THE EFFECT OF INFORMATION TECHNOLOGY USE AND VILLAGE OFFICE COMPETENCE ON THE PREVENTION OF VILLAGE FINANCIAL MANAGEMENT FRAUD WITH MODERATION OF INTERNAL CONTROL EFFECTIVENESS IN VILLAGE GOVERNMENTS IN DELI SERDANG REGENCY

Eka Nurmala Sari[1]*, Dewi Ladesye Napitupulu[2], Prawidya Hariani[3]
[123]Universitas Muhammadiyah Sumatera Utara, Medan, Indonesia
E-mail: author_1@mail.com[1]*, ladesye70@gmail.com[2]

Abstract
The purpose of this study was to determine and analyze the influence of information technology utilization and village official competence on the prevention of fraud in village financial management, moderated by the effectiveness of internal control. It is suspected that information technology utilization and village official competence influence fraud prevention and moderate the effectiveness of internal control. This study used a quantitative approach with an associative approach. Data collection used primary data and a Likert-scale questionnaire distributed to village officials in Deli Serdang Regency, North Sumatra. The population consisted of 380 villages, and a sample of 79 villages, each represented by two financial managers, totaling 158 individuals. The sampling technique used was stratified random sampling. The data were processed using the SEM method with the aid of the Smart PLS analysis tool. The results of this study prove that the use of information technology has an effect on fraud prevention and that the competence of village officials has an effect on fraud prevention. The effectiveness of internal control cannot moderate the influence of the use of information technology and the competence of village officials on fraud prevention.

Keywords:_Information Technology Utilization, Competence, Fraud Prevention, Internal Control Effectiveness_

INTRODUCTION

Village financial management plays a crucial role in creating transparency, accountability, and effective governance at the local level. This management encompasses the planning, implementation, reporting, and accountability processes for village revenue and expenditure, as stipulated in Minister of Home Affairs Regulation Number 20 of 2018 concerning Village Financial Management. The complexity and size of village budgets, whether sourced from Village Funds (DD), Village Fund Allocations (ADD), Village Original Income (PADes), or other sources, make village financial management vulnerable to the risk of fraud. Fraud in village financial management is a form of irregularity that not only harms state finances but also hinders the development process and undermines public trust in village government. According to the Indonesian Supreme Audit Agency (BPK RI) (2017), fraud is an intentional act to obtain illegitimate benefits, such as deception, manipulation, embezzlement, and abuse of trust. Fraud prevention efforts are crucial to creating clean and integrated village governance. This prevention includes implementing policies, systems, and procedures aimed at ensuring the reliability of financial reports, operational effectiveness, and compliance with applicable regulations (Bhae et al., 2022).

The phenomenon of village financial misuse has come under public scrutiny. According to a 2023 report by Indonesian Corruption Watch (ICW), there were 187 corruption cases in the village sector, resulting in state losses totaling Rp 162.2 billion. In Deli Serdang Regency alone, several villages in the districts of Pancur Batu, Tanjung Morawa, Bangun Purba, Namorambe, Sibolangit, and Percut Sei Tuan were involved in various forms of fraud, such as budget mark-ups, financial report manipulation, document falsification, and fictitious projects. This data demonstrates that despite established regulations, fraudulent practices remain rampant. Various previous studies have shown that fraud prevention in village financial management is influenced by several important factors, including the use of information technology, the competence of village officials, and the effectiveness of internal control systems. The use of information technology, particularly through the Village Financial System (Siskeudes)

application, is expected to improve efficiency, accuracy, and transparency in village financial management. However, technology also has the potential to be misused for manipulative purposes if not accompanied by adequate internal controls (Leksono, 2023). Previous research on the impact of information technology utilization on fraud prevention has yielded mixed results. Several studies, such as those by Asrin et al. (2021), Sari (2019), and Lestari et al. (2022), found that information technology utilization has a positive effect on fraud prevention. Conversely, studies by Sulistiyantoro & Zahara (2023) and Ridwan et al. (2023) found that information technology had no significant effect. This inconsistency suggests the possible role of other variables moderating the relationship. In addition to technology, village officials' competence is a key element in accountable financial management. Competence includes technical skills, understanding of regulations, and integrity in carrying out their duties. However, in the field, many village officials are still unable to operate financial applications independently and are even dependent on a single operator. This situation demonstrates low technological literacy and limited human resources, which can hinder accurate and timely financial reporting (Nur & Urumsah, 2025). Several studies have shown that village officials' competence significantly influences fraud prevention (Biduri et al., 2022; Jeandry et al., 2024; Sujana et al., 2020). However, numerous studies have also found this effect to be insignificant (Adhivinna et al., 2022; Mufidah & Masnun, 2021). These differing results support the hypothesis that moderating factors may influence this relationship.

