

**MORALITY AS A BOUNDARY CONDITION IN FRAUD PREVENTION:
EVIDENCE FROM VILLAGE FUND MANAGEMENT**

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ABSTRACT

This study examines the effect of apparatus competence and internal control systems on fraud prevention in village fund management, with morality acting as a moderating variable in villages within Lae Parira District, Dairi Regency, North Sumatra. The study employs a quantitative approach using primary data collected through questionnaires distributed to village officials directly involved in village financial management. The data were analyzed using multiple linear regression and Moderated Regression Analysis (MRA) with the assistance of SPSS software. The findings reveal that apparatus competence does not have a significant effect on fraud prevention, while the internal control system has a positive and significant effect on fraud prevention. However, morality is not able to strengthen the relationship between apparatus competence, internal control systems, and fraud prevention in the moderated model. These findings suggest that fraud prevention in village fund management does not solely depend on individual competence or moral values, but also requires consistent supervision and effective governance practices within village administration.

Keywords: Fraud Prevention, Apparatus Competence, Internal Control System, Morality, Village Fund Management.

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh kompetensi aparatur dan sistem pengendalian internal terhadap pencegahan fraud dalam pengelolaan dana desa dengan moralitas sebagai variabel moderasi pada desa-desa di Kecamatan Lae Parira, Kabupaten Dairi, Sumatera Utara. Penelitian menggunakan pendekatan kuantitatif dengan data primer yang diperoleh melalui penyebaran kuesioner kepada aparatur desa yang terlibat langsung dalam pengelolaan keuangan desa. Data dianalisis menggunakan regresi linear berganda dan Moderated Regression Analysis (MRA) dengan bantuan SPSS. Hasil penelitian menunjukkan bahwa kompetensi aparatur tidak berpengaruh signifikan terhadap pencegahan fraud, sedangkan sistem pengendalian internal berpengaruh positif dan signifikan terhadap pencegahan fraud. Namun, moralitas tidak mampu memperkuat hubungan antara kompetensi aparatur maupun sistem pengendalian internal terhadap pencegahan fraud. Temuan ini menunjukkan bahwa pencegahan fraud dalam pengelolaan dana desa tidak hanya bergantung pada kemampuan individu dan nilai moral, tetapi juga membutuhkan pengawasan yang konsisten serta tata kelola yang berjalan efektif dalam praktik pemerintahan desa.

Kata Kunci: Pencegahan Fraud, Kompetensi Aparatur, Sistem Pengendalian Internal, Moralitas, Dana Desa

I. INTRODUCTION

Village fund management has become an important issue in recent years, especially as the amount of village funds distributed by the government continues to increase. Along with this, public expectations regarding transparency and accountability have also become stronger. However, cases of



misuse of village funds and fraud are still found in many regions, showing that fraud prevention remains a challenge in village governance.

This issue is also relevant for villages that have local economic and tourism potential, including villages in Lae Parira District, Dairi Regency. Although the tourism sector in this area is still developing and has not been promoted widely, the villages possess natural and local potential that may support future tourism-based development. As village development continues to grow, good governance and accountable financial management become increasingly important to support sustainable development at the local level.

Fraud prevention is not only related to regulations and supervision, but also to how village officials carry out their responsibilities in practice. Weak supervision, inconsistent procedures, and low ethical awareness may create opportunities for misuse of authority and village funds.

One factor often linked to fraud prevention is apparatus competence. Village officials who understand financial procedures and administrative responsibilities are expected to manage village funds more carefully and responsibly (Fuad, 2020). Another important factor is the internal control system, which helps monitor financial activities and reduce opportunities for fraud through supervision and control mechanisms (Laksmi & Sujana, 2019).

Besides technical factors, morality may also influence fraud prevention. Officials with stronger moral awareness are generally expected to behave more honestly and responsibly in managing public funds (Rahimah et al., 2018). Even so, previous studies have shown inconsistent findings regarding the influence of competence, internal control systems, and morality on fraud prevention.

Village tourism has increasingly become part of rural development discussions, particularly in areas with local cultural and natural potential (Lane & Kastenholtz, 2015; UNWTO, 2020). Although tourism development in Lae Parira District is still relatively limited, the region possesses opportunities that may support future community-based tourism development. In this context, village governance and financial accountability become important because sustainable tourism development depends not only on physical infrastructure, but also on public trust and transparent management of village resources.

