FACTORS AFFECTING MORAL HAZARD BEHAVIOR IN VILLAGE FUND MANAGEMENT

Hendra Raza[1], Nazaina[2], Lisa Idayanti[3], Rico Nur Ilham[4]
Fakultas Ekonomi dan Bisnis, Universitas Malikussaleh, Lhokseumawe
E-mail:hendra.raza@unimal.ac.id

Abstract

This study aims to see the effect of accountability and transparency on the moral hazard of village funds with integrity as an intervening variable. This study uses primary data obtained directly from respondents by distributing questionnaires. The population in this study were all village officials in the East Angkola sub-district, amounting to 158 people. For the sampling technique using purposive sampling method, namely by having certain criteria where the criteria are village officials who are involved in managing village funds and serving at least one year. The results of this study indicate that accountability has no significant effect on moral hazard but has no effect on integrity, transparency has a significant effect on moral hazard but has no effect on integrity, while integrity has a significant effect on moral hazard. In addition, it was also found that integrity mediates the variables of accountability and transparency on moral hazard.

Keywords: Accountability, Transparency, Integrity, Moral hazard

1. INTRODUCTION

Moral hazard occurs due to lack of supervision from related agencies. Moral hazard or bad behavior in the economy is the action of economic actors that causes harm to themselves and others. To justify whether an economic action is a moral hazard or not, it is necessary to study the principles of Islamic transactions, which are permissible or those that are forbidden. (Hariyanto, 2009). Moral hazard occurs when one party to a transaction has the opportunity to assume additional risk that negatively impacts the other party. This decision is based not on what is considered right, but what provides the highest degree of benefit, hence referring to morality.

Government Regulation of the Republic of Indonesia No. 6 of 2014 concerning Villages is a legal community unit that has territorial boundaries that are authorized to regulate and manage government affairs, the interests of local communities based on community initiatives, origin rights and traditional rights that are recognized and respected in the system of Government of the Unitary State of the Republic of Indonesia (NKRI). Yuliansyah and Rusmianto, 2016). The enactment of Law Number 6 of 2014 concerning Village Funds has given new hope to villages, where this Law is expected to bring a new paradigm in development, able to change the perspective of development that economic prosperity and prosperity do not always reside in urban areas. But in developing Indonesia, it must start from the village,

The provision of large village funds has consequences for fraud committed by certain parties, especially those who have been trusted by the community. Fraud is an action taken by someone or more illegally to gain profit by getting money, assets and so on so that it can harm other people or certain parties (Aini, 2017). Therefore, it is necessary to do good fund management so as to reduce problems in managing village funds. The management of village funds is carried out to create the village as a government closest to the community in order to create an advanced, independent and democratic village, so that it is able to organize a just, prosperous and prosperous government. The guidelines used in managing village funds are the Minister of Home Affairs Regulation No. 113 of 2014 considering that it includes various village financial management procedures ranging from planning, implementation, administration, reporting to accountability.

FACTORS AFFECTING MORAL HAZARD BEHAVIOR IN VILLAGE FUND MANAGEMENT
Hendra Raza, Nazaina, Lisa Idayanti, Rico Nur Ilham

Fraud prevention is an effort that can be done to prevent the occurrence of factors that cause fraud. Prevention of fraud in village financial management can be done with transparency from the village apparatus, having high integrity and accountability. Fraud to date has become a phenomenal thing in both developing and developed countries. This fraud occurs in almost all government and private sectors. Fraud is fraud which means dishonesty in the form of a deliberate fraud or a misrepresentation of a material fact. The potential for fraud in village government can occur at any time.

Meanwhile, accountability in village government is defined as the government's obligation to account for the management and implementation of regional government in the context of regional autonomy to achieve the goals that have been set through well-measured accountability media. Setiawan (2012) explains that the notion of accountability is the obligation of the trust holder who provides accountability, presents, reports and discloses all activities and activities that are his responsibility to the party giving the trust who has the right to demand such accountability.

Good village financial management, village officials must have transparency. Lack of transparency in understanding and applying accounting logic will have an influence on financial statement errors, so that the information received by users will be inaccurate and will affect the decisions that will be taken next (Ferina, 2016). To prevent fraud also requires a high commitment. According to Zahra (2011) integrity is a commitment to do everything in accordance with correct and ethical principles in accordance with values and norms, and there is consistency to keep that commitment in every situation without seeing any opportunity or coercion to get out of principle. Someone who has high integrity, the person is more committed to the existing regulations.

One study that uses accountability and transparency variables on moral hazard is Sariwati and Sumadi (2021) with the results that competence does not have a significant impact on fraud prevention (fraud), and accountability has a positive influence on fraud prevention (fraud). Subsequent research using accountability and transparency variables was carried out by Eldayanti, et al (2020). The results obtained are that accountability has a negative and significant effect on fraud prevention, while transparency has no significant effect on fraud prevention. However, in a study conducted by Saputra,

Based on the research gap above, this study then accommodates independent variables consisting of accountability and transparency. The reason the researcher used two variables was because the research results were found to be very diverse where there were several studies that found different results. This shows that the research results are still inconsistent and contradictory where the effect is positive and also negative.

2. LITERATURE REVIEW
Moral Development Theory
The theory of moral development proposed by Kohlberg (1971) has the view that moral reasoning is the foundation of ethical behavior. There are three stages in a person's moral development. The first stage (pre-conventional) is the lowest stage, individuals tend to act because they are subject to and fear the law. And at this level the individual considers that personal interests are more important. This is very vulnerable to fraud. In the second (conventional) stage, individuals have basic moral considerations related to understanding the law, social rules of society, obligations, and justice in the social environment. Individuals at this level will comply with norms and avoid actions that are detrimental to the environment.

Deviations from morals are the basis for fraud. Rationalization that is not in line with the applicable rules in the organization will encourage someone to take actions that violate the rules.

Moral Hazard

Fraud includes all kinds that humans can think of and which is attempted by a person to take advantage of others by false advice or imposing the truth and includes all ways that are unexpected, full of tactics and every dishonest way that causes others to be deceived (Karyono, 2007). 2013). Fraud is translated as deviation, as well as errors and irregularities are translated as errors and irregularities, respectively. The difference between deviation and error is whether the underlying action is, whether the action is intentional or not. Fraud or deviation is carried out with an element of intent in doing so. Fraud is an act of taking advantage intentionally by abusing a job/position or stealing assets/resources within the organization. Fraud is a crime that can be handled in two ways, namely preventing and detecting, even fraud that is revealed is a small part of all fraud that actually occurs (Tuanakotta, 2012).

*Fraud*refers to the false presentation of material facts by one party to another with the aim of deceiving and influencing other parties to rely on these facts. Cheating is a general understanding that includes various ways that can be used by human ingenuity, which is used by one person to take advantage of others through improper actions. Cheating is intentional deception, generally in the form of lies, plagiarism and theft. Fraud is carried out to obtain profits in the form of money and wealth, or to avoid payment or loss of services, or to avoid taxes and protect personal or business interests. Corruption is a form of fraud.

