used in this study uses SEM (Structural Equation Modeling) with the help of IBM-Amos software. The results of this study indicate that internal control and financial systems have an effect on fraud prevention, but the competence of the apparatus does not have an effect on fraud prevention. In addition, individual morality is not able to moderate the effect of the competence of the apparatus and financial systems on fraud prevention. However, it is able to moderate the effect of internal control on fraud prevention.

Keywords: Apparatus Competence, Internal Control, Financial System, Fraud Frevention, Individual Morality

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1. Introduction

Recent financial reporting frauds have led to a crisis of confidence in financial reporting practices and the effectiveness of governance mechanisms (Jaswadi et al., 2024). Fraud and corruption appear to be of great concern to accounting practitioners (Sargiacomo et al., 2024). Fraud can cause significant losses to businesses and economies by deceiving individuals about products or services and disseminating false information. One common form of fraud is financial statement misstatement (Yusuf et al., 2024).

Fraud is an act committed by a person or group that obtains money, assets, and others with the aim of deceiving other people or certain parties. Because of the temptation to use dishonest tactics to make money, accounting fraud often occurs as a result of the many untapped organizational prospects, the more opportunities generated, the higher the likelihood of accounting fraud (Seifzadeh et al., 2022). In accounting, fraud is usually carried out by manipulating financial reports (Golicha & Onsiro, 2022).One of the problems currently being faced is fraud in the management of village funds (Sargiacomo et al., 2024). Village funds are part of the transfer to regions allocated for villages with the aim of supporting funding for government administration, development implementation, community empowerment, and community. These funds come from the State Revenue and Expenditure Budget (Regulation of the Minister of Villages, Development of Disadvantaged Regions and Transmigration, 2023).

Village fund management is a concern due to the low quality of human resources at the village level and the potential for corruption in the allocation of these funds. The government budget for village funds is an opportunity for corruption (Suandi et al., 2022). The allocation of village funds for infrastructure development and community empowerment has also been damaged by corrupt practices in its implementation (Priantono & Vidiyastutik, 2022).

Table 1. Ceiling Per Allocation Portion

VARIABLES	PROPORTION	AMOUNT
BASIC ALLOCATION	65%	44.850.000.000
FORMULA ALLOCATION	35%	20.700.000.000
AFFIRMATION ALLOCATION	1%	690.000.000
PERFORMANCE ALLOCATION	4%	2.760.000.000
Calculated before the current year		69.000.000.000.000
Allocated in the current year (2024)		2.000.000. 000.000
VILLAGE FUND CEILING 2024		**71.000.000.000.000**

Source: Ministry of Finance (2024)

Based on the table above, the village funds will be distributed evenly with the calculation to 75,259 villages in 434 districts/cities from 75,265 villages according to Kepmendagri No. 100/145/2022. Based on Law Number 1 of 2022 concerning financial relations between the central government and regional governments. The allocation of village funds in 2024 is IDR 71 trillion, consisting of IDR 69 trillion for regular village funds and IDR 2 trillion for additional village fund incentives for performance in the current year. The village funds that have been distributed are managed by the village head together with the village apparatus in accordance with the Village Revenue and Expenditure Budget (APBDes) that has been agreed upon (Ministry of Finance of the Republic of Indonesia).

Based on the Law and the Ministry of Finance, since the village fund was first rolled out, the government has disbursed a village fund allocation of Rp 609,748 trillion. This village fund allocation is divided into several disbursements, starting from 2015 to 2024.

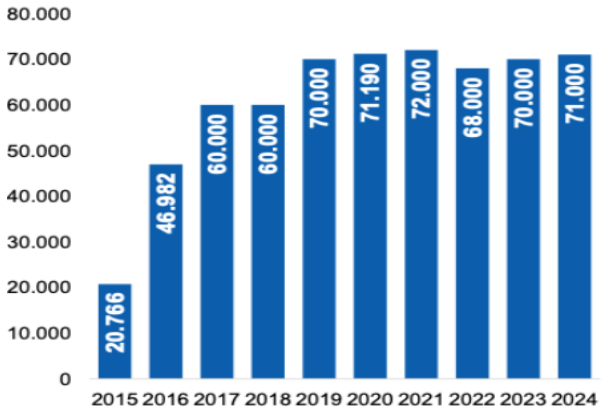

Image 1. Development of Village Funds for 2015 – 2024

Source: Ministry of Finance (2024)

This huge budget raises concerns regarding how to create transparent and accountable village fund management so that the funds managed do not cause problems in the future. According to the Indonesian Corruption Watch (ICW), since the allocation of village funds in 2015 to 2024, corruption cases at the village level have continued to increase. According to the Indonesian Corruption Watch (ICW), the number of corruption cases at the village level was the

largest throughout 2023. During 2023, there were 187 corruption cases in villages which resulted in state losses of around IDR 162.2 billion in 2023. From these findings, acts of corruption other than the rural sector were government 108 cases, utilities 103 cases and banking 65 cases. Of that number, there were 973 perpetrators involved and 50 percent of them were village heads (DPR RI SENATOR, 2023).