The increasing role of villages in supporting local economic activities may also create greater financial responsibilities for village governments. As village programs and development activities expand, the need for accountable governance, effective supervision, and fraud prevention becomes more relevant. Weak financial management may not only affect village administration, but could also influence the long-term sustainability of local development initiatives, including tourism-related programs in the future (Goodwin, 2017).

Based on these conditions, this study examines the effect of apparatus competence and internal control systems on fraud prevention, with morality acting as a moderating variable. The study was conducted in villages within Lae Parira District, Dairi Regency, North Sumatra.

II. THEORETICAL REVIEW

Fraud Prevention

Fraud prevention in village fund management is often associated with supervision and administrative control, but in practice the issue is much broader than that. Fraud does not only emerge because of weak regulations or poor procedures. In many cases, it grows from everyday decisions, personal interests, and the way authority is exercised within village governance. As village funds continue to increase, public expectations regarding accountability and transparency have also become stronger (Singleton & Singleton, 2020).

Recent discussions on village governance suggest that fraud prevention is closely related to both institutional systems and individual behavior. Villages may already have formal procedures and reporting mechanisms, yet irregularities can still occur when implementation is inconsistent or when ethical awareness is weak. This makes fraud prevention not merely a technical matter, but also a reflection of how village officials respond to responsibility, trust, and public accountability.

Apparatus Competence

Apparatus competence is commonly linked to the ability of village officials to manage administrative and financial responsibilities effectively. Competence includes technical understanding, financial reporting skills, knowledge of regulations, and the ability to manage village programs properly. In theory, officials who possess stronger competencies are expected to minimize errors and reduce opportunities for fraud in village fund management (Fuad, 2020).

Still, competence does not always produce the same outcome in practice. Some studies found that capable officials tend to support more accountable governance, while others suggest that technical ability alone is not always enough to prevent fraud. Research by Armelia and Wahyuni (2020), for example, found that apparatus competence did not significantly affect fraud prevention in village financial management.

In certain situations, village officials may understand procedures well, but administrative pressure, limited supervision, or organizational culture can weaken the practical impact of competence itself. This explains why the relationship between competence and fraud prevention often appears inconsistent across different village settings.

Internal Control System

The internal control system represents the procedures and monitoring mechanisms designed to ensure accountability within village administration. It includes supervision, separation of duties, authorization procedures, documentation, and evaluation processes intended to reduce opportunities for misuse of village funds.

In many studies, stronger internal controls are associated with lower fraud risk because financial activities become easier to monitor and verify. Laksmi and Sujana (2019) argue that stronger internal control systems can reduce the possibility of fraud within village governance.

However, the effectiveness of internal control does not only depend on whether the procedures formally exist. What matters more is how consistently those controls are implemented in everyday governance activities. Some village administrations may already have adequate procedures on paper, but weak enforcement and limited monitoring can reduce their effectiveness in practice. Because of this, internal control systems are often viewed not simply as administrative tools, but as part of a broader governance culture.

Morality as a Moderating Factor

Morality introduces a more personal dimension into the discussion of fraud prevention. Moral values influence how individuals respond to responsibility, honesty, and ethical dilemmas when managing public funds. Village officials with stronger moral awareness are generally expected to avoid actions that may harm public interests, even when opportunities for misuse exist.

Rahimah et al. (2018) explain that individuals who uphold strong moral values tend to obey ethical principles and organizational rules, thereby reducing the tendency to engage in fraudulent behavior.

What makes morality interesting is that it may shape how other governance factors work in practice. Competence and internal control systems may function differently depending on the ethical considerations of the individuals involved. Officials who possess good technical ability and operate within structured control systems may still make different decisions based on their personal values and moral judgment.

At the same time, morality is not always strong enough to directly shape organizational behavior. Village governance often involves practical pressures, political relationships, and administrative demands that may limit the influence of personal ethics. This makes morality important to examine not only as an individual value, but also as a factor that may strengthen or weaken the effectiveness of governance mechanisms in preventing fraud.

Conceptual Framework

The conceptual framework of this study proposes that apparatus competence and internal control systems influence fraud prevention. In addition, morality is expected to moderate the relationship between apparatus competence, internal control systems, and fraud prevention.