The effectiveness of internal control plays a crucial role in ensuring that the village financial system operates according to the principles of transparency and accountability. This system is designed to prevent and detect irregularities as early as possible. Technology and competence will not deliver optimal results without the support of a reliable control system. Several studies have shown that internal control can strengthen the relationship between competence and fraud prevention (Khaie & Darwis, 2020; Kadek & Candra, 2024). However, several other studies have found that internal control is unable to moderate the effect of information technology on financial reporting quality (Hidayat & Ardhani, 2022; Aries & Suhartono, 2021). Considering these inconsistent findings, this study aims to fill the literature gap by empirically examining the relationship between information technology utilization and village officials' competence on fraud prevention, with internal control effectiveness as a moderating variable. This research focuses on villages in Deli Serdang Regency as case studies, with the hope of providing theoretical contributions to the development of science and practical contributions to the formulation of fraud prevention strategies within village government.

UTILIZATION OF INFORMATION TECHNOLOGY

Information technology can run effectively if members within the organization can use it well, and it is very important for individuals. The use of information technology significantly speeds up financial reporting and transaction data processing, reducing fraud. Conversely, if information technology is not utilized properly, fraud increases. This is crucial because if systems malfunction and fail, organizations can become immobilized by being unable to retrieve lost data or using inaccurate data due to processing errors.(Putri and Marta 2024)Utilizing information technology to manage village finances will increase transparency and accountability. Technology will create more secure and reliable financial management, making investment in technology and training a crucial strategy for reducing the risk of fraud at the village level.

H1: There is an influence between the use of information technology on preventing fraud in village financial management.

VILLAGE OFFICE COMPETENCIES

The competence of village officials has a positive correlation with the prevention of fraud in village financial management.Thus, the better the competence of each village official in managing and allocating village finances according to their intended use, the better the level of prevention against fraud will be.(Rakanti 2024).

H2: There is an influence between the competence of village officials on preventing fraud in village financial management.

INTERNAL CONTROL EFFECTIVENESS

The effectiveness of internal control has a crucial role as a moderating variable in strengthening the relationship between the use of information technology (IT) and the prevention of fraud in village financial management.Internal control in government agencies can be optimized through the use of information technology.An effective internal control system creates a work environment that supports fraud prevention through segregation of duties, ongoing monitoring, and reporting mechanisms. In the context of information technology utilization, internal

controls ensure data validation and authorization, system security, and IT-based audits to detect and prevent anomalies or irregularities. Every human resource that already has good competence, then the level of fraud can be reduced, but the tendency for fraud to occur can still occur if the high competence of human resources is not used wisely but to seek personal gain, so a strong internal control system is needed to control and manage.Internal control also supports the competence of village officials by overseeing task implementation, integrating training with supervision, and ensuring regulatory compliance. The interaction of these three factors is more optimal when internal control functions well, thus preventing the opportunity for misuse of technology or village officials' competence that could facilitate fraudulent acts. This means that better human resource competence can prevent fraud, but if it is not properly monitored or if the internal control system is weak, the level of fraud will increase (Kadek & Candra, 2024). Fraud prevention begins with implementing effective internal controls. The stronger the internal control system, the more likely it is to prevent fraud in village financial management.(Jeandry, Dara, and Zainuddin 2024)The effectiveness of an organization's internal controls influences employee behavior so that fraud can be avoided.

H3: The effectiveness of internal control moderates the use of information technology to prevent fraud in village financial management.

H4: The effectiveness of internal control moderates the competence of village officials in preventing fraud in village financial management.