Village Fund

According to Government Regulation Number 60 of 2014 village funds are funds sourced from the State Revenue and Expenditure Budget (APBN) intended for villages which are transferred through the district/city Regional Revenue and Expenditure Budget (APBD) and prioritized for the implementation of development and empowerment of rural communities. Village funds are calculated based on the number of villages and allocated taking into account the population, poverty rate, area and geographical difficulty level. According to Law Number 6 of 2014 concerning Villages, the purpose of village funds is as a form of the State's commitment to protecting and empowering villages to become strong, advanced, independent and democratic. With the village fund, it is hoped that it can improve public services in the village, overcome poverty, overcome development gaps between villages,

Village funds are allocated for villages and customary villages which are transferred through the Regency/City APBD and allocated fairly and immediately to each village which has been calculated based on the proportion and formula of village funds. The principle of using village funds is justice, priority needs, village authority, participatory. The management of village funds in the village is an important and fundamental aspect that must be owned by stakeholders at the village government level, especially village officials in preventing fraud.

Accountability

Accountability is the obligation to provide accountability or answer and explain the performance and actions of a person/legal entity or leader of an organization to parties who have the right or authority to ask for information or accountability (Halim and Iqbal 2012). Accountability is an obligation to report and be responsible for the success or failure of

FACTORS AFFECTING MORAL HAZARD BEHAVIOR IN VILLAGE FUND MANAGEMENT
Hendra Raza, Nazaina, Lisa Idayanti, Rico Nur Ilham

implementing the organization's mission in achieving predetermined results. Accountability in the administration of village government can be interpreted as the obligation of the village government to account for the management and implementation of government in a village to achieve the goals that have been set through measurable accountability media both in terms of quality and quantity.

Accountability is the obligation for the trustee to account for success or failure, to the trustee, until the trustee is satisfied with the performance of the implementation of activities (Rosjidi, 2001). Accountability is an evaluation of the process of implementing organizational activities/performance to be accountable and as feedback for organizational leaders to be able to further improve organizational performance in the future. Accountability is the ability of a person to account for, be responsible for and be blamed for all the results of work that are suspended to him. Good or bad the results of the work that has been completed by someone, if he is able to explain, be responsible and can be blamed, then the worker has been accountable. Financial accountability has the main focus on accurate and timely reporting on the use of public funds, which is usually done through professionally audited reports. The main objective is to ensure that public funds have been used for the stated purposes efficiently and effectively (Nuritomo & Rossieta, 2014).

Transparency

Quality financial reports cannot be realized without the involvement of human resources. To improve the competence of human resources, it is important to carry out a series of activities including education and training as well as the experience itself. The role of HR in the company/organization has the same importance as the work itself, so that the interaction between the organization and HR becomes the focus of the leadership's attention. Seeing the importance of developing HR capabilities/competencies in the organization, it is necessary to have programs developed by the organization itself in improving HR competencies. Determination of the required competency threshold will certainly be used as the basis for the selection, succession, planning, performance evaluation, and human resource development processes. The five characteristics of competence are (Moeheriono, 2013):

1. *Motives*, is something that a person consistently thinks so that he takes action.
2. *Traits*, is a character that makes people behave or how someone responds to something in a certain way, for example self-confidence, self-control or endurance (hardiness).
3. *Self Concept*, are the attitudes and values that a person has. Attitudes and values are measured through tests on respondents to find out what values a person has, and what is interesting for someone to do something.
4. *Knowledge*, is the information a person has for a particular field. Knowledge is a complex competency.
5. *Skills*, is the ability to carry out a certain task both physically and mentally.

Based on the explanation above, it can be concluded that transparency (HR) can be interpreted as the ability possessed by individuals as the basis for improving organizational performance. HR in this case as an actor who plays an active role in moving the company / organization in achieving its goals. Competence is a feature that is the initial basis for a person related to the effectiveness of individual performance in his work. The competence possessed by village fund managers as a result of fiscal decentralization handed over by the central government to local governments and local governments to village governments requires preparation. One aspect that is needed is human resources (Widiyatama and Novita, 2017).

According to Wibowo (2010) there are several standards of competence which are divided into six groups, namely:

1. Ability to plan and implement (motivation for achievement, attention to task clarity, thoroughness, quality of work, proactiveness, and ability to find and use information).
2. Ability to serve (empathy, customer oriented)
3. Leadership skills (ability to influence, organizational awareness, ability to build relationships)
4. Ability to manage (the ability to develop others, the ability to direct, the ability to cooperate in groups, the ability to lead groups)
5. Thinking ability (analytical thinking, conceptual thinking, technical/professional/managerial skills)
6. Ability to be mature (ability to control oneself, flexibility, commitment to the organization).

Integrity

Based on the Behavioral Competency Dictionary (KPK), integrity is acting consistently between what is said and behavior according to the values adopted (values can come from the workplace, community values or personal moral values). Integrity is a firm personal commitment to ethical ideological principles and becomes part of the self-concept that is displayed through their behavior (Schlenker, 2008). Ramadhaniyati (2014) concludes that integrity has a positive influence on fraud prevention. The risk of fraud can be prevented by having the integrity of the village apparatus, because integrity is related to honesty and responsibility. If the village apparatus has a high integrity attitude, the village apparatus has carried out work in accordance with ethics.

A person's integrity shows that he is a person with a strong character and has an honest personality. Mujianingrum (2019) defines integrity as the consistency of each individual's commitment to an ethical ideology that can be seen through the individual's behavior in life. The integrity of an individual in behaving and behaving can be used as a benchmark in carrying out the duties and obligations that are his responsibility. Integrity requires every individual to always act honestly and openly, wisely, and dare to be responsible for every behavior. According to Ubaidillah (2019), there are several factors that form the basis for the development of integrity measurement tools, namely:

1. Honest
   Individuals are said to be honest if they accept and are able to take responsibility for their feelings and behavior as they are. Even though they adhere to the principle of honesty, in situations full of deceit and having to deal with dishonest people, individuals who have high integrity will act and admonish them by considering various things and not hurting them.
2. Firm
   Firm means not violating the principles in carrying out obligations, cannot be bribed or invited to commit fraudulent acts even though there is material temptation or encouragement from others.
3. Have strong self-control
   Self-control is defined as the individual's ability to control or monitor the response to conform to life goals and moral standards. To be able to treat other people, even people who are not really liked well, individuals must have strong self-control.
4. Have high self-esteem
   Self-esteem is the belief that individuals are able to behave in accordance with moral beliefs.