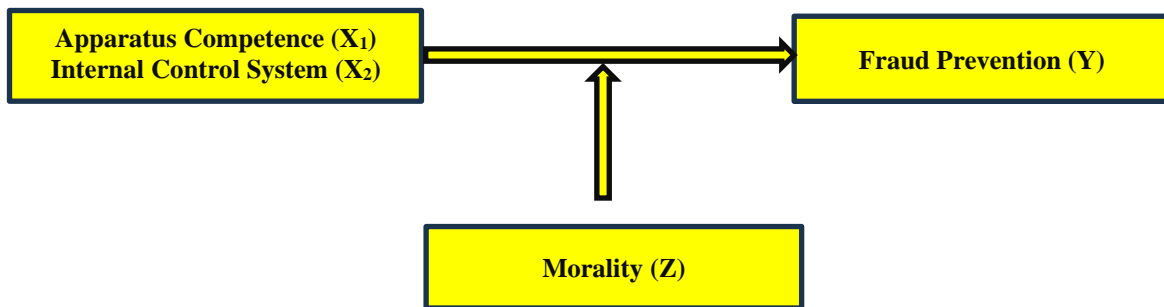


Figure 1. Conceptual Framework

III. RESEARCH METHOD

This study uses a quantitative approach to explore how apparatus competence and internal control systems contribute to fraud prevention in village fund management, while also considering the moderating role of morality. The research was carried out in Lae Parira District, Dairi Regency, North Sumatra, an area where village governments play an important role in managing public funds and maintaining accountability at the local level.

The respondents in this study were village officials who are directly involved in financial administration, budgeting, reporting, and supervision of village funds. Because not all village officials are closely connected to financial management activities, the sample was selected purposively to ensure that the respondents had relevant experience and understanding related to village governance practices. Data were collected through questionnaires distributed directly to respondents. After the data screening process and the removal of several outlier responses, 106 questionnaires were considered valid and suitable for analysis.

This study examines fraud prevention as the dependent variable. Fraud prevention reflects various efforts undertaken by village governments to reduce misuse of funds, irregularities, and unethical practices in village financial management. The independent variables consist of apparatus competence and internal control systems. Apparatus competence refers to the ability of village officials to perform administrative and financial tasks effectively, including their knowledge, technical skills, and understanding of village financial procedures. Meanwhile, internal control systems relate to supervision, monitoring procedures, separation of duties, and governance mechanisms designed to reduce opportunities for fraud.

Morality is positioned as a moderating variable in this study. It reflects ethical awareness, honesty, responsibility, and moral considerations shown by village officials when carrying out their duties. The inclusion of morality is important because competence and control mechanisms alone may not be sufficient to prevent fraud if they are not supported by strong ethical values.

The data were analyzed using Moderated Regression Analysis (MRA) with the assistance of SPSS software. Before conducting hypothesis testing, several classical assumption tests were carried out, including normality and multicollinearity tests, to ensure that the regression model was suitable for further analysis. To test the hypotheses, this study employs multiple linear regression analysis with Moderated Regression Analysis (MRA). The interaction terms between morality and each independent variable are included to examine whether morality strengthens or weakens the relationship between apparatus competence, internal control systems contribute and fraud prevention.

The regression model can be expressed as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 Z + \beta_4 (X_1 \times Z) + \beta_5 (X_2 \times Z) + \epsilon$$

where Y represents fraud prevention, X1 denotes apparatus competence, X2 represents the internal control system, and Z refers to morality. The interaction terms (X1×Z and X2×Z) capture the moderating role of morality in strengthening or weakening the relationship between the independent variables and fraud prevention.

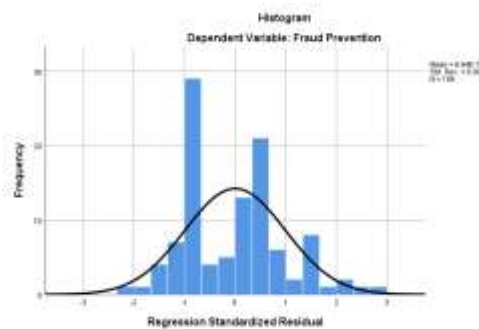
The analysis was carried out using SPSS software, and the results were interpreted based on significance values, regression coefficients, and the direction of the relationships among variables.

Furthermore, the multicollinearity test results showed tolerance values greater than 0.10 and Variance Inflation Factor (VIF) values below 10 for all independent variables. These findings indicate that the regression model does not suffer from multicollinearity problems.

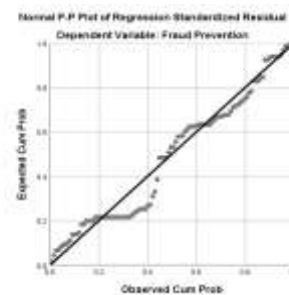
IV. RESULTS AND DISCUSSION

To examine the proposed relationships, a multiple regression analysis with a moderating approach was conducted. The following section presents the overall model evaluation before discussing the detailed results.