METHOD

This research is quantitative with an associative approach implemented.in villages throughout Deli Serdang Regency, North Sumatra Province.The population used is village officials involved in village financial management.in Deli Serdang Regency which consists of 380 villages. Determination of the total number of samples was carried out using the Slovin formula with a margin of error of 10% as follows:

$$n = \frac{N}{1 + N\,(e)^2}$$
$$n = \frac{380}{1 + 380\,(10\%)^2}$$
$$n = \frac{380}{4,8}$$
$$n = 79,16$$

Based on these calculations, the required sample size is approximately 79 villages. The 79 sample villages were then distributed proportionally across the 22 sub-districts in Deli Serdang Regency using the following formula:

$$n_i = \left(\frac{N_i}{N}\right) \times n$$

Information:
- n_i: Number of village samples from the i-th sub-district
- N_i: Number of villages in sub-district i
- N: Total villages in all of Deli Serdang Regency
- n: Total village sample

The criteria for selecting the respondent sample from the villages are as follows: 1). Each village will be represented by 2 (two) Village Officials who are actively involved in village financial management. 2). Village Officials who are willing to be sources in the research. Thus, the total respondents in this study are 79 x 2 = 158 respondents. Details of the sample data can be seen in the following table.

Table 1. Sample Data per District in Deli Serdang Regency

No	Subdistrict	Population	Sample	Village Apparatus
1	Sibolangit	30 Villages	6	12
2	Stone Fountain	25 Villages	5	10
3	Kutalimbaru	14 Villages	3	6
4	Sunggal	17 Villages	4	8
5	Silver Expanse	20 Villages	4	8
6	Labuhan Deli	5 Villages	1	2
7	Percut Sei Tuan	18 Villages	4	8
8	Quiz Bar	11 Villages	2	4
9	Pumpkin Beach	19 Villages	4	8
10	Banyan tree	11 Villages	2	4
11	Merbau Fence	16 Villages	3	6
12	Lubuk Pakam	6 Villages	1	2
13	Galang	28 Villages	6	12
14	Ancient Building	24 Villages	5	10
15	Mount Meriah	12 Villages	2	4
16	Sinembah Tanjung Muda (STM) Hulu	20 Villages	4	8
17	Sinembah Tanjung Muda (STM) Downstream	15 Villages	3	6
18	Tanjung Morawa	25 Villages	5	10
19	Patumbak	8 Villages	2	4
20	Blue-blue	17 Villages	4	8
21	Delitua	3 Villages	1	2
22	Namorambe	36 Villages	8	16
Total		380 Villages	79 Villages	158 Respondents

Data collection was conducted using a questionnaire based on a Likert scale and provided five alternative answers to respondents using a scale of 1 to 5. The research instrument was compiled based on indicators of each variable. Fraud prevention was measured through transparency, accountability, participation, orderliness and discipline. Utilization of information technology was measured through frequency of use, intensity of use, software used and information generated. Competence of village officials was measured by knowledge, abilities/expertise and attitude. The effectiveness of internal control was measured by the control environment, risk assessment, control activities, information and communication and control monitoring. The tendency of assessments of statements given to respondents can be seen from the average value (mean). Mean analysis was conducted by creating a class limit that was used to decide whether the average value could be included in a new category. The results of the average were then divided into scale ranges based on the following formula:

$$\text{Rentang Skala Interval} = (\text{Nilai tertinggi} - \text{Nilai terendah})/(\text{Nilai Tertinggi})$$

Data analysis was carried out using the SEM method with the help of analysis tools.*Structural Equation Model*(SEM) using Partial Least Square (PLS)Version 4. Validity and reliability tests are carried out through evaluation of the outer model, while hypothesis testing uses the inner model.

RESULTS AND DISCUSSION

This research involves158 village officials in Deli Serdang Regencywho are involved in village financial management.Of the 22 sub-districts and 380 villages, 79 villages were selected as research sites. Each village was represented by two respondents responsible for managing the village's finances, selected as the research sample. All 158 respondents returned and completed the questionnaires, resulting in a total of 158 research data sets.

Respondent characteristics based on gender, the majority were male, 87 people (55.1%) and the rest were female, 71 people (44.9%). Respondent characteristics based on education, the majority were high school/vocational school graduates, 101 people (63.9%) and the rest were Bachelor's (S1) graduates, 60 people (31.7%); Master's (S2) graduates, 49 people (12.8%), Master's (S2) graduates, 1 person (0.6%) and others, 6 people (3.8%). It can be said that respondents have a relatively low educational background or are still dominated by high school graduates or equivalent. Respondents currently hold positions, mostly Village Secretaries, 78 people (49.4%), followed by heads of financial affairs, 75 people (47.5%) and a minority of section heads, 6 people (3.1%). Meanwhile, the majority of positions in financial management are Village Treasurers, totaling 77 people (48.7%), followed by Village Financial Management Technical Implementation Coordinators (PTPKD) totaling 76 people (48.1%) and a minority of budget activity implementers totaling 5 people (3.2%). Respondents have worked in village government, the majority of which are 69 people (43.7%) for more than five to ten years, followed by 45 people (28.5%) for one to five years, and 40 people (25.3%) for more than ten years. Only 4 people (2.5%) have worked for less than one year, so it can be said that respondents have quite a long experience in carrying out duties in village government.