FACTORS AFFECTING MORAL HAZARD BEHAVIOR IN VILLAGE FUND MANAGEMENT
Hendra Raza, Nazaina, Lisa Idayanti, Rico Nur Ilham

conceptual framework

The conceptual framework is to explain theoretically the administration of the variables studied. The conceptual framework in this study is as follows:
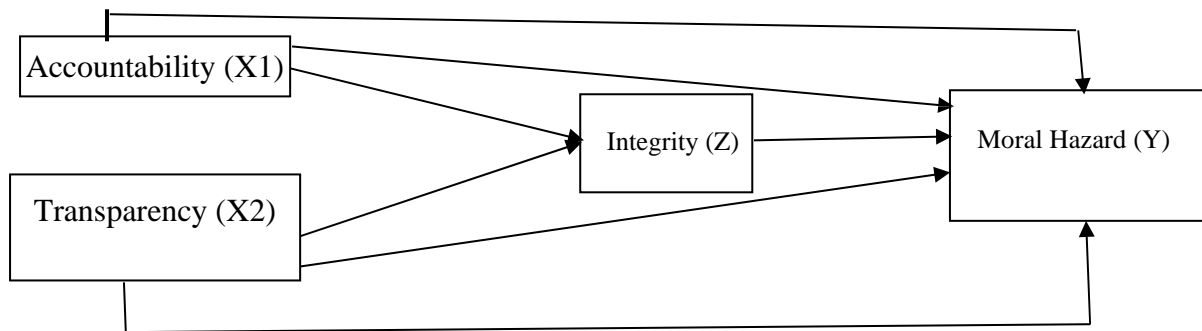

Image 1. conceptual framework

Hypothesis

H1   : Accountability has a direct effect on fraud prevention*(fraud).*
H2   : Transparency has a direct effect on moral hazard.
H3   : Accountability affects integrity
H4   : Transparency affects integrity
H5   : Integrity directly affects moral hazard.
H6   : Accountability through integrity affects the prevention of moral hazard
H7   : Transparency through integrity affects moral hazard.

3. IMPLEMENTATION METHOD
Research Location and Object

This research was conducted in all villages in East Angkola District, South Tapanuli Regency, North Sumatra Province.

Population and Sample

The population is a generalization area consisting of objects or subjects that have certain quantities and characteristics that are set by researchers to be studied and then drawn conclusions (Sugiyono, 2016). Based on the above understanding, the population in this study is all village officials in villages throughout East Angkola District. The population in this study amounted to 158 village officials.

While the sample is part of the population or representative to be studied. The sampling technique used in this research is purposive sampling method. Purposive sampling is a sampling technique with certain considerations (Sugiyono, 2012). The criteria used in taking research samples are as follows:

1. Village officials involved in managing village finances in this case are the Village Head, Village Secretary, Village Treasurer and Village Financial System Operator.
2. Village officials who manage village finances at least serve for one year, this is because the village financial management process is carried out once a year.

The Reduse table to reduce the sample can be seen in the table below:

Table 1. Research Sample

Information	Amount
Village officials located in the East Angkola sub-district	158
Village officials who are not involved in village financial management	(98)
Village officials who manage village finances serve less than one year, this is because the village financial management process is carried out once a year.	(0)
Total Sample	**60**

Data collection technique

The type of research used is a quantitative survey method. The quantitative method according to Sugiyono (2018) is a research method used to examine certain populations or samples using research instruments with the aim of describing and testing predetermined hypotheses.

Variable Operational Definition

The operational definition of a variable is an explanation that shows the indicators of a symptom, making it easier to analyze the data. To avoid errors in interpreting the analyzed variables. The operational definitions of variables in this study are as follows:

Table 2. Variable Operational Definition

Variable	Definition	Indicator	Scale
Moral Hazard	Moral hazard is an act of taking advantage intentionally by abusing a job/position or stealing assets/resources within the organization (Singleton, 2010).	*1.* Policy setting 2. Procedure 3. Control technique *4.* Sensitivity to fraud	ordinal
Accountability	Accountability is the ability of a person to account for, be responsible for and can be blamed for all the results of work that are suspended to him.	1. Planning 2. Implementation 3. Administration 4. Reporting and Accountability	ordinal
Transparency	The capabilities possessed by individuals as the basis for improving organizational performance.	1. Knowledge (knowledge) 2. Ability (skill) 3. Attitude	ordinal

FACTORS AFFECTING MORAL HAZARD BEHAVIOR IN VILLAGE FUND MANAGEMENT
Hendra Raza, Nazaina, Lisa Idayanti, Rico Nur Ilham

Integrity	Integrity is a firm personal commitment to ethical ideological principles and becomes part of the self-concept that is displayed through behavior (Schlenker, 2008).	1.Honesty 2.Courage 3.Wisdom 4.Responsibility	ordinal

Descriptive Analysis Data Analysis Techniques

This analysis is intended to provide an overview of the distribution and behavior of the overall sample data Ghozali, (2011). Descriptive analysis is an analysis that explains a data that has been collected and summarized on important aspects related to the data (Wibowo, 2021).

4. RESULTS AND DISCUSSION

Descriptive Statistical Analysis

Descriptive statistics are methods related to the collection and presentation of data so as to provide useful information. Descriptive statistics function to describe or provide an overview of the object under study through sample or population data (Sugiyono, 2016). The descriptive statistics in this study are as follows:

Table 3. Descriptive statistics

	N	Range	Minimum	Maximum	mean	Std. Deviation	Variance
X1	45	10	10	20	17.02	1.960	3.840
X2	45	7	8	15	12.44	1.486	2.207
Y	45	10	10	20	16.09	1,743	3.037
Z	45	10	10	20	16.89	1,787	3,192
Valid N (list wise)	45						

From table 3, it can be seen that the variables of Accountability (X1), Transparency (X2), Moral hazard (Y) and Integrity (Z) with the number of data (N) are 45. Accountability (X1) has an average value of 17.02 with a maximum value 20 and the minimum value is 10 and the standard deviation is 1960. Transparency has an average value of 12.44 with a maximum and minimum value of 15 and 8. While the standard deviation is 1.486. Moral hazard has an average value of 16.09 with a maximum value of 20 and a minimum value of 10 and a standard deviation of 1.743. Integrity has an average value of 16.89 with a maximum value of 20 and a minimum value of 10 and a standard deviation of 1.787.

Reliability Test

In this study, the data reliability test was used using the internal consistency reliability method using Cronbach's Alpha test to identify how well the items in the questionnaire were related to one another. A construct or variable is declared reliable if it gives Cronbach's Alpha value > 0.60 (Ghozali, 2013). The results of calculating the reliability of the data in this study can be seen in the following table:

Table 4. Data Reliability Test Results

Instruments	Reliability (Alpha)	Information
Moral hazard (Y)	0.607	Reliable
Accountability (X1)	0.704	Reliable
Transparency (X2)	0.636	Reliable
Integrity (Z)	0.682	Reliable

Based on the table above, it can be seen that the independent variables, namely Accountability (X1) and Transparency (X2) can be said to be reliable because the alpha value of the two variables is more than 0.60, for the dependent variable, namely Moral hazard (Y) can also be said to be reliable because the alpha value the variable is above 0.60, for the intervening variable, namely Integrity (Z) can also be said to be reliable because the alpha value of the variable is above 0.60.

Classic assumption test
a. Normality test

The normality test aims to test whether in the regression model, the dependent variable and the independent variable both have a normal distribution or not. The normality test of the data was carried out using the Kolmogorov Smirnov test.

