

DAFTAR PUSTAKA

- Adhivinna, V. V., Selawati, M., & Umam, M. S. (2022). Kompetensi Aparatur Dan Sistem Pengendalian Internal Pada Pencegahan Fraud Dalam Pengelolaan Dana Desa. *Jurnal Aplikasi Akuntansi*, 6(2), 63–74. <https://doi.org/10.29303/jaa.v6i2.138>
- Association of Certified Fraud Examiners (ACFE). (2022). Occupational Fraud 2022: A Report to the nations. *Association of Certified Fraud Examiners*, 1–96.
- Association of Certified Fraud Examiners Indonesia. (2019). Survei Fraud Indonesia 2019. *Indonesia Chapter #111*, 53(9), 1–76. <https://acfe-indonesia.or.id/survei-fraud-indonesia/>
- Aulia, F., Syamsuddin, S., & Sahrir, S. (2023). Pengaruh Moral Sensitivity, Transparansi dan Akuntabilitas Terhadap Pencegahan Fraud Dalam Pengelolaan Alokasi Dana Desa. *Owner*, 7(3), 2112–2120. <https://doi.org/10.33395/owner.v7i3.1462>
- Biduri, S., Fitriyah, H., & Febriana, P. (2022). Pencegahan Fraud dalam pengelolaan alokasi Dana Desa. *Owner*, 6(4), 4021–4036. <https://doi.org/10.33395/owner.v6i4.1085>
- Bunga, R. A., Rafael, S. J. M., Dethan, M. A., & Arthana, I. K. (2020). Whistleblowing systems and competence of internal auditor for fraud prevention. *International Journal of Scientific and Technology Research*, 9(2), 3171–3175.
- Charim, H., Mohklas, M., & Wahyuningsih, P. (2023a). Religiosity As a Moderator for Fraud Prevention in Village Fund Management. *Fokus Ekonomi : Jurnal Ilmiah Ekonomi*, 18(1), 226–240. <https://doi.org/10.34152/fe.18.1.226-240>
- Charim, H., Mohklas, & Wahyuningsih, P. (2023b). Religiosity As A Moderator For Fraud Prevention Village Fund Management (A Case Study in the Village Government of Tanggungharjo Sub-District, Grobogan Regency). *Jurnal Ilmiah Ekonomi*, 18(1), 226–240. <http://ejournal.stiepena.ac.id/index.php/fe>
- Chariri, A., Darsono, & Januarti, I. (2022). *Karakter Psikopati Auditee dan Skeptisme Profesional Auditor* (Muhammad Khafid (ed.); I. Fastindo).
- Cooper Donald R. (1991). Business Research Methods. In *Proceedings of the Annual Reliability and Maintainability Symposium* (Twelfth). McGraw-Hill Irwin. <https://doi.org/10.1109/arms.1991.154456>
- COSO, C. of S. O. of the T. C. (2012). COSO – Internal Control Integrated Framework. The Committee of Sponsoring Organization of the treadway Commission. *Coso*, 194. www.ic.coso.org
- Dewi, L. P., Sunaryo, K., & Yulianti, R. (2022). Pengaruh Kompetensi Aparatur, Moralitas Individu, Budaya Organisasi, Praktik Akuntabilitas, Dan Whistleblowing Terhadap Pencegahan Fraud Dalam Pengelolaan Dana Desa (Studi Empiris Pada Desa Di Kecamatan Prambanan, Klaten). *Jurnal Akuntansi*