Respondents have worked in village financial management, with the majority (73 people) having worked for five to ten years, followed by 52 (32.9%) with one to five years, and 20 (12.7%) with more than ten years. A minority (13 people) have worked for less than one year. It can be said that respondents have considerable experience in managing village finances. Respondents stated the type of software in managing village finances, the majority using laptops totaling 117 people (74%), followed by laptops and computers totaling 23 people (14.6%) and computers totaling 18 people (11.4%). The age of the software, the majority is one to five years old totaling 78 people (49.4%), followed by over five to ten years totaling 56 people (35.4%) and over ten years totaling 19 people (12%). The minority of the device age under one year totaling 5 people (3.2%). It can be said that the age of supporting facilities such as laptops and computers in managing village finances is quite old and needs the provision of new facilities so that work is more effective and efficient. Internet conditions in supporting managing village finances, the majority stated that it was fast totaling 105 people (66.5%), stated that it was slow totaling 44 people (27.8%), and stated that it was intermittent totaling 9 people (5.7%). It can be said that the availability of supporting facilities in managing village finances is already supportive. Although the internet connection system for managing finances is good, changes are needed for those with unstable internet connections, such as slow and sometimes intermittent internet connections, so that village financial administration throughout Deli Serdang Regency can run smoothly.

Average valuefor all variable indicatorsprevention of fraud in village financial managementis 4.00 is classified as "good". The transparency indicator has an average value of 3.75 in the "good" category, the accountability indicator has an average value of 4.25 in the "very good" category, the participatory indicator has an average value of 4.18 in the "good" category, and the orderly and disciplined indicator has an average value of 3.75 in the "good" category. This indicates that most village officials stated that fraud prevention can be overcome by using a village financial system with transparency, accountability, community participation and accompanied by high discipline in preparing reports on time. The average value for all variable indicatorsutilization of information technologyis 4.00, which is classified as "good". The frequency of use indicator has an average value of 4.13 in the "good" category, the intensity of use indicator has an average value of 3.58 in the "good" category, the software used indicator has an average value of 4.17 in the "good" category, and the information generated indicator has an average value of 4.10 in the "good" category. This indicates that most respondents stated that the use of a computerized system in the village financial information system can simplify work related to village financial management which can prevent fraud. However, the item about tInformation technology is used actively and in real-time to record every village financial transaction, which is still considered quite good.

The average score for all village officials' competency variable indicators is 4.00 in the "good" category. The knowledge indicator has a score of 4.05 in the "good" category, the ability or expertise indicator has a score of 3.42 in the "good" category, and the attitude indicator has a score of 4.05 in the "good" category. This indicates that most village officials feel they have the ability/skills, both in terms of understanding the village financial system and ways of thinking and supported by attitudes in preventing fraud in village financial management. However, the item about kabilities and skillsvillage apparatusin using the village financial management application is quite good, this is due to the tendency to depend on the Siskeudes application operator.Average value for all variable indicatorseffectiveness of internal controlis 4.10, classified as "good". The control environment indicator has a value of 4.14 in the "good" category, the risk assessment indicator has a value of 3.53 in the "good" category, the control activity indicator has a value of 4.08 in the "good" category, the information and communication indicator has a value of 4.13 in the "good" category, and the control monitoring indicator has a value of 4.16 in the "good" category. This indicates that most village officials stated that the control environment, risk assessment, control activities,

information and communication, and control monitoring can minimize fraud in village financial management. However, the item about pThe village government routinely carries out risk identification in village financial management, which is still considered quite good. This research uses data analysis methods*Partial Least Square*(PLS)Version 4. There are 2 stages carried out in data analysis, namely by testing the outer model and the inner model.