Fraud often occurs in government agencies, because government agencies are complex organizational structures, complicated bureaucratic systems, low control systems, and high pressure (Susanto et al., 2024). Empirical data shows that corruption cases are related to the management of state and regional finances, especially in the implementation of government procurement of goods and services, state spending, and burden management. More than 70% of corruption cases in recent years have been handled by law enforcement officers (Umar et al., 2024).

Table 2. Regional Transfer Details Rokan Hulu District

Year	Number of Villages	Amount of Village Funds
2020	139	144.751.188.000
2021	139	87.094.165.700
2022	139	136.612.422. 000
2023	139	108.130.779.623
2024	139	106.149.088.900

Source: Rokan Hulu Regent Regulation

Based on the table above, village funds distributed by the government should be one of the main drivers of development and community empowerment at the village level. With a fairly large amount, these funds are designed to improve infrastructure, public facilities, and the welfare of village communities. However, in reality, village funds are often misused. One of the main causes is the village apparatus who are given a mandate by the community. Because of the position and authority they have, they have a greater opportunity to commit irregularities. Village officials usually commit irregularities for personal gain, this happens because of the low level of village supervision and the high desire of officials to cheat, so this creates an opportunity to carry out corruption modes (Balkis & Komala, 2024)

In Rokan Hulu Regency, fraud still occurs in the management of village funds. One case occurred in Kepenuhan Hulu Village, where the local Village Head was named a suspect in a corruption case by the Rokan Hulu District Attorney's Special Criminal Investigation Team. This case is related to the management of Village Original Income (PADes) from oil palm plantations on Village Treasury Land (TKD) covering an area of 18 hectares in the 2019–2021 budget year. The suspect only deposited IDR 5 million per month into the village treasury, while the rest was used for personal needs. As a result, the state suffered a loss of IDR 574,160,000. During the search, investigators secured documents such as proof of tax payments and details of the TKD revenue budget. The suspect's actions violated Article 2 and/or Article 3 of Law No. 20 of 2001 concerning the Eradication of Criminal Acts of Corruption (Riauterkini.com).

Based on this phenomenon, the government needs to prevent fraud. According to the International Federation of Accountants (IFAC), the main efforts that must be made to prevent fraud for the smooth operation of the organization to the level of security starting from the internal control system which is a system owned by the organization to manage risks that are implemented, understood, and supervised by leaders, management to employees to prevent

losses and achieve organizational goals (Widiantari & Bella, 2023). The purpose of fraud prevention is to improve the integrity of the financial system and maintain consumer trust in various industries, in addition to protecting the interests of individuals and organizations (Tariq et al., 2024). Fraud detection and prevention are identified as one of the important components of the accounting function (Kaur et al., 2023).

The Rokan Hulu Regency Government also welcomes and supports the implementation of the Integrated Corruption Prevention Program of the Regional Government (PPKTPD) through the National Corruption Prevention Strategy (SNPK) because this program can strengthen the commitment to prevent fraud, especially in Rokan Hulu Regency. The Rokan Hulu Regency Government will commit to following and implementing the Integrated Corruption Prevention Program by the Indonesian Corruption Eradication Commission, with the hope of realizing good and clean governance to avoid corrupt practices (Riau.com).

The existence of the phenomenon of village fund corruption is an important reason for preventive efforts. One of the factors that influences the prevention of fraud in the management of village fund finances is the competence of the apparatus. Human resources are one of the biggest determinants of the success of a system. According to the rules in the Regulation of the Minister of Home Affairs No. 108/2017, a worker must have the knowledge, skills, and ways of acting needed to do their job. According to Permendagri (2017), these competencies enable the apparatus to carry out its functions professionally, effectively, and efficiently. Competence is the skill that each individual has in order to carry out their obligations and responsibilities when carrying out the work they are currently doing (Islamiyah et al., 2020). The competence of village apparatus is the ability that exists in an individual with the intention of facilitating getting something that is required by the work in a village (Aprilia & Yuniasih, 2021). When the apparatus is equipped with good competence, fraud that may occur can be prevented.

