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Fraud Prevention in Village Fund Management: The Role of Apparatus Competence, Whistleblowing System, And Government Internal Control System

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ABSTRACT: This study aims to analyze the influence of human resource competency, the whistleblowing system, and the government's internal control system on fraud prevention in village fund management in Jembrana District, Jembrana Regency. This study uses an associative quantitative approach with primary data obtained through questionnaires distributed to village officials. The study population was 115 village officials, while the sample was determined using purposive sampling with the criteria of officials directly involved in village fund management and having worked for at least one year. The number of respondents used was 54 people, including the village head, village secretary, section head, head of affairs, and the Village Consultative Body. Data were analyzed using multiple linear regression with the help of SPSS. The results show that human resource competency has a positive and significant effect on fraud prevention. The whistleblowing system also has a positive and significant effect on fraud prevention. In addition, the government's internal control system has a positive and significant effect and is the variable with the strongest contribution in the model. The adjusted R square value of 0.560 indicates that 56.0 percent of the variation in fraud prevention can be explained by the three independent variables. These findings confirm that preventing fraud in village fund management requires a combination of apparatus capacity, secure channels for reporting violations, and consistent, monitoring-based internal controls.

KEYWORDS: human resource competency; whistleblowing system; government internal control system; fraud prevention; village funds.

1. INTRODUCTION

Villages hold a strategic position in the Indonesian government system because they are the government units closest to the community. Through Law Number 6 of 2014 concerning Villages, the government grants villages broader authority to regulate government affairs, development, community development, and community empowerment. This authority is accompanied by financial support through Village Funds sourced from the State Budget. Conceptually, the Village Fund policy is aimed at strengthening village capacity to improve community welfare, reduce poverty, improve the quality of public services, and encourage more equitable development.

In practice, increasing Village Fund allocations not only brings development opportunities but also presents governance risks. The Ministry of Finance has set the Village Fund allocation for the 2024 fiscal year at IDR 71 trillion, consisting of IDR 69 trillion allocated based on a pre-year formula and IDR 2 trillion in additional Village Funds allocated in the current year and for implementing government policies. The large amount of public funds managed at the village level requires a strong accountability system, adequate apparatus capacity, and a monitoring mechanism capable of preventing irregularities from the planning, implementation, administration, reporting, and accountability stages.

The risk of fraud in public fund management is increasingly relevant because fraud not only causes financial losses but also undermines public trust in village governments. The Association of Certified Fraud Examiners (ACFE, 2024) emphasizes that fraud within organizations can manifest in various forms, such as asset misappropriation, corruption, and fraudulent reporting. In the context of the village public sector, fraud can include manipulation of accountability documents, misuse of funds, conflicts of interest in procurement, cost inflation, and misuse of village assets. The Corruption Eradication Commission (KPK) also warns that minimal oversight of Village Funds can open up opportunities for budget misuse and hinder economic equality and poverty alleviation.

This phenomenon is also evident in the context of Jembrana District. Research data shows that the Village Fund budget in six villages in Jembrana District has shown an increasing trend from 2021 to 2024, but discrepancies between the budget and actual expenditure remain in several villages. This situation does not necessarily indicate fraud, but rather serves as an important signal regarding the need for effective budget planning, implementation, and oversight. One case of concern concerns alleged irregularities at the Sari Sedana Village-Owned Enterprise

(BUMDes) in Perancak Village, Jembrana District, which demonstrates the need for continued strengthening of oversight and integrity in village financial management.

The fraud triangle theory developed by Cressey explains that fraud generally occurs due to pressure, opportunity, and rationalization. In village fund management, pressure can arise from personal needs or program implementation demands. Opportunity arises when control and oversight systems are weak, while rationalization occurs when perpetrators justify deviant actions as normal. Therefore, fraud prevention efforts need to be directed at strengthening the competence of government officials, establishing a violation reporting system, and implementing an effective government internal control system.

Competence source Power Human resources are a crucial factor because village officials are responsible for managing complex administrative and financial processes. Officials with an understanding of regulations, administrative skills, and a professional attitude are expected to be able to develop plans, record transactions, prepare reports, and account for the use of Village Funds in an accountable manner. However, previous research has shown inconsistent results. Some studies found that official competence has a positive effect on fraud prevention, while others found an insignificant effect. This inconsistency suggests the need for further testing in different regional contexts.