OUTER MODEL

In the context of analysis using the Partial Least Squares (PLS) method, this evaluation was conducted through Composite Reliability testing. The results of the reliability and construct validity testing for this research model are presented in the following table:

Table 2. Cronbach's Alpha and C*composite reliability*

Variables	*Cronbach's Alpha*	*Composite reliability (rho_a)*	*Composite reliability (rho_c)*
Utilization of Information Technology (X1)	0.937	0.938	0.947
Village Apparatus Competence (X2)	0.897	0.903	0.924
Internal Control Effectiveness (Z)	0.924	0.927	0.938
Fraud Prevention (Y)	0.937	0.940	0.948

The analysis results show that all constructs meet these criteria, with Composite Reliability values > 0.80, and Cronbach's Alpha > 0.80. All constructs in this research model have met the requirements for good reliability and convergent validity, making them suitable for further testing in the structural model. In the convergent validity test, there are two important things to consider: the loading factor value and the Average Variance Extracted (AVE) value. The recommended loading factor value is at least > 0.70, while the AVE value is at least > 0.50 for the indicator to be said to have good convergent validity.

Table 3. Loading Factor and AVE

Variables	Measurement Items	*Loading Factor*	AVE	Information
Utilization of Information Technology (X1)	X1.1	0.847	0.696	Valid
	X1.2	0.857		Valid
	X1.3	0.863		Valid
	X1.4	0.874		Valid
	X1.5	0.838		Valid
	X1.6	0.766		Valid
	X1.7	0.783		Valid
	X1.8	0.841		Valid
Village Apparatus Competence (X2)	X2.1	0.857	0.708	Valid
	X2.2	0.862		Valid
	X2.3	0.853		Valid
	X2.4	0.841		Valid
	X2.5	0.793		Valid
Internal Control Effectiveness (Z)	Z1.1	0.806	0.639	Valid
	Z1.2	0.839		Valid
	Z1.3	0.781		Valid
	Z1.4	0.791		Valid
	Z1.5	0.789		Valid
	Z1.6	0.815		Valid
	Z1.7	0.800		Valid
	Z1.8	0.771		Valid

	Z1.9	0.828		Valid
	Z1.10	0.775		Valid
Prevention of Fraud in Village Financial Management (Y)	Y1.1	0.861	0.654	Valid
	Y1.2	0.802		Valid
	Y1.3	0.848		Valid
	Y1.4	0.829		Valid
	Y1.5	0.744		Valid
	Y1.6	0.752		Valid
	Y1.7	0.830		Valid
	Y1.8	0.795		Valid

Table 4. Discriminant Validity Results (Fornell-Larcker)

Variables	Internal Control Effectiveness (Z)	Village Apparatus Competence (X2)	Fraud Prevention (Y)	Utilization of Information Technology (X1)
Internal Control Effectiveness (Z)	**0.800**			
Village Apparatus Competence (X2)	0.647	**0.841**		
Fraud Prevention (Y)	0.772	0.726	**0.808**	
Utilization of Information Technology (X1)	0.751	0.598	0.775	**0.834**

This shows that most of the indicators have been able to measure the constructs that should be measured, so it can be concluded that discriminant validity is fulfilled and the constructs used are declared valid.