**Table 5.** Kolmogorov Smirnov Regression Test
One-Sample Kolmogorov-Smirnov Test

|		Unstandardized Residual
N		45
Normal Parameters[a,b]	mean	.0000000
	Std. Deviation	1.09040723
Most Extreme Differences	Absolute	.073
	Positive	.073
	negative	-.069
Test Statistics		.073
asymp. Sig. (2-tailed)		.200[CD]

Source: Processed Data (2021)
a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

Based on the table above, the residual produces a value of 0.200 above the limit value of 0.05. this means that the data is normally distributed. This is also supported by histogram and p-plot images which show normality in the data above.

histogram
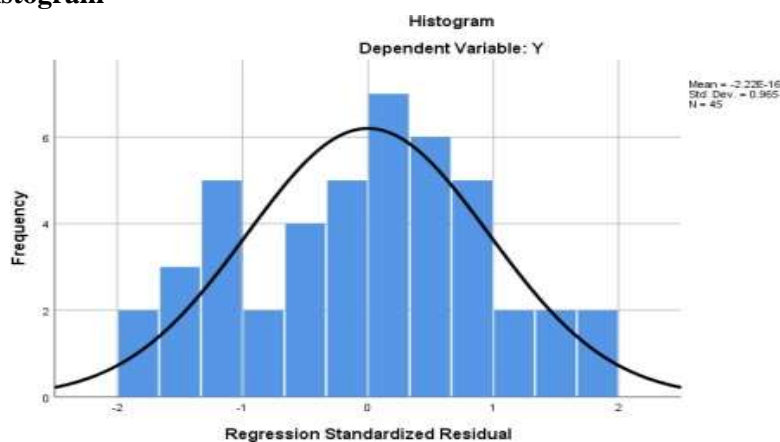
P-plot
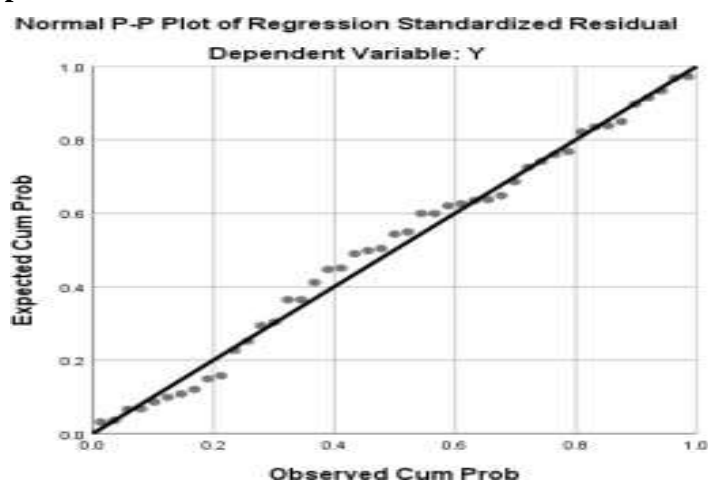
Multicollinearity Test

The multicollinearity test aims to test whether the regression model found a correlation between one or all of the independent (independent) variables. A good regression model should not occur multicollinearity which can be seen with a Variace Inflactor Factor (VIF) value of less than 10 and a tolerance value of more than 0.10.

Table 6. Multicollinearity Test Step 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.750	1.495		1.454	.057		
	X1	.474	.076	.441	4.770	.000	.575	1,541
	X2	.433	.131	.485	3,443	.001	.575	1,541

a. Dependent Variable: Z

Based on the table above, it can be seen that the research variables, above, it is known that all the VIF values of the independent variables are below 10 and the tolerance value is above 0.10. It can be stated that in the regression there is no multicollinearity.

Table 7. Multicollinearity Test Step 2

Coefficients[a]

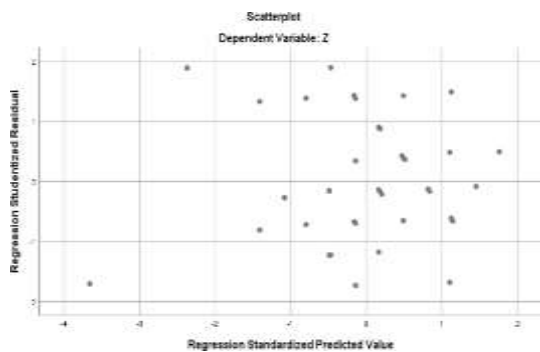| Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	1,743	1,670		1.448	.104		
X1	.147	.143	.166	1,001	.332	.372	2,345
X2	.310	171	.252	1,751	.051	.443	2.342
Z	.416	.168	s.437	2.275	.024	.286	3,473

a. Dependent Variable: Y

Based on the table above, it is known that all the VIF values of the independent variables are below 10 and the tolerance value is above 0.10. It can be stated that there is no multicollinearity in the regression.
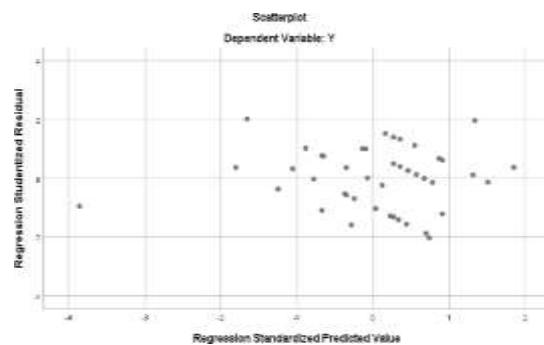
Heteroscedasticity Test

The heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from the residual of one observation to another observation. If the variance from the residual of one observation to another observation remains, it is called homoscedasticity and if it is different it is called heteroscedasticity. A good regression model is the one with homoscedasticity or there is no heteroscedasticity.

Heteroscedasticity Test Step 1   **Heteroscedasticity Test Step 2**

Based on the picture above, it can be seen that the points spread randomly and are spread both above and below the number 0 on the Y axis. It can be concluded that there is no heteroscedasticity in the two regression models.

FACTORS AFFECTING MORAL HAZARD BEHAVIOR IN VILLAGE FUND MANAGEMENT
Hendra Raza, Nazaina, Lisa Idayanti, Rico Nur Ilham

Stepwise Linear Regression Analysis

Stepwise linear regression analysis was used to test the existence of a mediating variable between the independent variable and the dependent variable (Ghozali, 2011). This analysis is carried out in 2 stages or Two Stage Least Square (2SLS) which consists of 2 models, which have 2 models:

1. The first model as the dependent variable is moral hazard (Y) and the independent variables are Accountability (X1), Transparency (X2)
2. The second model as the dependent variable is integrity (Z) and the independent variable is Accountability (X1) Transparency (X2) and fraud prevention (Y).

Table 8. Regression Test Step 1
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.542	1,784		3,677	.003
	X1	-.100	.156	-.093	.627	.436
	X2	.937	.157	.847	5,943	.004

a. Dependent Variable: Y

The multiple linear regression equation used to analyze these variables is as follows:

$$Y = 6.542 - 0.100\ X1 + 0.937\ X2 +$$

Table 8. Regression Test Step 2
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1964	1,560		1,276	.214
	X1	.394	.122	.389	3.22	.003
	X2	.135	.163	.135	.827	.413
	Y	.423	.117	.451	3.487	.003

a. Dependent Variable: Y

The table above shows the calculation of the results of the regression Step 2, so based on the Standardized Coefficients a regression equation can be made, namely:

$$Z = 1.964 + 0.394\ X1 + 0.135\ X2 + 0.423\ Y +$$

Hypothesis test
Partial Hypothesis Testing (t Test)

The t-test is used to see the effect of the accountability variable on moral hazard partially, this can be seen from the beta number or standardized coefficient.