In addition to competence , a whistleblowing system is a crucial mechanism for detecting and preventing fraud. This system provides a channel for officials and the public to safely report suspected violations. In Village Fund management, a whistleblowing system can reduce the opportunity for misconduct because every action has the potential to be discovered and reported. However, the effectiveness of this system depends heavily on clear procedures, ease of access, follow-up on reports, and protection for whistleblowers. Without guaranteed confidentiality and protection, whistleblowers tend to be reluctant to report suspected violations.

Another important factor is the Government Internal Control System (SPIP). Government Regulation No. 60 of 2008 defines SPIP as an integral process of actions and activities carried out continuously by leaders and all employees to provide adequate assurance that organizational goals are achieved through effective and efficient activities, reliable financial reporting, safeguarding state assets, and compliance with laws and regulations. In managing Village Funds, SPIP serves as an instrument to ensure a consistent control environment, risk assessment, control activities, information and communication, and monitoring.

Based on the phenomena, theories, and inconsistencies in previous research results, this study aims to analyze the influence of human resource competency, whistleblowing systems, and government internal control systems on fraud prevention in Village Fund management in Jembrana District. The contribution of this study lies in empirical testing in the context of village government in Jembrana Regency, while also providing practical recommendations for strengthening transparent, accountable, and fraud-prevention-oriented Village Fund governance.

2. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

2.1 Fraud Triangle Theory

The fraud triangle theory explains that fraudulent acts are influenced by three main elements: pressure, opportunity, and rationalization. Pressure is the pressure or incentive that motivates an individual to commit fraud, whether due to financial need, work pressure, or a specific goal. Opportunity arises when oversight is weak, procedures are unclear, or access to assets and information is inadequately controlled . Rationalization is the moral justification used by perpetrators to perceive deviant acts as acceptable.

In the context of Village Fund management, this theory is relevant because village officials are directly involved in public budget management, reporting, and administrative accountability. Pressure can arise from economic needs and program implementation demands; opportunities can arise from weak internal controls and inadequate oversight; and rationalization can occur when an organizational culture is permissive of administrative errors or minor irregularities. Therefore, fraud prevention is not solely achieved through formal oversight but also through improving competency, establishing a culture of reporting violations, and strengthening internal control systems.

2.2 Human Resources Competence and Fraud Prevention

Human resource competency encompasses the knowledge, skills, and work attitudes required for officials to carry out their duties professionally. In Village Fund management, official competence is reflected in an understanding of village financial regulations, the ability to prepare administration and reports, and a professional, independent, and responsible attitude. Competent officials are better able to understand procedures, identify risks of error, and maintain accountability for reporting.

Based on the fraud triangle theory, competence plays a role in reducing the opportunity for fraud because officials who understand systems and procedures tend to be more compliant with regulations. Competence can also reduce rationalization because officials understand the legal and ethical consequences of deviations. Research by Setiawan and Hamidah (2022), Fahreza et al. (2022), and Marheni and Hutnaleontina (2025) shows that human resource competence has a positive effect on fraud prevention. Therefore, the first hypothesis is formulated as follows.

H1: Human resource competency has a positive effect on fraud prevention in Village Fund management.

2.3 Whistleblowing System and Fraud Prevention

A whistleblowing system is a violation reporting mechanism that allows individuals to report unethical, illegal, or otherwise detrimental actions to the organization to the appropriate authorities. This system can serve as a means of participatory oversight by providing a platform for officials and the public to submit information regarding suspected irregularities. The effectiveness of a whistleblowing system is determined by perceptions of the system's implementation, preventative measures, reporting mechanisms, report follow-up, and whistleblower protection.

In From the perspective of the fraud triangle theory, a whistleblowing system primarily functions to suppress opportunity and rationalization. The existence of clear reporting channels makes potential perpetrators aware that deviant acts can be detected and reported. Furthermore, a reporting culture can weaken the moral justification for fraud because the organization demonstrates an intolerant attitude towards violations. Research by Kivaayatul Akhyaar et al. (2022) and Marheni and Hutnaleontina (2025) found that a whistleblowing system has a positive effect on fraud prevention. Based on this description, the second hypothesis is as follows.