INNER MODEL

The coefficient of determination test shows how much variation in the dependent variable can be explained by the independent variables in the regression model. The R-square value for the variable preventing fraud in village financial management is 0.742, and the adjusted R-square is 0.733. This means that the variables of information technology utilization and village apparatus competence influence the prevention of fraud in village financial management by 74.2%, while the remaining 25.8% is influenced by other variables outside the research model. The results of the bootstrapping analysis using the Partial Least Squares (PLS) approach provide an overview of the level of significance of the relationships between latent variables and support a deeper understanding of the structure of the model being studied. The complete results of this test are presented below:
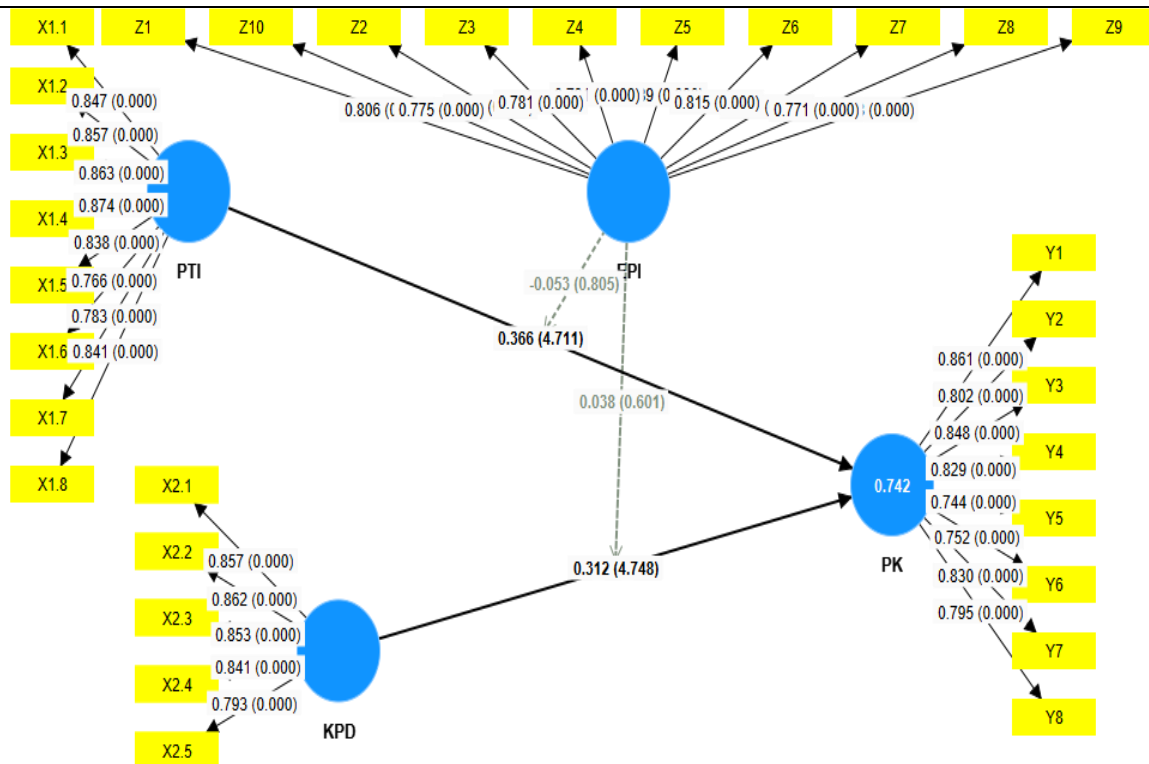
Image 1: Path Coefficient

Based on the results of the data processing, the hypothesis testing used a significance level of 5% and the t-statistic value used was 1.96. Therefore, the criteria for accepting or rejecting the hypothesis are Ha accepted and H0is rejected when the t-statistic > ttable 1.975. To reject or accept the hypothesis using probability, Ha is accepted if the p-value < 0.05.

The influence of the use of information technology on fraud prevention

The path coefficient between the use of information technology and the prevention of fraud in village financial management is0.366, with a t-statistic value of4,711(greater than the critical value of 1.975) and a p-value of 0.000 (less than 0.05). This indicates that the use of information technology has a significant direct impact on fraud prevention efforts in village financial management. Thus, the first hypothesis (H1) is accepted.

The influence of village apparatus competence on fraud prevention

The test results show that the path coefficient between village apparatus competency and fraud prevention in village financial management is0.312,with a t-statistic of4,748(> 1.975) and a p-value of 0.000 (< 0.05). These findings indicate a significant direct influence of village apparatus competence on fraud prevention. Therefore, the second hypothesis (H2) is accepted.

The influence of the use of information technology on fraud prevention with the moderation of internal control effectiveness

The indirect influence coefficient between the use of information technology on fraud prevention, through the effectiveness of internal control as a mediating variable, was obtained at-0.053,with a t-statistic of0.421(<1.975) and p-value of 0,421(> 0.05). These results indicate that the effectiveness of internal control is unable to moderate the influence of information technology utilization on preventing fraud in village financial management. Therefore, the third hypothesis (H3) can be rejected.

The influence of village apparatus competence on fraud prevention with moderation in the effectiveness of internal control

The test shows that the coefficient of indirect influence of village apparatus competence on fraud prevention through the effectiveness of internal control is0.038, with a t-statistic of0.601(<1.975) and p-value of0.548(> 0.05). This finding proves that the effectiveness of internal control is unable to moderate the influence of village apparatus

competence on preventing fraud in village financial management. Therefore, the fourth hypothesis (H4) can be rejected.