The normality test was evaluated using the histogram and Normal P-P Plot of regression standardized residuals. The histogram showed a distribution pattern that generally resembled a bell-shaped curve, indicating that the residuals were reasonably distributed around the mean. Although the residuals were not perfectly normal statistically, the distribution was still considered acceptable for regression analysis.



(a) Histogram of Regression Standardized Residual



(b) Normal P-P Plot of Regression Standardized Residual

Figure 2. Residual Normality Test

Multicollinearity Test

The multicollinearity test results show that all independent variables have tolerance values above 0.10 and VIF values below 10. Apparatus competence and internal control systems each have a tolerance value of 0.816 and a VIF value of 1.226. These results indicate that there is no multicollinearity problem in the regression model.

Table 1. Multicollinearity Test

Variable	Tolerance	VIF
Apparatus Competence	0.816	1.226
Internal Control System	0.816	1.226

Source: Processed data (2026)

Coefficient of Determination Test (R^2)

The coefficient of determination (R^2) is used to assess how well the independent variables explain the variation in the dependent variable. In this study, R^2 indicates the extent to which apparatus competence, internal control systems, morality, and the interaction terms contribute to explaining fraud prevention. A higher R^2 value suggests a stronger explanatory power of the model, while a lower value indicates that other factors outside the model may play a more dominant role.

Table 2. Coefficient of Determination Test (R^2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.832	0.692	0.686	1.49430

Source: Processed data (2026)

The R Square value of 0.692 indicates that apparatus competence, internal control systems, morality, and the interaction terms jointly explain approximately 69.2% of the variation in fraud prevention. Meanwhile, the remaining 30.8% is explained by other variables outside the regression model. The Adjusted R Square value of 0.686 further confirms that the model has relatively strong explanatory power in explaining fraud prevention practices within village fund management.

Simultaneous Test (F-Test)

The F-test is conducted to evaluate whether the regression model, as a whole, is statistically significant. This test examines whether all independent variables included in the model jointly have an effect on the dependent variable. A significant result indicates that the model is appropriate for explaining the relationship under study, while a non-significant result suggests that the model may have limited explanatory capability

Tabel 3. F-Test

ANOVA ^a						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	516.498	2	258.249	115.655	.000 ^b
	Residual	229.992	103	2.233		
	Total	746.491	105			

a. Dependent Variable: Fraud Prevention

b. Predictors: Constant, Apparatus Competence, The Internal Control System

Source: Processed data (2026)

The F-test results show an F-value of 115.655 with a significance value of 0.000. Since the significance value is below 0.05, the regression model can be considered significant. This means that apparatus competence and internal control systems simultaneously influence fraud prevention in village fund management.

These findings indicate that governance practices and internal control mechanisms play an important role in reducing the risk of fraud and strengthening accountability in village financial management.

Partial Test (t-test)

The partial test (t-test) is used to examine the effect of each independent variable on fraud prevention individually. This test is based on the regression coefficients presented in Table 4, where significance values (p-values) are used to determine whether each variable has a statistically significant effect.

Table 4. Partial Test (t-Test)

Variable	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Constant	5.628	1.568		3.588	.001
Apparatus Competence	.089	.070	.078	1.280	.203
The Internal Control System	.740	.056	.796	13.138	.000

a. Dependent Variable: Fraud Prevention

Source: Processed data (2026)

The partial test results show that apparatus competence has a significance value of 0.203, which is higher than 0.05. This indicates that apparatus competence does not have a significant effect on fraud prevention. In practice, technical ability alone may not be enough to reduce fraud if it is not supported by strong governance and supervision.

Meanwhile, the internal control system has a significance value of 0.000 with a positive regression coefficient of 0.740. This means that the internal control system has a positive and significant effect on fraud prevention. Strong supervision and control mechanisms can help minimize opportunities for misuse and improve accountability in village fund management.

Coefficient of Determination Test (MRA)

Table 5. Coefficient of Determination Test (MRA)

Model	R	R Square	Adjusted R Square	Std. Error
1	0.871	0.758	0.746	1.344

Source: Processed data (2026)

The Moderated Regression Analysis (MRA) results show that the regression model has an R Square value of 0.758 and an Adjusted R Square value of 0.746. This indicates that apparatus competence, internal control systems, morality, and the interaction variables are able to explain 75.8% of the variation in fraud prevention, while the remaining 24.2% is influenced by other factors outside the model.