The Effect of Accountability on Moral Hazard

Hypothesis (Ho): accountability has no positive and significant effect on moral hazard Hypothesis (Ha): accountability has a positive and significant effect on moral hazard Criteria:

1. When sig. research <0.05 then Ha is accepted and Ho is rejected.
2. When sig. research > 0.05 then Ha is rejected and Ho is accepted.

In the accountability variable, the value of t count = 625 is smaller than t table of 2.021 and a significance value of 0.436 > 0.05, thus H1 is rejected. This means that the accountability variable does not statistically affect moral hazard. The meaning is that if the accountability of a village apparatus decreases, moral hazard will increase significantly. Accountability has an effect on moral hazard of 0.625. In conclusion, the first hypothesis (H1) which states that accountability has a positive and significant effect on moral hazard is rejected.

The Effect of Transparency on Moral Hazard

Hypothesis (Ho): transparency has no positive and significant effect on moral hazard.

Hypothesis (Ha): transparency has a positive and significant effect on moral hazard. Criteria:

1. When sig. research <0.05 then Ha is accepted and Ho is rejected.
2. When sig. research > 0.05 then Ha is rejected and Ho is accepted.

In the transparency variable, the value of t count = 5.941 is greater than t table of 2.021 and a significance value of 0.004 <0.05, thus H2 is accepted. This means that the transparency variable statistically affects moral hazard. The meaning is that if the transparency of a village apparatus is high, the prevention of fraud will increase.

Transparency has an effect on moral hazard of 5,941. In conclusion, the first hypothesis (H2) which states that transparency has a positive and significant effect on moral hazard is accepted.

Simultaneous Hypothesis Testing (F Test)

Table 9.F\ test

Model		Sum of Squares	df	Mean Square	F	Sig.
ANOVA a						
1	Regression	71.329	3	28.110	23,248	.000b
	Residual	42.315	41	2.276		
	Total	142,644	44			

a. Dependent Variable: Y

b. Predictors: (Constant), Z, X2, X1

F . Test Results

Based on the table above, it is known that the calculated f value is 21.246. Because the calculated f value is 23,248 > 3.23, as the basis for decision making in the f test, it can be concluded that the hypothesis is accepted in other words X1, X2 and Z simultaneously affect Y.

FACTORS AFFECTING MORAL HAZARD BEHAVIOR IN VILLAGE FUND MANAGEMENT
Hendra Raza, Nazaina, Lisa Idayanti, Rico Nur Ilham

Coefficient of Determination (R Square)

The coefficient of determination (R Square) is used to measure how far the model's ability to explain the variation of the dependent variable or the dependent variable.

Regression Determination Coefficient Test Results Step 1

Table 10. Model Summary1

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.785ᵃ	.672	.597	1,246

a. Predictors: (Constant), X2, X1

Based on the table above, the value of Adjusted R² step 1 is 0.615, which means that the dependent variable can be explained by the independent variable around 61.5%. While the remaining 38.5% is influenced by other variables outside the model. Meanwhile for the value of e1 can be searched by the formula:

$$e1 = 1\ 0.615 = 0.672$$

Regression Determination Coefficient Test Results Step 2

Table 11. Model Summary 2

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.576ᵃ	.436	.313	.757

a. Predictors: (Constant), X2, X1

Based on the table above, the value of Adjusted R² step 2 is 0.736, which means that the dependent variable can be explained by the independent variable around 73.6%. While the remaining 26.4% is influenced by other variables outside the model. Meanwhile for the value of e2 can be searched by the formula:

$$e2 = 1\ 0.736 = 0.513$$

Path Analysis

According to Ghozali (2013) path analysis is an extension of multiple regression analysis, or path analysis is the use of regression analysis to estimate causality between variables (casual models) that have been previously determined based on theory. There are two forms of path analysis, the first is direct influence analysis and indirect influence analysis. To facilitate path analysis, the first step is to translate the research hypothesis into an image. The images are as follows:
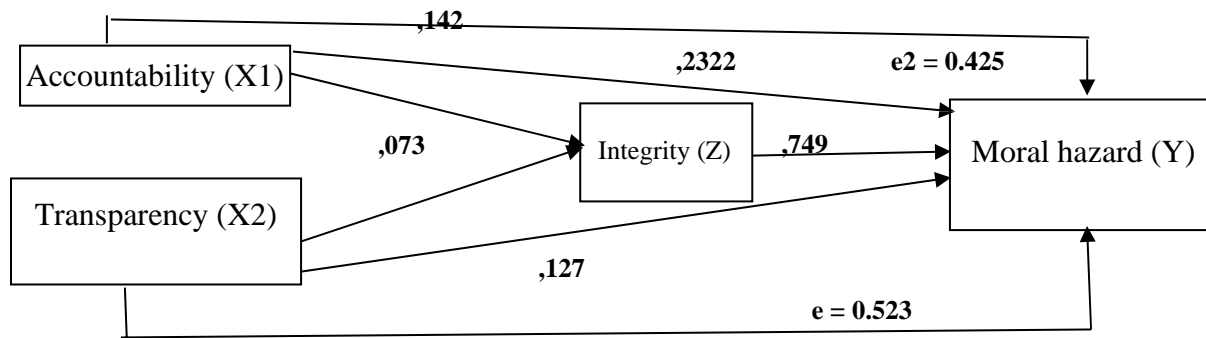
Image 1. conceptual framework

Direct Influence

The direct effect is the effect of the independent variable on the dependent variable in the absence of a moderator by other variables. The following is an analysis of the direct effect:

a. The influence of the accountability variable on moral hazard

   X1 – Y = 0.232

b. The effect of transparency variable on moral hazard

   X2 - Y = 0.127

c. The effect of accountability variable on integrity

   X1 - Z = 0.073

d. The effect of the transparency variable on performance

   X2 - Z = 0.749

e. Influence of integrity variable on moral hazard

   Z - Y = 0.471

Indirect Influence

a. The effect of the accountability variable on integrity through moral hazard

   X1 - Z - Y = (0.073x 0.471) = 0.034

b. The effect of the transparency variable on moral hazard through job satisfaction

   X2 - Z - Y = (0.749 x 0.471) = 0.035

5. CONCLUSION

Based on the testing and the results of the research that has been carried out, it is obtained that accountability does not have a significant effect on moral hazard partially. Transparency has a significant effect on moral hazard partially. Accountability has a significant effect on integrity partially. Transparency has no significant effect on integrity partially. Integrity has a significant effect on moral hazard partially. Indirectly X1 through Z has a significant effect on Y. Indirectly X2 through Z has a significant effect on Y.