CONCLUSION

Based on the results of research on the influence of the use of information technology and the competence of village officials on preventing fraud in village financial management with moderation in the effectiveness of internal control in village governments throughout Deli Serdang Regency, the following conclusions can be drawn:

1. The use of information technology has a positive impact on preventing fraud in village financial management. This indicates that the more optimally technology is used, the greater its ability to detect, prevent, and reduce the potential for village financial irregularities.
2. The competence of village officials has a positive impact on preventing fraud in village financial management. The knowledge, skills, and attitudes of village officials strengthen integrity and compliance with regulations in village financial management.
3. The effectiveness of internal control weakens the direct influence of the use of information technology on fraud prevention.
4. The effectiveness of internal control also weakens the influence of village apparatus competence on fraud prevention.
   Some suggestions as input for improving village financial management to avoid fraud, namely:

1. The central and regional governments need to accelerate the digitalization of village financial systems through the integrated and real-time use of information technology to record every financial transaction. Furthermore, ongoing training programs and technical support are needed to ensure village officials are able to operate the system optimally. This implementation is expected to increase efficiency, accuracy, and transparency, while minimizing the risk of recording errors and fraud.
2. Transparency in village financial management needs to be strengthened by providing easy access to information for the public through the development and utilization of official village government websites. Regular publication of financial reports, budget realization, and activity progress will serve as an effective social oversight tool to prevent irregularities.
3. Capacity building for village officials must encompass not only technical skills in administration and financial management, but also a comprehensive understanding of risk-based internal control systems and public accountability principles. This approach is crucial to ensuring that village officials are not only capable of implementing formal procedures but also understand the substance of effective control.
4. Internal village oversight mechanisms need to be optimized through synergistic collaboration between the village head, village officials, the Village Consultative Body (BPD), village facilitators, and the community. Public participation as an element of social control must be encouraged to strengthen early detection of potential fraud and ensure governance integrity.
5. Central and regional governments are advised to develop technical risk management guidelines tailored to the characteristics of village governance. These guidelines should include procedures for identifying financial risks, mitigation measures, and mechanisms for periodically evaluating the effectiveness of internal controls to ensure the sustainability and integrity of village fund governance.

REFERENCES

Adhivinna, Vidya Vitta, Mega Selawati, and M. Sulkhanul Umam. 2022. "Kompetensi Aparatur Dan Sistem Pengendalian Internal Pada Pencegahan Fraud Dalam Pengelolaan Dana Desa." *Jurnal Aplikasi Akuntansi* 6(2): 63–74.

Aries, M.P., & Suhartono, E. (2021). "*Faktor Determinan Kompetensi Sumber Daya Manusia dan Sistem Informasi Akuntansi Terhadap Kualitas Laporan Keuangan dengan Dimoderasi Sistem Pengendalian Internal.*" *Jurnal Ilmiah Infokam*, 17(2), 73–86.

Asrin, Setiawina Djinar, Made Kembar Sri Budhi, and Wayan Murjana Yasa. 2021. "The Effect Of Internal Control System, Utilization Of Information Technology, And Human Resource Competency On Village Financial Integrity And Fraud Prevention." *Turkish journal of computer and mathematics Eduacation* 12(13): 7025–36.

Bhae, Martha Aldesi, Wilhelmian Mitan, and Paulus Libu Lamawitak. 2022. "The Effect of Presentation of Village Financial Reports, Control Environment and Individual Morality on Fraud Prevention in Village Fund

Management (Case Study in Tanaduen Village, Watuliwung Village, Habi Village and Langir Village, Kangae District, Sikk." *2nd Internasional Conference On Business & Social Sciences* 72(6): 761–71.

Biduri, Sarwenda, Hadiah Fitriyah, and Putri Febriana. 2022. "Pencegahan Fraud Dalam Pengelolaan Alokasi Dana Desa." *Owner* 6(4): 4021–36.

BPK RI, peraturan. 2017. "Standar Pemeriksaan Keuangan Negara."

Hidayat, S.P. & Ardhani, L. (2022). "Mampukah Pengendalian Internal Memoderasi Hubungan Sistem Informasi Akuntansi dengan Kualitas Laporan Keuangan?" *Jurnal Akuntansi Universitas Jember*, 20(1), 46-60.