Fraud prevention in village fund financial management is also influenced by internal control. In the context of accounting fraud, perceived weaknesses in the internal control system can be viewed as opportunities, allowing individuals to circumvent fraud controls and exploit organizational systems (Lokanan & Satish, 2023). Internal control is a process and procedure implemented to provide reasonable assurance that control objectives have been met (Rommey, 2014: 226). The Control System is one of the most important elements in an organization to encourage and reduce the possibility of fraud (Bosko et al., 2023). The government's internal control system adopted by Indonesia is taken from the inter control system according to the GAO (Government Accounting Organization), namely the Financial Audit Agency in the United States (Khasanah, 2013).

The financial system is also one of the solutions in preventing fraud in managing village funds. The village financial system must be accountable and in accordance with the agreed budget. If there is a mark-up or misappropriation, the system must be able to detect it quickly. The use of information technology needs to be increased in the 4.0 era towards 5.0 so that the public can easily monitor and question the use of village funds (Fathia & Indriani, 2022).

The Village Financial System Application (SISKEUDES) is an application that can be used to help village governments manage village finances from the planning stage to the reporting or accountability stage. SISKEUDES was created by the BPK to help village governments manage village finances. This application provides features that can be easily used by operators

to run this application properly so that it can be useful (Faizah & Sari, 2022). The village financial system application (Siskeudes) is a form of commitment from the local government in actually supporting good and accountable village governance through this application (Rivan & Maksum, 2019).

Fraud prevention can also be done with individual morality. In this study, individual morality is used as a moderating variable. Individual morality is very necessary in preventing misappropriation or fraud, especially in village financial management, this is because if someone has good morality, the use and management of village funds can run according to prioritized needs (Biduri & Tjahjadi, 2024).

Amalia & Suryatimur (2022) argue that morality is a positive action because it involves obligations and responsibilities that support good behavior that is carried out selflessly. According to Mita & Indraswarawati (2021), if an individual's actions are considered good by society, if an individual's actions are considered appropriate, accepted, and improve the surrounding environment, then the individual has good morality. Thus, good morals can prevent someone from trying to commit fraud (Dewi et al., 2023).

2. RESEARCH METHODS

The type of data in this study is quantitative research. The data source in this study is Primary Data. Primary data is obtained from the results of questionnaires addressed by each respondent. The questionnaire given to respondents (samples) is intended to obtain a number of responses for research purposes. The population in this study were village officials from 139 villages in Rokan Hulu Regency, where each village consists of 6 village official respondent criteria. To determine the minimum sample size, this study used Cluster random sampling. Based on cluster random sampling, five sub-districts were selected as samples in this study. So the minimum sample in this study was 342 respondents. The data analysis technique used in this study used SEM (Structural Equation Modeling) with the help of IBM-Amos software. The SEM analysis stages themselves must go through at least five stages, namely: Model specification, Model identification, Model estimation, Model evaluation, Model modification (Latan, 2013: 42-69).

3. Results and Discussion

1. Measurement Model Testing Validity and Reliability (Measurement Model Test)

SLF Value Testing

Apparatus Competence (X1)

Table 2. Apparatus Competence SLF Value

Latent Variables	Indicator	*Standardized Loading Factor* (SLF)	Error	SLF^2
Apparatus Competence	X1.1	0,714	0,251	0,510
	X1.2	0,736	0,343	0,542
	X1.3	0,729	0,267	0,531
	X1.4	0,877	0,150	0,769
	X1.5	0,848	0,151	0,719
	X1.6	0,871	0,163	0,759
	X1.7	0,809	0,221	0,654
	X1.8	0,879	0,152	0,773
	X1.9	0,840	0,163	0,706

Source: Processed data (2025)

Internal Control (X2)

Table 3. Internal Control SLF Value

Latent Variables	Indicator	*Standardized Loading Factor* (SLF)	Error	SLF^2
Internal Control	X2.1	0,739	0,250	0,546
	X2.2	0,789	0,200	0,623
	X2.3	0,776	0,213	0,602
	X2.4	0,760	0,244	0,578
	X2.5	0,786	0,219	0,618
	X2.6	0,561	0,383	0,315
	X2.7	0,844	0,208	0,712
	X2.8	0,675	0,459	0,456
	X2.9	0,882	0,145	0,778
	X2.10	0,768	0,223	0,590