FACTORS AFFECTING MORAL HAZARD BEHAVIOR IN VILLAGE FUND MANAGEMENT
Hendra Raza, Nazaina, Lisa Idayanti, Rico Nur Ilham

REFERENCES

Aini, N., Prayudi, M. A., & Diatmika P.G. (2017). Pengaruh Perspektif Fraud Diamond Terhadap Kecendrungan Terjadinya Kecurangan (Fraud) Dalam Pengelolaan Keuangan Desa (Studi Empiris Pada Desa Di Kabupaten Lombok Timur). E – Jurnal Akuntansi Universitas Pendidikan Ganesha, (8) 2.

Alvian, N. 2016. Nilai-Nilai Islam Dalam Upaya Pencegahan Fraud. AKTIVSA Jurnal Akuntansi dan Investasi 1(2): 205-218.

Aranta, N. L. E. A. (2013). Pengaruh moralitas apparat dan asimetri informasi dan terhadap kecendrungan kecurangan akuntansi (studi empiris pemerintah kota sawahlunto). Jurnal akuntansi. 3 (2).

Ardiani, Susi. (2019). Pengaruh Integritas Terhadap Transparansi Pengelolaan Keuangan Dana Desa (Studi Kasus Di Kecamatan Rambutan Kabupaten Banyuasin). Jurnal Riset Terapan Akuntansi, 3 (2).

Aset, J Riset, A. (2018). Analisis Faktor yang Mempengaruhi Transparansi Pengelolaan Alokasi Dana Desa (Studi Kasus pada Kecamatan Yosowilangun Kabupaten Lumajang). Ekonomi, 10, 105–112.

Astuti, T. P., & Yulianto. (2016). Good Governance Pengelolaan Keuangan Desa Menyongsong Berlakunya Undang-Undang Nomor 6 Tahun 2014. BAKI. 1 (1).

Atiningsih, S. & Ningtyas A. C. (2019). Pengaruh Kompetensi Aparatur Pengelola Dana Desa, Partisipasi Masyarakat, dan Sistem Pengendalian Internal terhadap Transparansi Pengelolaan Dana Desa (Studi pada Aparatur Pemerintah Desa se-Kecamatan Banyudono Kabupaten Boyolali). Ilmu Manajemen Dan AAkuntansi Terapan, 10, 2015–2019.

Atmadja, A.T., & Saputra, K. A. K. (2017). Pencegahan Fraud Dalam Pengelolaan Keuangan Desa. Jurnal Ilmiah Akuntansi Dan Bisnis, 1(2), 7-16.

Ayem, S. & Kusumasari K. F. (2020). Pengaruh Sistem Pengendalian Intern Pemerintah (SPIP) Terhadap Pencegahan Fraud Dalam Pengelolaan Dana Desa Dengan Transparansi Sebagai Variabel Mediasi. Jurnal Ilmiah Akuntansi Dan Humanika, (10) 2.

Aziiz, M. N. & Prastiti S. D. (2019). Faktor-Faktor Yang Mempengaruhi Transparansi Dana Desa. Jurnal Akuntansi Aktual 6 (2).

Baron Reuben M, dan Kenny David A. (1986). The Moderator-Mediator Variable Distinction in Social Psychological Research:Conceptual, Strategic, and Statistical Considerations.Journal of Personality and Social Psychology. Volume 51, No.6.

Bustani, B., Khaddafi, M. ., & Nur Ilham, R. (2022). REGIONAL FINANCIAL MANAGEMENT SYSTEM OF REGENCY/CITY REGIONAL ORIGINAL INCOME IN ACEH PROVINCE PERIOD YEAR 2016-2020. *International Journal of Educational Review, Law And Social Sciences (IJERLAS)*, 2(3), 459–468. https://doi.org/10.54443/ijerlas.v2i3.277

Bustomi, Adeng. 2020. ICWW:Perangkat Desa Myoritas Terjerat Korupsi Di 2020. https://www.republika.co.id/berita/qqddeo328/icw-perangkat-desa-mayoritas-terjerat- korupsi-di-2020, diakses pada 19 April 2021.

Dewi, dkk. (2017). Pengaruh Moralitas, Integritas, Komitmen Organisasi, Dan Pengendalian Internal Kas Terhadap Pencegahan Kecurangan (Fraud) Dalam Pelaksanaan Program Subsidi Beras Bagi Masyarakat Berpendapatan Rendah (Studi Pada Desa Dikabupaten Buleleng). E- journal S1 Ak Universitas Pendidikan Ganesha, 8 (2).

Eldayanti, dkk. (2020). Pengaruh Kompetensi Aparatur Desa, Sistem Pengendalian Internal, Integritas dan Transparansi Terhadap Pencegahan Kecurangan (Fraud) Dalam Pengelolaan Keuangan Desa. Hita Akuntansi Dan Keuangan, 1 (1).

Falahuddin, F., Fuadi, . F., Munandar, M., Juanda, R. ., & Nur Ilham, R. . (2022). INCREASING BUSINESS SUPPORTING CAPACITY IN MSMES BUSINESS GROUP TEMPE BUNGONG NANGGROE KERUPUK IN SYAMTALIRA ARON DISTRICT, UTARA

ACEH REGENCY. *IRPITAGE JOURNAL*, 2(2), 65–68. https://doi.org/10.54443/irpitage.v2i2.313

Ferina, Ika Sasti. (2016). Tinjauan Kesiapan Pemerintah Desa Dalam Implementasi Peraturaan Menteri Dalam Negeri Nomor 113 Tentang Pengelolaan Keuangan Desa (Studi Kasus Pada Pemerintahan Desa Di Kabupaten Ogan Hir). Jurnal Manajemen Dan Bisnis Sriwijaya 4 (3).

Geovani, I. ., Nurkhotijah, S. ., Kurniawan, H. ., Milanie, F., & Nur Ilham, R. . (2021). JURIDICAL ANALYSIS OF VICTIMS OF THE ECONOMIC EXPLOITATION OF CHILDREN UNDER THE AGE TO REALIZE LEGAL PROTECTION FROM HUMAN RIGHTS ASPECTS: RESEARCH STUDY AT THE OFFICE OF SOCIAL AND COMMUNITY EMPOWERMENT IN BATAM CITY. *International Journal of Educational Review, Law And Social Sciences (IJERLAS)*, *1*(1), 45–52. https://doi.org/10.54443/ijerlas.v1i1.10

Hasniati, (2016). Model Transparansi Pengelolaan Dana Desa. Jurnal Analisis Dan Pelayanan Public Volume 2, Nomor 1.

Headlines, Sumut. 2020. Kejari Tapsel Sidik Dana Desa Fiktif Rp892 juta, hhtps://waspada.id./sumut/kejari-tapsel-sidik-dana-desa-fiktif-rp892-juta/, diakses pada 19 Agustus 2021.

Ilham, Rico Nur. *et all* (2019).. Comparative of the Supply Chain and Block Chains to Increase the Country Revenues via Virtual Tax Transactions and Replacing Future of Money. International Journal of Suplly Management.Volume 8 No.5 August 2019.