Trisakti, 9(2), 327–340. <https://doi.org/10.25105/jat.v9i2.13870>

- Direktorat Jenderal Perimbangan Keuangan. (2021). Kebijakan Dana Desa Tahun 2021. *Kementerian Keuangan Republik Indonesia*, 7. <http://www.djpk.kemenkeu.go.id/wp-content/uploads/2021/02/Kebijakan-Dana-Desa-2021.pdf>
- Endarningtyas, O. D., & Chariri, A. (2022). Apakah Sistem Pelaporan Pelanggaran Efektif Mencegah Korupsi? *Jurnal Akuntansi Multiparadigma*, 13(1), 74–84. <https://doi.org/10.21776/ub.jamal.2021.13.1.06>
- Ernawati, E., Tajuddin, T., & Nur, S. (2021). *Growth ? An Experience of Implementing Village Fund Policy in Indonesia*.
- Fachrurrozie, F., Wahyudin, A., Nurkhin, A., Mukhibad, H., Kardiyem, K., & Saputri, F. M. (2020). The determinant of the financial fraud of the village fund management. *Jurnal Keuangan Dan Perbankan*, 24(1), 95–105. <https://doi.org/10.26905/jkdp.v24i1.3576>
- Ghozali, I. (2021a). Aplikasi Analisis Multivariate Dengan Program IBM SPSS 26 Edisi 10. In *Universitas Diponegoro* (8th ed.). <https://doi.org/10.1128/AAC.03728-14>
- Ghozali, I. (2021b). *Partial Least Square (Konsep, Metode, dan Aplikasi menggunakan Program WarpPLS 7.0, Edisi 4)* (4th ed.). Universitas Diponegoro Semarang.
- Ghozali Imam. (2021). Aplikasi Analisis Multivariate Dengan Program IBM SPSS 26 Edisi 10. In *Semarang, Universitas Diponegoro*.
- Ginting, R., Sjahruddin, H., Alaslan, A., Jagakarsa, U. T., Tinggi, S., Ekonomi, I., & Bongaya, M. (2023). *Universitas Tama Jagakarsa, 2 Sekolah Tinggi Ilmu Ekonomi Makassar Bongaya, 3 Universitas Lelemuku Saumlaki, 4 STKIP PGRI Trenggalek, 5 Universitas Bhayangkara Jakarta Raya*. 2023(2), 1–11.
- Hair, J., Anderson, R., Babin, B., & Black, W. (2010). Multivariate Data Analysis.pdf. In *Australia : Cengage: Vol. 7 edition* (p. 758).
- Hartojo, N., Ikhsan, M., & Dartanto, T. (2022). *A Growing Light in the Lagging Region in Indonesia : The Impact of Village Fund on Rural Economic Growth*.
- Hayati, N., & Amalia, I. (2021). The effect of religiosity and moderation of morality on fraud prevention in the management of village funds. *The Indonesian Accounting Review*, 11(1), 105-114. <https://doi.org/10.14414/tiar.v11i1.2297>
- Heider, F. (1958). *The Psychology of Interpersonal Relations*. <https://doi.org/https://doi.org/10.4324/9780203781159>
- Hendri, H., Yuliantoro, Y., & Ama, M. K. (2020). Determinants of Fraud Prevention and Financial Performance As an Intervening Variable. *International Journal of Economics and Financial Issues*, 10(1), 19–26. <https://doi.org/10.32479/ijefi.8955>
- Indonesian Corruption Watch. (2023). *Laporan Hasil Pemantauan Tren Penindakan*

- Kasus Korupsi Tahun 2022 “Korupsi Lintas Trias Politika.”* 1–55. [https://antikorupsi.org/sites/default/files/dokumen/Narasi Laporan Tren Penindakan Korupsi Tahun 2022.pdf](https://antikorupsi.org/sites/default/files/dokumen/Narasi%20Laporan%20Tren%20Penindakan%20Korupsi%20Tahun%202022.pdf)
- Kemendesa. (2022). *400 Triliun Dana Desa Digelontorkan Sejak 2015, Ini Hasilnya*. Kemendesa Republik Indonesia. <https://kemendesa.go.id/berita/view/detil/4227/400-triliun-dana-desa->
- Kemendesa. (2023). *Dana Desa*. <https://sid.kemendesa.go.id/village-fund>
- Kompas.com. (2022). *Jual Beli Jabatan Perangkat Desa di Demak, Harga Dibanderol Rp 150 Juta hingga Rp 250 Juta*. Kompas.Com. <https://regional.kompas.com/read/2022/11/22/132416278/jual-beli-jabatan-perangkat-desa-di-demak-harga-dibanderol-rp-150-juta>
- Kompas.com. (2023). *Kades di Demak Korupsi Dana Desa Rp 220 Juta, Ternyata Pernah Ditahan Kasus Judi Kartu*. Kompas.Com. <https://regional.kompas.com/read/2023/07/12/182800378/kades-di-demak-korupsi-dana-desa-rp-220-juta-ternyata-pernah-ditahan-kasus>
- KPK. (2022). *Daftar Penerima Penghargaan Capaian Indeks Pencegahan Korupsi di Hakordia 2022*. KPK.Go.Id. <https://aclc.kpk.go.id/aksi-informasi/informasi/20221209-daftar-penerima-penghargaan-capaian-indeks-pencegahan-korupsi-di-hakordia-2022>
- KPK. (2023). *Kenali Berbagai Modus Korupsi di Sektor Desa*. Pusat Edukasi Anti Korupsi. <https://aclc.kpk.go.id/aksi-informasi/Eksplorasi/20230821-kenali-berbagai-modus-korupsi-di-sektor-desa>
- Kuntadi, C., Puspita, B. A., & Taufik, A. (2022). Faktor-Faktor Yang Memengaruhi Pencegahan Kecurangan: Sistem Pengendalian Internal, Kompetensi Sumber Daya Manusia, Kesesuaian Kompensasi. *Jurnal Ekonomi Manajemen Sistem Informasi*, 3(5), 530–539.
- Kurniawan Saputra, K. A., Subroto, B., Rahman, A. F., & Saraswati, E. (2020). Issues of morality and whistleblowing in short prevention accounting. *International Journal of Innovation, Creativity and Change*, 12(3), 77–88.
- Kusumo, W. K., Achmad, T., & Zulaikha. (2022). Effectiveness of Internal Control System as Early Detection Tool in Fraud Prevention of Village Fund Management. *Review of Economics and Finance*, 20, 119–123. <https://doi.org/10.55365/1923.X2022.20.12>
- Mahdi, S. A. R., Djaelani, Y., & Buamonabot, I. (2021). *Determinants of Fraud Prevention with Spiritual Intelligence as Moderator Determinantes de la Prevención del Fraude con la Inteligencia Espiritual como Moderadora*. 12-39(November). <https://doi.org/10.25115/eea.v39i12.6004>
- Meitasir, B. C., Komalasari, A., & Septiyanti, R. (2022). Whistleblowing System and Fraud Prevention: A Literature Review. *Asian Journal of Economics, Business and Accounting*, 22(18), 23–29. <https://doi.org/10.9734/ajeba/2022/v22i1830644>