Source: Processed data (2025)

Financial System (X3)

Table 4. Financial System SLF Value

Latent Variables	Indicator	*Standardized Loading Factor* (SLF)	Error	SLF^2
Financial System	X3.1	0,742	0,285	0,551
	X3.2	0,780	0,219	0,608
	X3.3	0,786	0,257	0,618
	X3.4	0,761	0,269	0,579
	X3.5	0,633	0,378	0,401
	X3.6	0,703	0,298	0,494
	X3.7	0,782	0,226	0,612
	X3.8	0,668	0,353	0,446
	X3.9	0,779	0,223	0,607
	X3.10	0,680	0,260	0,462

Source: Processed data (2025)

Individual Morality (X4)

Table 5. Individual Morality SLF Value

Latent Variables	Indicator	*Standardized Loading Factor* (SLF)	Error	SLF^2
Individual Morality	Z1.1	0,739	0,404	0,193
	Z1.2	0,679	0,490	0,229
	Z1.3	0,644	0,367	0,415
	Z1.4	0,850	0,171	0,723
	Z1.5	0,921	0,101	0,848
	Z1.6	0,950	0,067	0,903
	Z1.7	0,896	0,129	0,803

Source: Processed data (2025)

Fraud Prevention (Y)

Table 6. Fraud Prevention SLF Value

Variabel Laten	Indikator	*Standardized Loading Factor* (SLF)	Error	SLF^2
Pencegahan *Fraud*	Y1.1	0,867	0,179	0,752
	Y1.2	0,915	0,100	0,837
	Y1.3	0,855	0,179	0,731
	Y1.4	0,904	0,112	0,817
	Y1.5	0,682	0,309	0,465
	Y1.6	0,743	0,238	0,552
	Y1.7	0,739	0,272	0,546

	Y1.8	0,778	0,234	0,605

Source: Processed data (2025)

Based on the results we see above, it can be concluded that all SLF values of each indicator of all variables in the study are > 0.5. This indicates that good convergent validity properties have been achieved in terms of SLF size.

2. Validity Testing of Average Variance Extracted (AVE) and Construct Reliability (CR)

Table 7. Pengujian AVE dan CR

Variabel Laten	Average Variance Extracted (AVE)	Construct Reliability (CR)
Apparatus Competence	0,789	0,966
Internal Control	0,704	0,958
Financial System	0,660	0,958
Individual Morality	0,704	0,939
Fraud Prevention	0,766	0,963

Source: Processed data (2025)

Based on the table above, it is known that all AVE values are > 0.5, which means that they have met the good convergent validity properties based on the AVE measure. Meanwhile, based on the CR value, all CR values are > 0.7, which means that they have met the good convergent validity properties based on the CR measure.

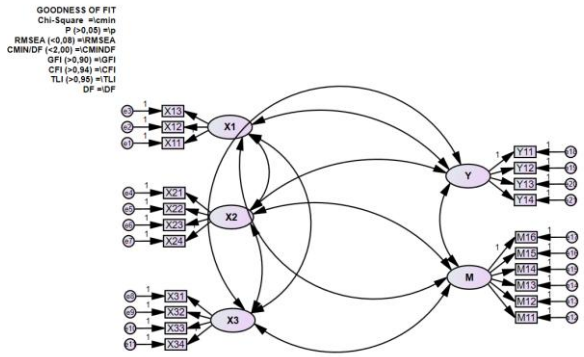

Figure 2. Amos I Model Image

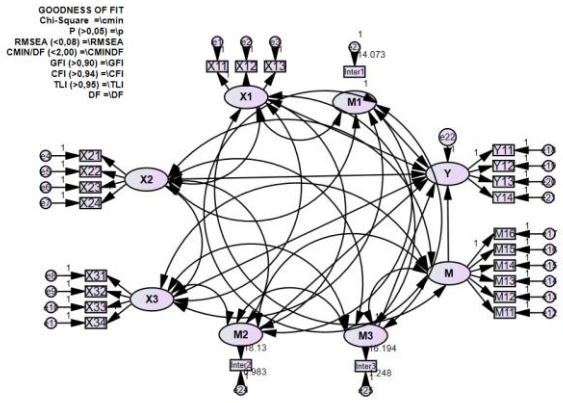

Figure 3. Amos II Model Image

3. Goodness of Fit (GoF) Testing

Table 8. Goodness of Fit

No.	***Goodness of Fit Index***	***Cutt of Value***
1	Chi Square	230.212
2	*Significane Probality*	.084 > 0,05
3	RMSEA	.024 < 0,08
4	CMIN/DF	1.140 < 2,00
5	GFI	.931 > 0,90
6	CFI	.995 > 0,94
7	TLI	.993 > 0,95