Ilham, Rico Nur. *et all* (2019). Investigation of the Bitcoin Effects on the Country Revenues via Virtual Tax Transactions for Purchasing Management. International Journal of Suplly Management.Volume 8 No.6 December 2019.

Ithriyah, S. (2018). Effectiveness of ABA Therapy for Children with Special Needs of Autism: A Study of Psycholinguistics View. Ethical Lingua: Journal of Language Teaching and Literature, 5 (2), 149-158.

Karyono. (2013). Forensik Fraud, Edisi 1. Yogyakarta: C. v Andi Offset.

Kohlberg, Lawrence.2017. Stage of Moral Development. Working paper (online). http.//info.psu.edu.sa. Diakses 27 November 2021.

Laksmi, P. S. P., & Sujana, I. K. (2019). Pengaruh Kompetensi SDM, Moralitas Dan Sistem Pengendalian Internal Terhadap Pencegahan Fraud Dalam Pengelolaan Keuangan Desa. E-Jurnal Akuntansi Universitas Udayana, 26 (3).

Lasta Irawan, A. ., Briggs, D. ., Muhammad Azami, T. ., & Nurfaliza, N. (2021). THE EFFECT OF POSITION PROMOTION ON EMPLOYEE SATISFACTION WITH COMPENSATION AS INTERVENING VARIABLES: (Case Study on Harvesting Employees of PT. Karya Hevea Indonesia). International Journal of Social Science, Educational, Economics, Agriculture Research, and Technology (IJSET), 1(1), 11–20. https://doi.org/10.54443/ijset.v1i1.2

likdanawati, likdanawati, Yanita, Y., Hamdiah, H., Nur Ilham, R., & Sinta, I. (2022). EFFECT OF ORGANIZATIONAL COMMITMENT, WORK MOTIVATION AND LEADERSHIP STYLE ON EMPLOYEE PERFORMANCE OF PT. ACEH DISTRIBUS INDO RAYA. International Journal of Social Science, Educational, Economics, Agriculture Research, and Technology (IJSET), 1(8), 377–382. https://doi.org/10.54443/ijset.v1i8.41

Luthans, F. (2005). Organizational Behavior. Edisi 10. Yogyakarta: Andi.

Luthfiani, B. M., Asmony T. & Herwanti R. T. (2020). Analisis Faktor-Faktor Yang Mempengaruhi Transparansi Pengelolaan Dana Desa Di Kabupaten Lombok Tengah. E-Jurnal Akuntansi, Vol. 30 No. 7.

Mada, S., Kalangi, L., & Gamaliel, H. (2017). Pengaruh Kompetensi Aparat Pengelola Dana Desa, Komitmen Organisasi Pemerintah Desa, dan Partisipasi Masyarakat Terhadap

FACTORS AFFECTING MORAL HAZARD BEHAVIOR IN VILLAGE FUND MANAGEMENT
Hendra Raza, Nazaina, Lisa Idayanti, Rico Nur Ilham

Transparansi Pengelolaan Dana Desa Di Kabupaten Gorontalo. Jurnal Riset Akuntansi dan Auditing "Goodwill,"   8(2).

Majied Sumatrani Saragih, M. ., Hikmah Saragih, U. ., & Nur Ilham, R. . (2021). RELATIONSHIP BETWEEN MOTIVATION AND EXTRINSIC MOTIVATION TO ICREASING ENTREPRENEURSHIP IMPLEMENTATION FROM SPP AL-FALAH GROUP AT BLOK 10 VILLAGE DOLOK MASIHUL. *MORFAI JOURNAL*, *1*(1), 1–12. https://doi.org/10.54443/morfai.v1i1.11

Moeheriono. (2013). Pengukuran Kinerja Berbasis Kompetensi. Jakarta : PT. Raja GrafindoPersada. Mujianingrum, A. (2019). Pengaruh Pengendalian Internal, Integritas, Dan Asimetri Informasi Pada

Kecurangan Akuntansi Studi Pada Desa-Desa Kecamatan Miri Kabupaten Sragen. [Skripsi]. Surakarta: UIN Surakarta.

Nawir ID, Faizal R, Mansyur AZ, Riinawati R and Jayadi U (2022) Land transportation management policy in tarakan public economy. Front. Built Environ. 8:940740. doi: 10.3389/fbuil.2022.940740

Nur Ilham, R. ., Arliansyah, A., Juanda, R., Multazam, M. ., & Saifanur, A. . (2021). RELATHIONSIP BETWEEN MONEY VELOCITY AND INFLATION TO INCREASING STOCK INVESTMENT RETURN: EFFECTIVE STRATEGIC BY JAKARTA AUTOMATED TRADING SYSTEM NEXT GENERATION (JATS-NG) PLATFORM. *International Journal of Economic, Business, Accounting, Agriculture Management and Sharia Administration (IJEBAS)*, *1*(1), 87–92. https://doi.org/10.54443/ijebas.v1i1.27

Nur Ilham, R., Heikal, M. ., Khaddafi, M. ., F, F., Ichsan, I., F, F., Abbas, D. ., Fauzul Hakim Hasibuan, A. ., Munandar, M., & Chalirafi, C. (2021). Survey of Leading Commodities Of Aceh Province As Academic Effort To Join And Build The Country. *IRPITAGE JOURNAL*, *1*(1), 13–18. https://doi.org/10.54443/irpitage.v1i1.19

Nur ilham, R., Likdanawati, L., Hamdiah, H., Adnan, A., & Sinta, I. . (2022). COMMUNITY SERVICE ACTIVITIES "SOCIALIZATION AVOID STUDY INVESTMENT" TO THE STUDENT BOND OF SERDANG BEDAGAI. *IRPITAGE JOURNAL*, *2*(2), 61–64. https://doi.org/10.54443/irpitage.v2i2.312

Nuritomo, Rossieta Hilda. (2014). Politik Dinasti, Transparansi dan Kinerja Keuangan Pemerintah Daerah di Indonesia. SNA 17 Makalah Nomor 173.

Nurodin, I. & Umami R. (2017). Pengaruh Transparansi Dan Transparansi Terhadap Pengelolaan Keuangan Desa. Jurnal Ilmiah Ilmu Ekonomi, Vol.6, Edisi 11.

Oktaviani, Ida Ayu Alit, dkk. (2017). Pengaruh Praktik Transparansi, Conflict of Interest dan Penegakan Hukum Terhadap Potensi Fraud Dalam Pengelolaan Keuangan Desa Dikabupaten Buleleng. Jurnal Ilmiah Mahasiswa Akuntansi, 8 (2).

Peraturan Menteri Dalam Negeri RI Nomor 113 Tahun 2014 tentang Pedoman Pengelolaan Keuangan Desa.

Putra, P. & Saputra K. A. K. (2019). Praktek Akuntanbilitas Dan Transparansi Untuk Pencegahan Fraud Dalam Pengelolaan Dana Desa. Jurnal Krisna: Kumpulan Riset Akuntansi, Vol. 10, No. 2.

