




“The influence of village financial system (Siskeudes application), transparency, and internal control on fraud prevention”

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THE INFLUENCE OF VILLAGE FINANCIAL SYSTEM (SISKEUDES APPLICATION), TRANSPARENCY, AND INTERNAL CONTROL ON FRAUD PREVENTION

Abstract

Fraud is rampant in Indonesia, especially in the public sector, including regional governments. Fraud cases have touched both the central and the lowest levels in the villages, which ensnare many people in the village. This study aims to analyze the influence of the village financial system (Siskeudes application), transparency, and internal control on fraud prevention in village governance in Pinrang District, South Sulawesi Province, Indonesia. The sample includes village heads, treasurers, and village representative bodies, and it has a total of 51 people. The primary data are obtained from questionnaires using a quantitative approach and a multiple linear regression with the Statistical Product and Service Solution (SPSS) application. The research results show that the coefficient of determination (R^2) is 0.657. Thus, the magnitude of the influence of village financial system, transparency, and internal government control on fraud prevention amounts to 65.7%. The results of the study show that the village financial system has a significant positive effect on fraud prevention (p -value = $0.025 < 0.05$), transparency has a significant positive effect on fraud prevention (p -value = $0.031 < 0.05$), and internal control has a significant positive effect on fraud prevention (p -value = $0.035 < 0.05$).

Keywords

financial system, transparency, internal control, fraud prevention, Siskeudes

JEL Classification

H83, M41, M48

INTRODUCTION

Villages assist in the implementation of local government initiatives, including development efforts. Villages are authorized to maintain the cultural heritage of local communities, develop infrastructure, and initiate development by taking an active role. Village community participation explores the potential of the village by encouraging the formation of an efficient, transparent, and accountable village administration. All of this aims to provide quality services to the community, which will ultimately contribute to the common welfare and make the village a subject that plays a role in the development process (Nisya, 2017).

Financial misuse of village funds can have a negative impact on society and contradict the principle of transparent governance. The government needs to come up with stricter regulations and clear guidelines regarding the management of their village fund budget to inhibit potential acts of abuse. Prevention of fraud and cheating is critical in this process. The observed phenomenon is related to the use of the village financial system (Siskeudes application) in various sub-districts in Pinrang Regency. The use of Siskeudes application aims to prevent and reduce acts of intentional and unintentional fraud. The develop-

ment of Siskeudes brought about a change from manual reporting to more efficient automated reporting. The integration and computerization of reporting also provide opportunities for fraud prevention and improved reporting accountability.

1. LITERATURE REVIEW AND HYPOTHESES

Fraud is an unlawful act in the form of manipulation or misinformation carried out intentionally to mislead or provide inaccuracies to certain parties, both internal and external to an organization (Dewi, 2019). Widarti (2015) identified several forms of fraud: asset misappropriation, financial statement manipulation, and corruption. Meanwhile, fraud prevention is a comprehensive series of efforts with the aim of reducing fraud triggers, opportunities for fraud, pressures that affect employees in meeting needs, and removing the basis for justifying or rationalizing fraudulent behavior. According to Mulinda (2017), there are four indicators of fraud prevention in village financial management, including risk analysis, implementation, sanctions, and monitoring.

This paper uses stewardship theory. According to Donaldson and Davis (1991), stewardship theory is a situation where the management's main stimuli are not for personal goals but for the benefit of the organization. In the context of this study, the implication of stewardship theory can be interpreted as a theory that provides an explanation of the role of village government as an institution that can be relied upon in carrying out its duties and functions effectively for the welfare of the community.

This paper uses stewardship theory. According to Donaldson and Davis (1991), the technology-to-performance chain (TPC) model is a comprehensive model built from two complementary research streams: user attitude as a predictor of utilization and task-technology fit as a predictor of performance. This model explains the relationship between the three main components of task-technology fit, utilization, and performance impact. In the context of this study, the implications of TPC theory are interpreted as a theory that provides an explanation of the role of using good technology or systems that will have a positive impact on performance if the technology or system is in accordance with ex-

isting tasks. This is in line with the role of using the village financial system, which improves the performance of village staff in preparing financial reports that produce administration documents and reports in accordance with statutory provisions.