- Menteri Dalam Negeri RI. (2014). *Permendagri No 113 Tahun 2014*. 6(1), 1617–1632. <https://doi.org/10.33197/jabe.vol6.iss1.2020.472>
- N'Guilla Sow, A., Basiruddin, R., Mohammad, J., & Abdul Rasid, S. Z. (2018). Fraud prevention in Malaysian small and medium enterprises (SMEs). *Journal of Financial Crime*, 25(2), 499–517. <https://doi.org/10.1108/JFC-05-2017-0049>
- Nugraha, R., & Indah Bayunitri, B. (2020). The influence of internal control on fraud prevention (Case study at Bank BRI of Cimahi City). *International Journal of Financial, Accounting, and Management*, 2(3), 199–211. <https://doi.org/10.35912/ijfam.v2i2.165>
- Ogwiji, J. (2022). Internal Control System and Fraud Prevention of Quoted Financial Services Firms in Nigeria: A Smart PLS-SEM Approach. *European Journal of Accounting, Auditing and Finance Research*, 10(4), 1–13. <https://doi.org/10.37745/ejafr.2013/vol10no4pp.1-13>
- Ouchi, W. G., & Wilkins, A. L. (2016). *Organizational Culture Author (s): William G . Ouchi and Alan L . Wilkins Source : Annual Review of Sociology , Vol . 11 (1985) , pp . 457-483 Published by : Annual Reviews Stable URL : http://www.jstor.org/stable/2083303. 11(1985), 457–483.*
- Pasban, M., & Nojede, S. H. (2016). A Review of the Role of Human Capital in the Organization. *Procedia - Social and Behavioral Sciences*, 230(May), 249–253. <https://doi.org/10.1016/j.sbspro.2016.09.032>
- Prameswari, K. S., Ayu, P. C., & Windika Pratiwi, N. P. T. (2022). Pengaruh Whistleblowing, Spip, Good Governance, Dan Kompetensi Terhadap Pencegahan Fraud Dana Desa. *Hita Akuntansi Dan Keuangan*, 3(4), 252–269. <https://doi.org/10.32795/hak.v3i4.3466>
- Pramita Dewi, A. A. P. S., Yuniasih, N. W., & Muliati, N. K. (2023). Pengaruh Religiusitas, Keadilan Organisasi, dan Asimetri Informasi Terhadap Pencegahan Kecurangan (Fraud) dalam Pengelolaan Keuangan LPD. *Hita Akuntansi Dan Keuangan*, 4(2), 318–329. <https://doi.org/10.32795/hak.v4i2.3716>
- Pratiwi, K. I., Rosdini, D., & Fitriyah, F. K. (2020). Influence of transformational leadership style, internal control system, and government internal auditor (APIP) capability level on fraud prevention. *International Journal of Innovation, Creativity and Change*, 10(11), 705–726.
- Purnamasari, P., & Amaliah, I. (2015). Fraud Prevention: Relevance to Religiosity and Spirituality in the Workplace. *Procedia - Social and Behavioral Sciences*, 211(September), 827–835. <https://doi.org/10.1016/j.sbspro.2015.11.109>
- Puspa, D. F., & Prasetyo, R. A. (2020). Pengaruh Kompetensi Pemerintah Desa, Sistem Pengendalian Internal, Dan Aksesibilitas Laporan Keuangan Terhadap Akuntabilitas Pengelolaan Dana Desa. *Media Riset Akuntansi, Auditing & Informasi*, 20(2), 281–298. <https://doi.org/10.25105/mraai.v20i2.7894>
- Putra, G. B. N. P., & Putra, W. Y. D. (2021). The Effect of Internal Control System, Locus of Control, and Accountability on Fraud Prevention. *International Journal*