Ramadhniyati, Yayuk dan Nur Hayati. (2014). Pengaruh Profesionalisme, Motivasi, Integritas, Dan Independensi Satuan Pengawasan Internal Dalam Mencegah Kecurangan (Fraud) Dilingkungan Perguruan Tinggi Negeri. JAFFA. 02 (02).

Rahmaniar, R., Subhan, S., Saharuddin, S., Nur Ilham, R. ., & Anwar, K. . (2022). THE INFLUENCE OF ENTREPRENEURSHIP ASPECTS ON THE SUCCESS OF THE CHIPS INDUSTRY IN MATANG GLUMPANG DUA AND PANTON PUMP. International Journal of Social Science, Educational, Economics, Agriculture Research, and Technology (IJSET), 1(7), 337–348. https://doi.org/10.54443/ijset.v1i7.36

Riskasari, R. (2016). Transparansi Pengelolaan Dana Desa di Desa Bongki   Lengkese
        Kecamatan Sinjai Timur Kabupaten Sinjai. Jurnal Office, 2,   125– 132.

Robbins, S., dan Judge, T. (2008). Perilaku Organisasi Edisi ke-12. Jakarta : Salemba Empat.

Rosjidi. (2001). Akuntansi Sektor Publik Pemerintah: Kerangka, Standard dan Metode. Aksara
        Satu: Surabaya.

Sandi, H. ., Afni Yunita, N. ., Heikal, M. ., Nur Ilham, R. ., & Sinta, I. . (2021). RELATIONSHIP
        BETWEEN BUDGET PARTICIPATION, JOB CHARACTERISTICS, EMOTIONAL
        INTELLIGENCE AND WORK MOTIVATION AS MEDIATOR VARIABLES TO
        STRENGTHENING USER POWER PERFORMANCE: AN EMPERICAL EVIDENCE
        FROM   INDONESIA   GOVERNMENT. *MORFAI   JOURNAL*, *1*(1),   36–48.
        https://doi.org/10.54443/morfai.v1i1.14

Schlenker, B. R. (2008). Integrity and Chaaracter: Implication of Principled and ExpedientEthical
        Ideologis. Journal of Applied Psychology. 27 (10).

Sinta, I. ., Nur Ilham, R., Kumala Sari, D. ., M, M., Khaidir, K., & Ekamaida, E. (2021). Training
        The Processing Of Tomato Sauce For A Home-Based Business The Scale Of
        SMES. *IRPITAGE JOURNAL*, *1*(1), 26–28. https://doi.org/10.54443/irpitage.v1i1.24

Sinurat, M. ., Heikal, M. ., Simanjuntak, A. ., Siahaan, R. ., & Nur Ilham, R. . (2021). PRODUCT
        QUALITY   ON   CONSUMER   PURCHASE   INTEREST   WITH   CUSTOMER
        SATISFACTION AS A VARIABLE INTERVENING IN BLACK ONLINE STORE
        HIGH CLICK MARKET: Case Study on Customers of the Tebing Tinggi Black Market
        Online Store. *MORFAI JOURNAL*, *1*(1), 13–21. https://doi.org/10.54443/morfai.v1i1.12

Sugiyono. (2013). Metode Penelitian Kuantitatif, Kualitatif Dan R&D. Bandung: Alfabeta. CV.

Sujana, I. K. & Laksmi P.S.P. (2019). Pengaruh Transparansi, Moralitas Dan Sistem Pengendalian
        Internal Terhadap Pencegahan Fraud Dalam Pengelolaan Keuangan Desa. E- Journal
        Akuntansi Universitas Udayana Vol. 26. (3).

Sujana, E., & Cahyadi M. F. (2020). Pengaruh Religiusitas, Integritas, Dan Penegakan Peraturan
        Terhadap Fraud Pada Pengelolaan Keuangan Desa. Jurnal Ilmiah Akuntansi Dan
        Humanika, (10) 2.

Suliyanto. (2011). Ekonometrika Terapan Teori Dan Aplikasi Dengan SPSS. Yogyakarta. CV:
        Andi Officet.

Taqwa, S., Arza F. I., & Sari M. E. (2019). Pengaruh Transparansi, Kesesuaian Kompensasi Dan
        Pengendalian Intern Terhadap Potensi Kecurangan Dana Desa. Jurnal Eksplorasi
        Akuntansi, (1) 3 Seri E, 1443-1447.

Thoha, Parulian Hutapea dan Nurianna. (2008). Kompetensi Komunikasi Plus: Teori, Desain Kaus
        dan Penerapan Untuk HR dan Organisasi Yang Dinamis. Jakarta: Gramedia Pustaka
        Utama.

Tuanakotta, T.M. (2012). Akuntansi Forensik dan Audit Investigatif. Jakarta: Salemba Empat.
        Ubaidillah, Moh. dan Dian Arumsari. (2019). Pengaruh Tata Kelola Terhadap Transparansi

Pengelolaan Dana Desa dengan Profesionalisme SDM dan Integritas sebagai Variabel Intervening.
        Journal of Islamic Finance and Accounting, 1 (2).

Wibisino, dan Purnomo. (2017). Mengungkap Fenomena Pengawasan Publik Terhadap Dana Desa
        Di Kabupaten Madiun. Jurnal Aksi (Akuntansi Dan Sistem Informasi) (2) 1.

Wibowo. 2010. Manajemen Kinerja. Jakarta: PT Raja Grafindo Persada.

Widiyarta, K., Herawati, N. T., & Admadja, A. T. (2017). Pengaruh Kompetensi Aparatur, Budaya
        Organisasi, Whistleblowing Dan Sistem Pengendalian Internal Terhadap Pencegahan Fraud
        Dalam Pengelolaan Dana Desa (Studi Empiris Pada Pemerintah Desa Dikabupaten
        Buleleng). E-Journal S1 Ak Universitas Pendidikan ganesha, 8 (2, 1-12).

Widyiatama, Arif dan Lola Novita. (2007). Pengaruh Kompetensi Dan Sistem Pengendalian
        Internal Terhadap Transparansi Mengelola Alokasi Dana Desa. STIE Panca Bhakti Palu.

Yuliansyah, dan Rusmianto. 2016. Akuntansi Desa. Salemba Empat. Jakarta.

Yusuf Iis, E., Wahyuddin, W., Thoyib, A., Nur Ilham, R., & Sinta, I. (2022). THE EFFECT OF CAREER DEVELOPMENT AND WORK ENVIRONMENT ON EMPLOYEE PERFORMANCE WITH WORK MOTIVATION AS INTERVENING VARIABLE AT THE OFFICE OF AGRICULTURE AND LIVESTOCK IN ACEH. *International Journal of Economic, Business, Accounting, Agriculture Management and Sharia Administration (IJEBAS)*, *2*(2), 227–236. https://doi.org/10.54443/ijebas.v2i2.191

Zahra. (2011). Pengaruh Integritas, Kompetensi Dan Loyalitas Kepemimpinan Terhadap Kepercayaan Para Bawahan Di SBU Perkapalan PT. Pusri Palembang. Jurnal Ilmiah Orasi Bisnis, VI, 2085-1375.