The Siskeudes application facilitates the data input process, where users only need to enter transactions once, and this application will automatically generate related documents on budgeting, administration, accounting, and accountability of village financial management. The features of the village financial governance application are simple and user-friendly, making it easier to use the Siskeudes application (Arfiansyah, 2020). According to Wiguna (2017), indicators of Siskeudes' success include effectiveness and productivity, internal communication, decision-making, accountability, and performance.

Transparency is the provision of honest and open financial information to the public. It is based on the understanding that the public has the right to know comprehensively the government's responsibilities in managing the resources that have been entrusted to them, as well as its compliance with applicable laws and regulations (Setiana & Yuliani, 2017). According to Ultafiah (2017), the indicators of the principle of transparency are presentation and easy access to detailed information on planning, implementation procedures, and accountability, and disclosure of management stages that are openly accessible and publication of information on documents related to village fund management.

According to Mahmudi (2016), internal control is a process in which leaders and team members carry out continuous actions and activities to ensure the achievement of organizational goals through efficient and effective activities. Hasanah and Fauzi (2017) revealed five indicators used to measure the effectiveness of the internal control system, consisting of the control environment, risk assessment, control activities, information processing and communication, and supervision. Internal control functions, among others, are used to prevent problems before they arise, determine inevi-

table problems, identify and correct problems, and recover from the resulting errors. The objectives of internal control include ensuring the security of organizational assets, checking the accuracy and reliability of accounting data, and encouraging the efficiency of company operations.

Hery (2014) defines internal control as a collection of policies and procedures designed to protect company assets or property from various forms of misuse, ensure the accuracy of accounting information, and ensure compliance with applicable laws, regulations, and management policies.

Fathia and Indriani (2022) showed that the village financial system has a positive impact on efforts to prevent fraud in the management of village funds in Regency/City Villages in Aceh Province. Transparency is a form of government openness and accountability for all activities carried out. The agency theory explains the existence of asymmetric information, namely a situation where the principal does not obtain the same information as the agent. With high transparency, the principal can obtain as complete information as possible (Putra & Rasmini, 2019). Laksmi and Sujana (2019) concluded that the internal control system positively influences preventing fraud in managing financial management. These findings indicate that the internal control system has a positive effect on preventing fraud in village governments in Pinrang Regency, Indonesia.

H_1 : *Village financial system (Siskeudes application) has a significant positive effect on fraud prevention.*

H_2 : *Transparency has a significant positive effect on fraud prevention.*

H_3 : *Internal control has a significant positive effect on fraud prevention.*

2. METHODOLOGY

This analysis was conducted in Pinrang Regency involving all village officials (village head, treasurer, and village representative body) in three sub-districts, including Lanrisang, Mattiro Bulu, and Mattiro Sompe, with a total of 60 people. The

population is relatively small, so all members of the village apparatus are sampled in this study. Research data were obtained through direct collection using a survey distributed to village heads, village treasurers, and village representative bodies in Pinrang Regency. The number of returned questionnaires totaled 51 copies, while nine copies were not filled by respondents for various reasons. The questionnaire distributed uses a Likert scale.

This study assesses independent variables, namely the village financial system (X_1), with indicators based on the opinion of Wiguna (2017), including

- (a) effectiveness and productivity;
- (b) internal communication;
- (c) decision-making;
- (d) responsibility; and
- (e) performance.

Transparency (X_2) borrowed indicators from Ultrafiah (2017), including

- (a) provision and availability of detailed information on planning, implementation procedures, and accountability;
- (b) community participation in the deliberation process;
- (c) openness in management mechanisms; and
- (d) provision of open information on documents related to the management of village funds.

Internal control (X_3) used indicators as proposed by Ultrafiah (2017) and Hasanah and Fauzi (2017):

- (a) control environment;
- (b) risk assessment;
- (c) control activities;
- (d) information and communication; and
- (e) monitoring.

The dependent variable is fraud prevention (Y), with indicators, according to Mulinda (2017), including

- (a) risk analysis;
- (b) implementation;
- (c) sanctions; and
- (d) monitoring.

Data analysis includes descriptive statistics, data quality tests, classical assumption tests, and multiple linear regression analysis.