Source: Processed data (2025)

Based on the table above, it can be explained as follows:

1. Chi Square value of 230.212 which refers to the cut of value is expected to be small, so the estimation model is considered fit.
2. Probability value of 0.084 which refers to the cut of value ≥ 0.05, so the estimation model is considered fit.
3. RMSEA value of 0.024 which refers to the cut of value ≤ 0.08, so the estimation model is considered fit
4. CMIN/DF value of 1.140 which refers to the cut of value is expected to be ≤ 2.00, so the estimation model is said to be fit.
5. GFI value of 0.931 which refers to the cut of value ≥ 0.90, so the estimation model is said to be fit.
6. The CFI value is 0.995, which if referring to the cut of value is expected to be ≥ 0.94, so the estimation model is considered fit.
7. The TLI value is 0.993, which if referring to the cut of value is ≥ 0.95, so the estimation model is considered fit

4. Influence Test (Hypothesis)

Table 9. Hypothesis Testing

			Estimate	**S.E.**	**C.R.**	**P**
Fraud Prevention	<---	Apparatus Competence	.053	.071	.735	.462
Fraud Prevention	<---	Internal Control	.241	.098	2.454	.014
Fraud Prevention	<---	Financial System	.210	.097	2.161	.031

Source: Processed data (2025)

Based on the table above, it can be explained as follows:

1. It is known that the variable of Apparatus Competence on Fraud Prevention shows a coefficient value of 0.053 and a significance value of (0.462) > 0.05, so based on these results it can be concluded that the variable of Apparatus Competence has no effect on Fraud Prevention (Hypothesis Rejected). According to the theory of planned behavior, morality reflects an individual's attitude towards behavior, where intention is influenced by beliefs about the impact of the action. In the context of fraud prevention in Rokan Hulu Regency, although village officials have high intentions and morality, their competence is still inadequate. This is due to the mismatch between educational background and the technical needs of village financial management. As a result, officials have difficulty understanding effective procedures and supervision, thus opening up opportunities for fraud even though

they have good intentions. The results of this study agree with the research conducted by (Adhivinna et al, 2022); (Kusumaningrum & Wulandari, 2023); (Utami et al, 2023) which stated that the competence of the apparatus has no effect on fraud prevention. This means that the lower or higher the competence of the village apparatus does not affect the level of fraud prevention in managing village funds.

2. It is known that the Internal Control variable on Fraud Prevention shows a coefficient value of 0.241 and a significance value of (0.014) < 0.05, so based on these results it can be concluded that the Internal Control variable has a positive and significant effect on Fraud Prevention (Hypothesis Accepted). The internal control system reflects the perception of behavioral control in the theory of planned behavior, where individuals assess the ease or difficulty of an action based on the support and obstacles that exist. Good internal control, such as regular audits and close monitoring, creates the perception that fraud prevention can be done easily. In Rokan Hulu Regency, the internal control system is considered strong and effective in minimizing fraud, because it has become a shared responsibility and is carried out consistently, thus supporting accountable and regulatory financial reporting. This study is in line with previous findings (Lubis & Budiwitjaksono, 2022); (Armelia & Wahyuni, 2020); (Rakanti & Made, 2024); (Suhartono et al., 2023) which state that internal control has an effect on fraud prevention. A good control environment, risk assessment, and effective monitoring and communication mechanisms have been shown to prevent fraud in village fund management.
3. It is known that the Financial System variable on Fraud Prevention shows a coefficient value of 0.210 and a significance value of (0.031) < 0.05, so based on these results it can be concluded that the Financial System variable has a positive and significant effect on Fraud Prevention (Hypothesis Accepted). According to the hexagon theory, the village financial system plays an important role in realizing transparency to the community. The results of the study show that a good and structured financial system has a significant effect on preventing fraud. In Rokan Hulu Regency, the implementation of a transparent and integrated financial system, such as the use of online-based village financial applications, has proven effective in reducing the potential for fraud and increasing accountability in village fund management. This study is in line with (Fathia & Indriani, 2022); (Anggraeni, 2022) and (Gayatri & Latrini, 2018) who stated that an integrated and computerized financial system, such as the Siskeudes application, facilitates accountable reporting and prevents fraud in managing village funds.