Moderated Regression Analysis (MRA) Test

Table 6. Moderated Regression Analysis (MRA)

Variable	B	t	Sig.
Constant	28.716	1.699	0.092
Apparatus Competence	-0.426	-0.540	0.590
Internal Control System	-0.132	-0.220	0.827
Morality	-0.734	-0.947	0.346
Apparatus Competence × Morality	0.018	0.516	0.607
Internal Control System × Morality	0.032	1.190	0.237

Source: Processed data (2026)

After the moderating variable and interaction terms were introduced, the direct effect of the internal control system became insignificant. This suggests that the explanatory power of the model is shared among the predictor and interaction variables.

The partial test results indicate that apparatus competence does not significantly affect fraud prevention, as reflected by a significance value of 0.590. Similarly, the internal control system and morality variables also do not show a significant direct effect because their significance values are above 0.05.

Furthermore, the interaction between apparatus competence and morality has a significance value of 0.607, while the interaction between internal control systems and morality has a significance value of 0.237. These findings indicate that morality is not able to moderate the relationship between apparatus competence, internal control systems, and fraud prevention.

Discussion

The results of this study show that morality was not able to strengthen the relationship between apparatus competence, internal control systems, and fraud prevention in village fund management. This finding suggests that having moral values alone is not always enough to make governance practices more effective in preventing fraud.

In the context of village governments in Lae Parira District, fraud prevention appears to depend more on how supervision, administrative procedures, and control mechanisms are implemented in daily practice. Village officials may already work under clear rules and formal supervision, so the role of morality becomes less visible in influencing how competence and internal controls function.

The study also found that apparatus competence did not significantly influence fraud prevention. This indicates that knowledge and technical ability do not automatically reduce the possibility of fraud. In reality, village fund management often involves administrative complexity, workload pressures, and practical challenges that cannot be solved by competence alone.

A similar pattern was also seen in the internal control system variable. Although internal controls formally exist within village administration, their implementation may not always run consistently across villages. In some cases, supervision procedures are present on paper, but their effectiveness still depends on commitment, discipline, and the seriousness of implementation in the field.

These findings reflect the reality that fraud prevention in village governance is not only about individual morality or technical capability. It also requires strong institutional commitment, consistent supervision, and governance practices that truly work in everyday administration. Although tourism development in Lae Parira District is still emerging, accountable village fund management remains important because future tourism initiatives will require strong governance and public trust.

V. CONCLUSION AND SUGGESTION

Conclusion

This study was conducted to understand whether apparatus competence and internal control systems are able to support fraud prevention in village fund management, with morality examined as a moderating factor. Based on the results, apparatus competence did not show a significant influence on fraud prevention. This finding reflects that having technical skills and administrative knowledge does not automatically prevent fraud from occurring in village governance practices.

A similar result was also found in the internal control system variable. Even though supervision procedures and control mechanisms already exist within village administration, their presence alone may not be enough if they are not consistently implemented in everyday practice. In several villages, fraud prevention appears to depend not only on formal systems, but also on how seriously those systems are carried out.

The study also found that morality was unable to strengthen the relationship between apparatus competence, internal control systems, and fraud prevention. This suggests that moral values, while important, may not always translate directly into stronger fraud prevention practices. In reality, village financial management involves many practical pressures, administrative challenges, and organizational conditions that cannot be addressed by moral awareness alone.

Overall, the findings show that preventing fraud in village fund management is not a simple matter. It requires more than competence, regulations, or personal values. Strong supervision, consistent governance practices, and real institutional commitment remain important in creating accountable and transparent village financial management. This becomes increasingly relevant for villages with developing economic and tourism potential, where accountable governance is needed to support sustainable local development and maintain public trust.

Suggestion

Based on these findings, village governments are encouraged to strengthen supervision and improve the consistency of internal control practices in managing village funds. Training and technical assistance should also continue to be improved so that village officials are not only familiar with administrative procedures, but are also able to apply them properly in practice.

In addition, building an ethical working environment is equally important. Integrity and transparency should not stop at written rules, but need to become part of the daily culture within village administration.

For villages with growing local economic and tourism potential, improving governance quality may also help support sustainable village development in the future. Transparent and accountable financial management can strengthen community trust and create a stronger foundation for managing village programs and local development initiatives.

For future research, it would be interesting to explore other factors related to fraud prevention, such as organizational culture, leadership style, whistleblowing systems, or community participation. Expanding the research area and involving different village characteristics may also provide a broader understanding of fraud prevention in village governance.

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