H2: The whistleblowing system has a positive effect on preventing fraud in the management of Village Funds.

2.4 System Government Internal Control and Fraud Prevention

The Government Internal Control System (SPIP) is a continuous control process designed to provide reasonable assurance that organizational goals are being achieved. The SPIP includes the control environment, risk assessment, control activities, information and communication, and monitoring. In village government, these elements serve as the basis for ensuring that Village Funds are used in accordance with planning, procedures, and statutory provisions.

Based on the fraud triangle theory, the internal control system primarily plays a role in reducing opportunities. Segregation of duties, transaction authorization, documentation, verification, timely reporting, and regular monitoring can reduce the potential for fraud. Furthermore, a strong Internal Control System (SPIP) also fosters a culture of compliance and integrity, making it more difficult for officials to rationalize fraudulent acts. Research by Fahreza et al. (2022), Rahmadani et al. (2023), and Marheni and Hutnaleontina (2025) shows that the internal control system has a positive effect on fraud prevention. Therefore, the third hypothesis is formulated as follows.

H3: The government's internal control system has a positive effect on preventing fraud in the management of Village Funds.

3. RESEARCH METHODS

This study uses an associative quantitative approach to examine the influence of human resource competency, the whistleblowing system, and the government's internal control system on fraud prevention. The research location was the village offices in Jembrana District, Jembrana Regency, which comprise Yeh Kuning Village, Air Kuning Village, Perancak Village, Budeng Village, Dangin Tukadaya Village, and Batuagung Village.

The research population was all village officials in Jembrana District, totaling 115 people. The sampling technique was sample The study used non-probability sampling with a purposive sampling method. The sample criteria were village officials directly involved in Village Fund management and had worked there for at least one year. Based on these criteria, the research sample consisted of 54 respondents, consisting of the village head, village secretary, head of government, head of service, head of welfare, head of finance, head of planning, head of administration and general affairs, and members of the Village Consultative Body.

Research data was collected through a closed-ended questionnaire with a four-point Likert scale, ranging from strongly disagree to strongly agree. Human resource competency variables were measured through indicators of village financial regulation knowledge, administrative and reporting skills, and attitude and professionalism. Whistleblowing systems were measured. through perceptions of system implementation, prevention efforts, reporting systems, and whistleblower protection. The government's internal control system is measured through the control environment, risk assessment, control activities, information and communication, and monitoring. Fraud prevention is measured through fraud awareness, individual participation, transparency and accountability, orderly reporting administration, and mutual trust.

Data analysis techniques include validity tests, reliability tests, descriptive statistics, classical assumption tests, and multiple linear regression analysis. Classical assumption tests include normality tests, multicollinearity tests, and heteroscedasticity tests. The regression model used in this study is: $Y = a + b1X1 + b2X2 + b3X3 + e$, with Y as fraud prevention, X1 as human resource competency, X2 as whistleblowing system, X3 as government internal control system, and e as error.

4. RESULTS AND DISCUSSION

4.1 Respondent Characteristics

A total of 54 questionnaires were distributed to respondents, all of which were returned and processed, resulting in a 100 percent response rate and usable response rate. Based on position, each job category was represented by six respondents, or 11.1 percent. Based on age, the majority of respondents were over 40 years old, at 28 people, or 51.9 percent. Based on gender, 31 male respondents, or 57.4 percent, and 23 female respondents, or 42.6 percent . education Finally , the majority of respondents, 36 people (66.7 percent), had a high school/vocational high school (SMA/SMK) or equivalent education. Based on length of service, the majority of respondents had worked for more than 10 years, namely 24 people (44.4 percent).

Table 1. Summary of Respondent Characteristics

Characteristics	Dominant Category	Amount	Percentage
Age	> 40 years	28	51.9%
Gender	Man	31	57.4%
last education	High school/vocational school/equivalent	36	66.7%
Years of service	> 10 years	24	44.4%

Source: *processed primary data, 2025.*

4.2 Descriptive Statistics of Variables

Descriptive statistics show that all variables fall into the agree category. The average score for human resource competency is 2.77, the whistleblowing system is 2.76, the government's internal control system is 2.98, and fraud prevention is 2.85. The highest average score is found in the government's internal control system, indicating that respondents assess the internal control element as performing relatively well compared to other variables. However, the indicators with the lowest scores for each variable indicate areas that still need strengthening, such as understanding of village financial regulations, follow-up on violation reports, timeliness of financial reporting, and individual awareness to avoid irregularities.