5. Moderating Test

Table 10. Moderating Test

	Estimate	**S.E**	**C.R.**	**P**
X1 <--> M	.001	.003	.320	.749
X2 <--> M	.211	.124	1.986	.090
X3 <--> M	-.407	.155	-2.620	.009

Source: Processed data (2025)

Based on the table above, it can be explained as follows:

1. It is known that the Individual Morality variable (M) cannot moderate the influence of Apparatus Competence (X1) on Fraud Prevention (Y), with a C.R. value of 0.320 < 1.96 and P (0.749) > 0.05. so based on these results it can be concluded that the Individual Morality variable cannot moderate Apparatus Competence on Fraud Prevention (Hypothesis Rejected). In preventing fraud in village fund management, individual morality is considered to be able to strengthen the influence of apparatus competence. However, although the morality of the apparatus in Rokan Hulu Regency is quite good, this does not significantly moderate the influence of competence on fraud prevention. Many apparatus with high morale still have difficulty managing village funds transparently due to the lack of technical competence in budget management regulations and procedures. This study is in line

with Nugroho et al. (2024) and Prananda (2021) who stated that individual morality does not moderate the influence of village apparatus competence in preventing fraud. Although competence is important, morality does not significantly increase the effectiveness of this competence.

2. It is known that the Individual Morality variable (M) significantly moderates the influence of Internal Control (X2) on Fraud Prevention (Y), with C.R. 1.986 > 1.96 and P (0.090) < 0.10. So based on these results it can be concluded that the Individual Morality variable is significant and moderates Internal Control on Fraud Prevention (Hypothesis Accepted). This study shows that individual morality plays an important role and moderates the influence of the internal control system in preventing fraud in village fund management. Good morality, such as honesty and discipline, strengthens the effectiveness of internal control. This finding is in line with conditions in Rokan Hulu Regency, where the morality of village officials helps prevent misuse of village funds. This study is in line with Rahmawati et al. (2020), Taufik & Nasir (2020), Noya et al. (2023), and Widiantari & Ni Kadek (2023) who stated that effective morality moderates the influence of the internal control system in preventing fraud in village financial management. Good morality and the competence of the apparatus need to be supported by a strong internal control system to prevent fraud.
3. It is known that the Individual Morality variable (M) cannot moderate the influence of the Financial System (X3) on Fraud Prevention (Y), with C.R. -2.620 < -1.96 and P (0.009) < 0.05. So based on these results it can be concluded that the Financial System variable is unable to moderate Internal Control on Fraud Prevention (Hypothesis Rejected). The results of the study show that the village financial system in Rokan Hulu Regency is good with digital applications and transparent procedures, but fraud still occurs. This is not because the system is weak, but because of the low morality of individuals. According to the Fraud Hexagon Theory, fraud is influenced by six factors: Stimulus, Capability, Collusion, Opportunity, Rationalization, and Ego. In this case, although the financial system provides protection and supervision, individual morality is not strong enough to withstand the influence of these six factors.

6. Conclusions

Based on the results of research conducted in Rokan Hulu Regency, it can be concluded that fraud prevention in village fund management is highly dependent on the strength of the system and the character of the individuals who run it. This study found that the competence of village officials did not have a significant effect on fraud prevention efforts. This shows that even though officials have good morality and sincere intentions, limited technical knowledge and understanding of financial regulations hinder their effectiveness in preventing fraud. In fact, when individual morality was tested as a moderating variable, the results were still unable to strengthen the relationship between competence and fraud prevention.

On the other hand, internal control has been shown to have a positive and significant effect on fraud prevention. Well-organized procedures, routine supervision, and collective awareness of the importance of internal control can close the opportunity for fraud. This influence is even stronger when individual morality is included as a moderating factor, because the integrity and high work ethics of village officials strengthen the implementation of effective supervision.

A digitally integrated financial system has also been shown to make a major

contribution to fraud prevention. Applications such as Siskeudes have simplified the reporting and supervision process, increased accountability, and reduced the gap for deviations. However, interestingly, individual morality actually weakens the relationship between the financial system and fraud prevention. This shows that no matter how good the system is, if the morale of the apparatus is low, then the system can still be misused. Factors such as pressure, opportunity, collusion, and rationalization still have the potential to encourage fraud, even though the system is transparent and controlled.

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