of Multidisciplinary Research and Publications (IJMRAP), 4(6), 35–39.

- Rahimah. (2018). Pengaruh Penyajian Laporan Keuangan Desa, Lingkungan Pengendalian dan Moralitas Individu terhadap Pencegahan Fraud yang Terjadi dalam Pengelolaan Alokasi Dana Desa. *Jurnal Imliah Ilmu Ekonomi*, 6(20886969), 139–154. <https://doi.org/10.16383/j.aas.2018.cxxxxxx>
- Rahimah, L. N., Murni, Y., & Lysandra, S. (2018). *Pengaruh Penyajian Laporan Keuangan Desa, Lingkungan Pengendalian Dan Moralitas Individu Terhadap Pencegahan Fraud Yang Terjadi Dalam Pengelolaan Alokasi Dana Desa*. 6(2005), 8–10.
- Ranto, F. F., Tulusan, F. M. G., & Palar, N. R. A. (2022). Kompetensi Aparatur Desa dalam Pengelolaan Pembangunan Desa di Desa Bulude Kecamatan Kabaruan. *Jap*, 8(115), 42–48.
- RI, K. (2014). *Integritas adalah Anda*. Kementerian Keuangan Republik Indonesia. <https://www.djkn.kemenkeu.go.id/artikel/baca/5903/Integritas-adalah-Anda.html>
- Rifai, M. H., & Mardijuwono, A. W. (2020). Relationship between auditor integrity and organizational commitment to fraud prevention. *Asian Journal of Accounting Research*, 5(2), 315–325. <https://doi.org/10.1108/AJAR-02-2020-0011>
- Saluja, S., Aggarwal, A., & Mittal, A. (2021). Understanding the fraud theories and advancing with integrity model. *Journal of Financial Crime*, 29(4), 1318–1328. <https://doi.org/10.1108/JFC-07-2021-0163>
- Saputra, K. A. K., Mu'ah, Jurana, Korompis, C. W. M., & Manurung, D. T. H. (2022). Fraud Prevention Determinants: A Balinese Cultural Overview. *Australasian Accounting, Business and Finance Journal*, 16(3), 167–181. <https://doi.org/10.14453/aabfj.v16i3.11>
- Sara, I. M., Udayana Putra, I. B., Kurniawan Saputra, K. A., & Jaya Utama, I. W. K. (2023a). Financial literacy, morality, and organizational culture in preventing financial mismanagement: A study on village governments in Indonesia. *Cogent Business and Management*, 10(1), 1–16. <https://doi.org/10.1080/23311975.2023.2166038>
- Sara, I. M., Udayana Putra, I. B., Kurniawan Saputra, K. A., & Jaya Utama, I. W. K. (2023b). Financial literacy, morality, and organizational culture in preventing financial mismanagement: A study on village governments in Indonesia. *Cogent Business and Management*, 10(1). <https://doi.org/10.1080/23311975.2023.2166038>
- Schein, E. H. (2010). *Schein, E. H. (2010). Organizational culture and leadership (Vol. 2)*. John Wiley & Sons. Jossey-Bass.
- Sekaran, U., & Bougie, R. (2013). *Research Methods for Business: A Skill-Building Approach* (Seven, Vol. 34, Issue 7). Wiley. <https://doi.org/10.1108/iodj-06-2013-0079>