Table 2. Descriptive Statistics of Research Variables

Variables	Average	Category	Priority Improvement Indicators
Human resource competencies	2.77	Agree	Understanding village financial regulations
Whistleblowing system	2.76	Agree	Report follow-up and whistleblower confidentiality
System government internal control	2.98	Agree	Timeliness of financial reports
Fraud prevention	2.85	Agree	Individual awareness avoids deviation

Source: *processed primary data, 2025.*

4.3 Data Quality Test and Classical Assumption Test

The validity test results showed that all statement items had a corrected item-total correlation greater than 0.30, thus all instruments were declared valid. The reliability test results showed a Cronbach's alpha value for human resource competency of 0.804, a whistleblowing system of 0.795, a government internal control system of 0.783, and a fraud prevention system of 0.781. All mark the greater than 0.70, so the research instrument is declared reliable.

The normality test using a normal probability plot graph shows that the points are spread around the diagonal line and follow the direction of the diagonal line, so that the residuals are declared normally distributed. The multicollinearity test shows that the tolerance value for all variables is greater than 0.10 and the variance inflation factor value is less than 10. Thus, the regression model does not experience symptoms of multicollinearity. The heteroscedasticity test using the Glejser test shows that the significance value for all variables is greater than 0.05, so that the regression model is free from symptoms of heteroscedasticity.

4.4 Multiple Linear Regression Results

The results of multiple linear regression analysis indicate that the three independent variables have a positive and significant effect on fraud prevention. The regression equation based on the unstandardized coefficient is: $Y = 2.467 + 0.378X1 + 0.284X2 + 0.451X3 + e$. This equation shows that increasing human resource competency, whistleblowing system, and government internal control system will be followed by increasing fraud prevention, assuming other variables are constant.

Table 3. Multiple Linear Regression Results

Variables	B	Std. Error	Beta	t	Sig.
Constant	2,467	3,178	-	0.776	0.441
HR Competence	0.378	0.181	0.237	2,090	0.042
Whistleblowing system	0.284	0.132	0.249	2,157	0.036
SPIP	0.451	0.137	0.417	3,290	0.002

Source: *processed primary data, 2025.*

The adjusted R-square value of 0.560 indicates that 56.0 percent of the variation in fraud prevention can be explained by human resource competency, the whistleblowing system, and the government's internal control system. The remaining 44.0 percent is explained by other factors outside the model, such as individual morality, organizational culture, leadership, accountability, transparency, and external oversight. The F-test results show a significance value of 0.000, thus the regression model is declared suitable for use in explaining the relationship between variables in this study.

4.5 Discussion

4.5.1 The Influence of Human Resource Competence on Fraud Prevention

The results of the study indicate that human resource competency has a positive and significant effect on fraud prevention. A significance value of 0.042, which is less than 0.05, indicates that the first hypothesis is accepted. This means that the better the village apparatus' competency, the more effective fraud prevention efforts in managing Village Funds. This finding demonstrates that regulatory knowledge, administrative skills, and professionalism play a crucial role in preventing errors and misuse of funds.

Theoretically, these results support the fraud triangle theory. Civil servant competence can narrow opportunities because those who understand procedures are better able to implement administrative and reporting mechanisms in accordance with regulations. Competence can also reduce rationalization because those who understand the rules and their responsibilities are more aware of the ethical and legal consequences of deviant actions. In the context of Jembrana District, the indicator with the lowest score was a comprehensive understanding of village financial management regulations. This indicates the need for more ongoing technical training on regulations, village accounting, procurement of goods and services, and the preparation of accountability reports.

This finding aligns with research by Setiawan and Hamidah (2022), Fahreza et al. (2022), and Marheni and Hutnaleontina (2025), which found that human resource competency positively influences fraud prevention. Therefore, improving the competency of civil servants is not only an administrative necessity but also a preventative strategy for building accountable village governance.