3. RESULTS

Based on the descriptive statistics, the sample size is 51 employees; the village financial system (Siskeudes application) indicator shows a minimum value of 25 and a maximum value of 40. The average value of Siskeudes is 34.41, with a standard deviation value of 4.080, which is less than the average value of the mean value, indicating that Siskeudes has a small distribution because the standard deviation is less than the mean value, and thus the data deviation is considered good. The transparency variable's minimum value is 28, and the maximum value is 40. The average value of transparency is 34.61, and the standard deviation value is 3.965, which means that transparency has a small distribution because the standard deviation is less than the mean value, implying that the data deviation is good. The internal control variable's minimum value is 32, and its maximum value is 45. The average value of internal control is 39.73, and the standard deviation value is 3.960, indicating that internal control has a small distribution because the standard deviation is less than the mean value, implying that the data deviation is good. The fraud prevention variable ranges from 28 to 40. The average value for fraud prevention is 35.63, with a standard deviation of 3.704. The resulting standard deviation value is less than the mean value, indicating that the resulting fraud prevention has a small distribution because the standard deviation is less than the mean value, and thus the data deviation is considered good.

Based on the calculation of validity on item-total statistics, the Pearson correlation value of item numbers 1 to 8 for the transparency variables and fraud prevention variables, as well as item numbers 1 to 9 for the internal control variable, is positive, where $r_{count} > r_{table}$ (0.2759). While the Sig. (2-tailed) values are all smaller than < 0.05 ; it can be concluded that item numbers 1 to 8 are declared valid.

Based on the reliability test, Cronbach's alpha value for each variable is greater than 0.60. This means that all the measurements of each variable from the questionnaire are reliable, so the questionnaire is feasible. The normality test results show that the significance level is 0.200. This indicates that the residual data are normally distributed because the significance level is greater than 0.05 or 5%.

Based on multicollinearity test results, the VIF value of village financial system (Siskeudes application) is 3.082, transparency is 2.490, and internal control is 1.977. This shows that the VIF value owned by each variable is less than 10, with the tolerance value generated by Siskeudes of 0.324, transparency of 0.402, and internal control of 0.506. The results of VIF are smaller than 10, and the tolerance value is greater than 0.10. This means that there is no multicollinearity between the independent variables. Based on the heteroscedasticity test results, the points spread randomly and scattered, both above and below the number 0 on the Y axis. Thus, there is no heteroscedasticity in the regression model.

The results of the coefficient of determination test are displayed in Table 1 in the adjusted R-square column.

Table 1. Correlation results and coefficient of determination

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.811 ^a	.657	.635	2.238

Note: a. Predictors: (Constant), Internal Control_X3, Transparency_X2, Siskeudes_X1.

The coefficient of determination R^2 is 0.657. The results mean that the independent variables, namely Siskeudes, transparency, and internal control, explain 67.5% of the fraud prevention variable. In

Table 2. t-test results

Variable X to Y	t-count	t-table	Sig.	Information
Siskeudes effect on fraud prevention	2.313	2.0106	0.025	Significant
Transparency effect on fraud prevention	2.224	2.0106	0.031	Significant
Internal control effect on fraud prevention	2.166	2.0106	0.035	Significant

comparison, the remaining 32.5% is explained by other variables outside of this study.

Based on Table 2, the *t* value of Siskeudes application is 2.313, while the *t* table is 2.0106. So, *t* count > *t* table, or (2.313 > 2.0106), and the resulting significance level is 0.025, which is smaller than 0.05, or (0.025 < 0 x 7E > 0.05). *H1* is accepted, which means that Siskeudes has an effect on fraud prevention.

Next, the *t* value of transparency is 2.224, while the *t* table is 2.0106. So, *t* count > *t* table, or (2.224 > 2.0106), and the resulting significance level is 0.031, which is smaller than 0.05, or (0.031 < 0 x 7E > 0.05). *H2* is accepted, which means transparency has an effect on fraud prevention.

Further, the *t* value of internal control is 2.166, while the *t* table is 2.0106. So, *t* count > *t* table, or (2.166 > 2.0106), and the resulting significance level is 0.035, which is smaller than 0.05 (0.035 < 0 x 7E > 0.05). *H3* is accepted, which means that internal control has an effect on fraud prevention.