- Setyaningsih, P. R., & Nengzih, N. (2020). Internal control, organizational culture, and quality of information accounting to prevent fraud: Case study from Indonesia's agriculture industry. *International Journal of Financial* Setyaningsih, P. R., & Nengzih, N. (2020). *Internal Control, Organizational Culture, and Quality of Information Accounting to Prevent Fraud: Case Study from Indonesia's Agriculture Industry. International Journal of Finan*, 11(4), 316–328. <https://doi.org/10.5430/ijfr.v11n4p316>
- Sholihin, M., & Ratmono, D. (2021). *Analisis SEM-PLS dengan WarpPLS 7.0 untuk Hubungan Nonlinier dalam Penelitian Sosial dan Bisnis* (C. Mitak (ed.); Edisi I). Penerbit ANDI.
- Simanjuntak, K. (2015). Implementasi Kebijakan Desentralisasi Pemerintahan di Indonesia. *Jurnal Bina Praja*, 07(02), 111–130. <https://doi.org/10.21787/jbp.07.2015.111-130>
- Sugiastuti, R. H., & Pratama, M. R. (2022). Dampak Buruk Pembangunan Tanpa Pemerataan: Kesenjangan Ekonomi Antar Wilayah Di Indonesia. *Jurnal Administrasi Bisnis*, 16(1), 79–90. <https://profit.ub.ac.id>
- Suharto, S. (2020). the Effect of Organizational Culture, Leadership Style, Whistleblowing Systems, and Know Your Employee on Fraud Prevention in Sharia Banking. *Asia Pacific Fraud Journal*, 5(1), 108-117. <https://doi.org/10.21532/apfjournal.v5i1.141>
- Susandya, A. A. P. G. B. A., Putra, M. D. P., Bagiana, I. K., Cahyani, M. R., & Aristanti, I. A. P. M. P. (2022). Determinan Pencegahan Kecurangan Dalam Alokasi Dana Desa. *Jurnal Reviu Akuntansi Dan Keuangan*, 12(3), 659–671. <https://doi.org/10.22219/jrak.v12i3.22363>
- Tarjo, T., Vidyantaha, H. V., Anggono, A., Yuliana, R., & Musyarofah, S. (2022). The effect of enterprise risk management prevention and detection fraud in Indonesia's local government. *Cogent Economics and Finance*, 10-29(1). <https://doi.org/10.1080/23322039.2022.2101222>
- TribunJateng.com. (2023). Korupsi Dana Desa Rp 747 Juta, Abdul Wahid Mantan Kades Surodadi Demak Ditahan Polisi. *TribunJateng.Com*. <https://jateng.tribunnews.com/2023/03/08/korupsi-dana-desa-rp-747-juta-abdul-wahid-mantan-kades-surodadi-demak-ditahan-polisi>
- Tuanakotta, T. M. (2010). Akuntansi Forensik & Audit Investigatif. In *Edisi 4*.
- Wahyudi, S., Achmad, T., & Pamungkas, I. D. (2019). Whistleblowing system and fraud early warning system on village fund fraud: The Indonesian experience. *International Journal of Financial Research*, 10(6), 211–217. <https://doi.org/10.5430/ijfr.v10n6p211>
- Wahyudi, S., Achmad, T., & Pamungkas, I. D. (2021). Village apparatus competence, individual morality, internal control system and whistleblowing system on village fund fraud. *WSEAS Transactions on Environment and Development*, 17(6), 672–684. <https://doi.org/10.37394/232015.2021.17.65>

- Wahyudi, S., Achmad, T., & Pamungkas, I. D. (2022). Prevention Village Fund Fraud in Indonesia: Moral Sensitivity as a Moderating Variable. *Economies*, 10(1), 1–16. <https://doi.org/10.3390/economies10010026>
- Waleed, S., Hassan, U., Khatatbeh, I. N., & Zainab, B. (2023). *The perception of accountants / auditors on the role of corporate governance and information technology in fraud detection and prevention*. *Journal of Financial Reporting and Accounting*, 1985-2517 <https://doi.org/10.1108/JFRA-05-2023-0235>
- Widiyarta, K., Herawati, N. T., & Atmadja, A. T. (2017). Pengaruh kompetensi aparatur, budaya organisasi, whistleblowing dan sistem pengendalian internal terhadap pencegahan fraud dalam pengelolaan Dana Desa. *Journal SI Ak Universitas Pendidikan Ganesha*, 1.
- Yulian Maulida, W., & Indah Bayunitri, B. (2021). The influence of whistleblowing system toward fraud prevention. *International Journal of Financial, Accounting, and Management*, 2(4), 275–294. <https://doi.org/10.35912/ijfam.v2i4.177>