4.5.2 The Influence of the Whistleblowing System on Fraud Prevention

The results of the study indicate that the whistleblowing system has a positive and significant effect on fraud prevention. A significance value of 0.036, which is less than 0.05, indicates that the second hypothesis is accepted. This means that the better the whistleblowing system is implemented, the higher the effectiveness of fraud prevention in Village Fund management. The whistleblowing system provides a platform for officials and the public to report suspected irregularities, thus enabling early detection of potential fraud.

From the perspective of the fraud triangle theory, a whistleblowing system reduces opportunity because potential perpetrators are aware that misconduct can be reported by others. This system also reduces rationalization because the organization demonstrates a commitment to integrity and does not allow for justification of violations. However, the indicator with the lowest score in this study was the follow-up of violation reports while maintaining the confidentiality of the reporter. This suggests that the effectiveness of a whistleblowing system at the village level is not sufficient simply to provide a reporting channel; it must also be complemented by follow-up procedures, report documentation, confidentiality assurance, and protection from retaliation.

This finding supports the research of Kivaayatul Akhyaar et al. (2022) as well as Marheni and Hutnaleontina (2025) demonstrated that a whistleblowing system has a positive effect on fraud prevention. For village governments, this system can be developed through written and digital reporting channels, the appointment of report recipients, standard operating procedures for report follow-up, and reporting mechanisms to supervisory authorities such as sub-districts, inspectorates, or relevant supervisory agencies.

4.5.3 The Influence of the Government's Internal Control System on Fraud Prevention

The results of the study indicate that the government's internal control system has a positive and significant effect on fraud prevention. A significance value of 0.002, which is less than 0.05, indicates that the third hypothesis is accepted. The standardized beta value of 0.417 also indicates that SPIP is the variable with the strongest influence compared to other variables. This confirms that internal control is the primary foundation for ensuring that Village Funds are managed in an orderly, transparent, and accountable manner.

Theoretically, these results align closely with the fraud triangle theory, particularly regarding the element of opportunity. Strong internal controls can reduce the opportunity for fraud through clear division of tasks, transaction authorization, document verification, reconciliation, periodic reporting, and ongoing monitoring. In this study, the indicator with the highest score was regular monitoring of Village Fund usage to detect potential fraud. Meanwhile, the indicator with the lowest score was the timeliness of presentation of financial reports to management and authorities. These findings indicate that the monitoring function is relatively well-perceived, but the information and communication aspects still need to be strengthened.

These findings support research by Fahreza et al. (2022), Rahmadani et al. (2023), and Marheni and Hutnaleontina (2025), which states that internal control has a positive effect on fraud prevention. Practical implications: Village governments need to ensure that the SPIP is not merely a formal document but is implemented in daily activities. Strengthening this can be achieved through fraud risk evaluation, control checklists at each stage of Village Fund management, authorization documentation, timely reporting, and follow-up on audit recommendations.

5. CONCLUSIONS AND IMPLICATIONS

This study concludes that human resource competency has a positive and significant impact on fraud prevention in Village Fund management in Jembrana District. This indicates that village officials with regulatory knowledge, administrative skills, and a professional attitude are better able to support accountable Village Fund management. A whistleblowing system also has a positive and significant impact on fraud prevention. A reporting system that is clear, easily accessible, and actionable, and guarantees whistleblower protection can strengthen early detection of irregularities. Furthermore, the government's internal control system has a positive and significant impact on fraud prevention and is the variable with the strongest contribution in the research model.

Theoretically, this study strengthens the fraud triangle theory by demonstrating that fraud prevention in Village Fund management can be achieved through efforts to reduce opportunity and rationalization, and by strengthening the capacity of officials to cope with budget management pressures. Practically, village governments in Jembrana District need to increase training on village financial regulations, strengthen the whistleblowing system to ensure confidentiality and protection for whistleblowers, and optimize the SPIP through regular monitoring and timely reporting.

This study's limitations include its scope, which only covered six villages in Jembrana District, making the results unable to be generalized to all villages in Jembrana Regency or other regions. Furthermore, this study used only three independent variables and employed a cross-sectional design. Future research is recommended to expand the research area, adding variables such as individual morality, organizational culture, accountability, transparency, leadership, and external oversight, and considering a mixed methods approach to gain a deeper understanding of the fraud prevention process at the village level.

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