4. DISCUSSION

Based on the results of multiple regression analysis tests (Table 2), village financial system (Siskeudes application) influences the prevention of village government fraud in Lanrisang, Mattiro Bulu, and Mattiro Sompe Districts of Pinrang Regency. This finding is in line with the results of Fathia and Indriani (2022), who showed that the village financial system has a positive impact on preventing fraud in the management of village funds in Aceh Province. The use of an integrated and computerized system, such as the Siskeudes application, has the potential to simplify the operation and use of the application. The use of the Siskeudes application in the village governance system in Lanrisang, Mattiro Bulu, and Mattiro Sompe sub-districts in Pinrang Regency is believed to be able to overcome the pressures that might encourage village officials to commit acts of corruption.

Transparency has a positive and significant effect on preventing village government fraud in Lanrisang, Mattiro Bulu, and Mattiro Sompe Districts of Pinrang Regency. The significant results of this study indicate that it is important to consider transparency to prevent fraud. This is in line with the stewardship principle, where the local government acts as a responsible steward to carry out duties and mandates to the people in the region. The results are in line with Julita and Abdullah (2020), as transparency affects fraud prevention in the management of village fund allocations. Transparency is needed so that the public is open to reporting on village fund management. The openness approach applied by village governments in Lanrisang, Mattiro Bulu, and Mattiro Sompe sub-districts in Pinrang Regency is reflected in involving the community in village development planning meetings.

Internal control affects fraud prevention in village governments in Lanrisang, Mattiro Bulu, and Mattiro Sompe Districts of Pinrang Regency. This study indicates a positive and significant direction, illustrating that the more effective internal control, the better the implementation of fraud prevention measures. The results are consistent with the findings of Wulandari and Nuryatno (2018), who concluded that internal control has a positive and significant effect on fraud prevention. Internal control involves a number of operational activities in the organization and is an essential element in management. The existence of internal control in an agency or organization contributes to fraud prevention. The stronger the internal control, the lower the possibility of fraud. The fraud prevention strategy implemented by village governments in Lanrisang, Mattiro Bulu, and Mattiro Sompe sub-districts in Pinrang Regency describes a series of programs designed to control the factors that encourage fraud. These efforts include creating an environment that supports early detection and prevention of fraud, one of which is through the implementation of effective internal control systems.

CONCLUSION

This study aimed to assess factors affecting fraud prevention in village governments in three sub-districts (Lanrisang, Mattiro Bulu, and Mattiro Sompe) of Pinrang Regency, Indonesia. The results of the study show that village financial system, transparency, and internal control have a significant positive effect on fraud prevention.

The purpose of this observation was to verify whether the variables used as the focus of the research had been applied in the villages, as well as to identify any problems related to fraud in the financial management of village funds in Pinrang Regency. The study found that villages in Pinrang Regency have implemented the village financial system (Siskeudes application), the principle of transparency, and the internal control system in the financial management of village funds.

During the use of the Siskeudes application, several problems occurred, such as frequent changes in regulations regarding the usage of village budgets, long time to change the data, as well as the availability of Internet networks that are still uneven in each village and frequent power outages in Pinrang Regency. The internal control system is an integral element of the accounting information system framework. Internal control also serves as a tool to detect and correct errors that may occur. The effectiveness of internal control in an organization has a major impact on the likelihood of fraud and error.

This study has limitations that can be taken into consideration by future research to get better results. Several villages or village officials did not respond to the research questionnaire. Some villages consider that knowing about Siskeudes application is only the task of the treasurer, so the village head and village consultative institution do not know about Siskeudes and do not respond to the research questionnaire. For further research, other variables can be added. It is hoped that further research can expand the area of research so that the results obtained are more optimal and can provide a clearer picture.

AUTHOR CONTRIBUTIONS

Conceptualization: Asri Usman, Sri Sundari.

Data curation: Asri Usman, Sri Sundari.

Formal analysis: Asri Usman, Sri Sundari.

Funding acquisition: Asri Usman, Sri Sundari.

Investigation: Asri Usman, Sri Sundari.

Methodology: Asri Usman, Sri Sundari.

Project administration: Asri Usman, Sri Sundari.

Resources: Asri Usman, Sri Sundari.

Software: Asri Usman.

Supervision: Sri Sundari.

Validation: Asri Usman, Sri Sundari.

Visualization: Asri Usman, Sri Sundari.

Writing – original draft: Asri Usman.

Writing – review & editing: Asri Usman, Sri Sundari.

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