Jeandry, Gregorius, Amin Dara, and Zainuddin Zainudin. 2024. "Pengelolaan Dana Desa Bebas Fraud: Pendekatan Efektif Di Kecamatan Tidore Utara." *Owner* 8(2): 1125–42.

Kadek, Ni, and Yuni Candra. 2024. "Moderasi Sistem Pengendalian Internal Pada Kinsep Manusia Terhadap Kecenderungan Fraud." *Accounting Profession Journal (APAJI)* 6(2): 10–18.

Kharie, Sitti Marwa, and Herman Darwis. 2020. "Moderation of Internal Control System in the Relationship Between Internal Auditor Competence and Organizational Justice of Fraud Prevention." *Nominal: Barometer Riset Akuntansi dan Manajemen* 9(1): 85–108.

Leksono Putri Handayani, Nugrah. 2023. "Peran Teknologi Informasi Pada Akuntansi Sektor Publik Dalam Pencegahan Fraud." *Jurnal Manuhara: Pusat Penelitian Ilmu Manajemen dan Bisnis* 1(2): 27–35. https://doi.org/10.61132/manuhara.v1i2.215.

Lestari, Sri Puji, Linzzy Pratami Putri, and Dena Adella. 2022. "Peran Financial Literacy Dan Financial Technology Dalam Membantu Perekonomian UMKM Di Desa Bandar Khalipah." *Ekonomikawan: Jurnal Ilmu Ekonomi dan Studi Pembangunan* 22(2): 190–99.

Mufidah, Mufidah, and Masnun Masnun. 2021. "Pengaruh Pengendalian Internal Dan Kompetensi Terhadap Pencegahan Kecurangan Pengelolaan Dana Desa Di Kecamatan Kumpeh Ulu Kabupaten Muaro Jambi." *Ekonomis: Journal of Economics and Business* 5(2): 519.

Nur, Muhammad, and Dekar Urumsah. 2025. "Determinan Pencegahan Penyalahgunaan Pengelolaan Dana Desa Di Sulawesi Selatan." *NCAF Proceeding Of National Conference On Accounting & Finance* 7: 74–82.

Putri, Imas Mutikartini, and Marta Marta. 2024. "Pengaruh Pemanfaatan Teknologi Informasi , Whistleblowing System , Dan Peran Audit Investigatif Terhadap Pengungkapan Fraud." *Jurnal Manajemen, Bisnis dan Akuntansi* 3(3).

Rakanti, Ratnadi. 2024. "Kompetensi Aparatur Desa, Moralitas, Sistem Pengendalian Internal, Dan Pencegahan Fraud Pengelolaan Dana Desa Ni Putu Tarisa Putri Rakanti 1* , Ni Made Dwi Ratnadi 2 1,2." *Bisnis, Jurnal Akuntansi Akuntansi, Program Studi Udayana, Universitas* 22(2): 258–73.

Ridwan, Rizky, Dheri Febiyani Lestari, Alfin Nur Arifah, and Aditia Abdurachman. 2023. "Peran Sistem Informasi Akuntansi Dalam Mencegah Kecurangan: Pendekatan Studi Di Tasikmalaya." *Jurnal Ilmiah Akuntansi Kesatuan* 11(1): 211–18.

Sari, Y I. 2019. Pengaruh *SDM, Sistem Pengendalian Internal, Pemanfaatan Teknologi Informasi, Penerapan Standar Akuntansi Pemerintahan Terhadap Kualitas Laporan Keuangan*. eprints.perbanas.ac.id.

Sujana, I Ketut, I Made Sadha Suardikha, and Putu Santi Putri Laksmi. 2020. "Whistleblowing System, Competence, Morality, and Internal Control System Against Fraud Prevention on Village Financial Management in Denpasar." *E-Jurnal Akuntansi* 30(11): 2780.

Sulistiyantoro, David, and Inna Zahara. 2023. "Pengaruh Sistem Pengendalian Internal, Aksesibilitas Informasi Desa, Kompetensi Aparatur Desa, Sistem Keuangan, Pemanfaatan Teknologi Lnformasi, Gaya Kepemimpinan Kepala Desa Terhadap Pencegahan Kecurangan Pengelolaan Dana Desa." *Jurnal Analisa Akuntansi dan Perpajakan* 7(2): 185–99.