

The Influence of Human Resource and Marketing Competence, Morality, *Whistleblowing*, and Internal Control System on the Prevention of *Fraud* in Village Financial Management in Karimun Regency

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Abstract: This research was conducted in a village in Karimun Regency, Riau Islands Province. The purpose of this study is to determine the influence of human resource (HR) and marketing competence, morality, *whistleblowing*, and internal control system on *fraud* prevention in village officials in Karimun Regency, both partially and simultaneously. The population in this study was all villages in Karimun Regency and the sample used in this study was 20 villages with 80 respondents. The method of determining sample using *purposive sampling*. The data used are primary data and secondary data. The data analysis method used is a quantitative descriptive analysis method. The results showed that partially the competence of human resources and the Internal Control System had no effect on *fraud* prevention in villages in Karimun Regency. Meanwhile, Morality and *Whistleblowing* have an effect on *fraud* prevention in villages in Karimun Regency. Simultaneously, HR Competence, Morality, *whistleblowing* and Internal Control System have an influence on *fraud* prevention in villages in Karimun Regency. The magnitude of the influence was 96%, while the rest (4%) was influenced by other variables that were not studied in this study.

Keywords: HR, marketing, competence, morality, *whistleblowing*, internal control system.

I. INTRODUCTION

Fraud or in Indonesian better known as fraud, is something that is very likely to happen anywhere and in any form. *Fraud* in many types and modes has become a classic problem in business activities. Fraud can occur in the private sector as well as in the public sector from many years ago until now. Every means have been done to prevent and overcome a series of frauds that occur. Starting from increasing supervision, strengthening functions in each section, giving severe legal sanctions to the perpetrators, but it still does not make cheating less (Rizal et al., 2020; Shaddiq et al., 2021).

Quoted from the Association of Certified Fraud Examiners (ACFE), *fraud* is a fraudulent act that is carried out in various ways in a cunning and deceptive manner and often goes unnoticed by the aggrieved victim (Arizal et al., 2021). Fraud can be divided into three major parts, namely, misuse of company assets, financial statement fraud and corruption. The purpose of fraud is a tool used to achieve fraud motivation in era 4.0 (Fadilurrahman et al., 2021). Indicators of cheating have the meaning of symptoms that refer to evidence of fraud. Methods of cheating are ways to run *fraud* (Habibah et al., 2021; Ramadhani et al., 2021).

However, the consequence of cheating is the impact of *fraud* that occurs in a village. Accounting fraud can be demonstrated from the level of corruption of a state (Saputra et al., 2020; Handayani et al., 2022). The results of monitoring conducted by Indonesia Corruption Watch (ICW) stated that from 2015 to 2017 cases of corruption in villages were increasing (Hidayat et al., 2021). There were 127 cases of misuse of the village budget that occurred. Misuse of the village budget is averaged by the Village Head (Indonesia Corruption Watch, 2018). Based on the results of a study conducted by the Corruption Eradication Commission (KPK), it was identified that there are four aspects that can trigger corruption in village financial management, namely in regulatory and institutional aspects, governance aspects, supervisory aspects and human resources aspects (Irpan et al., 2021; Shaddiq & Handayani, 2021).

Fraud in village financial management can be minimized and prevented by paying attention to the internal control system (Irpan et al., 2022). The internal control system is a process carried out to provide confidence in the achievement of financial statement reliability and compliance with the law (Adi et al., 2016; Surti et al., 2022).

The Committee of Sponsoring Organizations (2013) explained that there are five indicators contained in the internal control system, namely the control environment, risk assessment, control activities, information and communication as well as monitoring internal control (Iyansyah et al., 2021). A good internal control system is able to prevent *fraud* in village financial management, especially that village finances are supervised by the Central, Provincial, Regency or City Governments and independent financial institutions (Atmadja & Komang, 2017; Wijaya et al., 2021).

Furthermore, *whistleblowing* can also prevent fraud in the management of village funds. According to Miceli, Near, and Dworkin (2008) in (Suandewi, 2021) stated that *whistleblowing* is a notification or or submission of information from one of the members of the organization where this submission is related to deviant and unlawful behavior that occurs within an organization.

With *whistleblowing*, *whistleblowers* can report violations more easily and the application of *whistleblowing* can also make village officials rethink if they want to commit fraud (Joko et al., 2022). And indirectly this system also becomes a means of external supervision (Kurniawan et al., 2021). This is because *fraud* can be revealed through this system by not revealing the identity of the whistleblower (undisclosed). Where this *whistleblower* is protected by Law of the Republic of Indonesia Number 31 of 2014 concerning Witness and Victim Protection (Irpan et al., 2021; Kurniawan et al., 2021).

This research is a development of research conducted by Laksmi and Sujana (2019) which examines the Effect of HR Competence, Morality and Internal Control System on Fraud *Fraud* in Village Financial Management. The difference between this study and the previous study was the addition of the *whistleblowing* variable as a free variable and the location of the object to be studied.

II. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Fraud's Definition

According to the Association of Certified Fraud Examiners (ACFE) in Najahningrum (2013), fraud is unlawful acts committed intentionally for a certain purpose (manipulation or giving false reports against other parties) carried out by people from inside or outside the organization to obtain personal or group benefits that directly or indirectly harm other parties.

A simple case can be interpreted fraud as deliberate fraud, including lying, stealing, engineering, and embezzlement (changing company assets unreasonably for one's own interests). Fraud itself is generally an unlawful act committed by people from inside and or outside the

organization, with the intention of obtaining personal or group benefits that directly harm other parties.

Fraud Classification

The Association of Certified Fraud Examinations (ACFE), one of the associations in the USA that has main activities in the prevention and eradication of fraud, categorizes fraud in three groups as follows:

1. Financial Statement Fraud
2. Asset Misappropriation
3. Corruption

Fraud in the Government Sector

There are indications of accounting fraud in the government, of course, it will reduce the quality of organizational reporting which will later have an impact on improper management of economic resources. Supervision of management performance by implementing an effective control system is very necessary to anticipate deviant actions that can be carried out by management. The control system is expected to be able to reduce deviant behavior in the reporting system, including accounting fraud. This section contains previous literature related to the research and development of hypotheses.

Factors Causing Fraud

According to *the Fraud Triangle Cressey* theory in Zulkarnain (2013) through his research states that a person commits fraud (Fraud) caused by 3 factors, namely:

1. *Pressure*
2. *Opportunity*
3. *Rationalization*

There are four factors that encourage a person to cheat, also known as the GONE theory, namely:

1. *Greed*
2. *Opportunity*
3. *Need*
4. *Exposure*

The Greed and Need factor is a factor related to the individual cheater (also called the individual factor). While the *Opportunity* and *Exposure* factors are factors related to organizations as victims of fraud (also called generic/general factors).

Fraud Prevention Indicators

Fraud is a problem within the company and must be prevented as early as possible. Tunggal (2012) states that there is governance to prevent *fraud* including the following:

1. A culture of honesty and ethics that lives
2. Management's responsibility to evaluate *fraud* prevention

3. Oversight by the audit committee.

Village Financial Management

According to the Regulation of the Minister of Home Affairs of the Republic of Indonesia Number 20 of 2018 concerning the Principles of Village Financial Management Article 2 Paragraph 1 that village finances are managed based on transparent, accountable, participatory principles and carried out in an orderly and disciplined budget. Paragraph 2 explains that the Village Budget is the basis for village financial management within a period of 1 (one) fiscal year, starting from January 1 to December 31. Village financial management cannot be separated from the Village Head and other village officials.

Village Fund Disbursement

Provisions related to the distribution of village funds are regulated in the Minister of Finance Regulation No. 205 / PMK.07 / 2019 concerning Village Fund Management, as amended by Minister of Finance Regulation No. 40 / PMK.07 / 2020, and as amended by Minister of Finance Regulation No. 50 / PMK.07 / 2020 concerning the Second Amendment to the Regulation of the Minister of Finance Number 205 / PMK.07 / 2019 concerning Village Fund Management (Mulyani, 2017: 37).

Village Fund Reporting and Accountability

Based on the Regulation of the Minister of Home Affairs of the Republic of Indonesia Number 20 of 2018, the Village Head submits an accountability report on the realization of the APBDes to the Regent/Mayor through the sub-district at the end of each fiscal year, the accountability report is submitted no later than 3 (three) months after the end of the relevant fiscal year as stipulated by the Village Regulation.

Human Resource Competence

According to Wati *et al* (2015) states that the competence of human resources is as follows: "Human Resources competence is the ability and characteristics that a person has in the form of knowledge, skills and behavioral attitudes that are needed in carrying out the duties of his position in his work environment. The level of competence is needed in order to be able to know the expected level of performance for the good or average category (Norrahmi *et al.*, 2021). The determinant of the required competency threshold will certainly be used as the basis for the process of selection, succession, succession planning, performance evaluation, and human resource development (Norrahmiati *et al.*, 2022).

Types of Human Resource Competencies

Human Resource Competency Indicators

Quality human resources are certainly a benchmark that can be used as a benchmark or comparison in order to find out quality resources. With this limitation or benchmark,

it can be used as a basis in determining the personal qualities of human resources. According to Sedarmayanti (2014) the characteristics of human resources are as follows:

1. *Knowledge*
2. *Skills*
3. *Attitude*

Whistleblowing System

Whistleblowing is an action taken by a person or several employees to report fraud that occurs in the organization either committed by the company or its superiors to other parties (Elias, 2008). *Whistleblowing* can occur through *internal* or *external* channels of the organization (Saud, 2016).

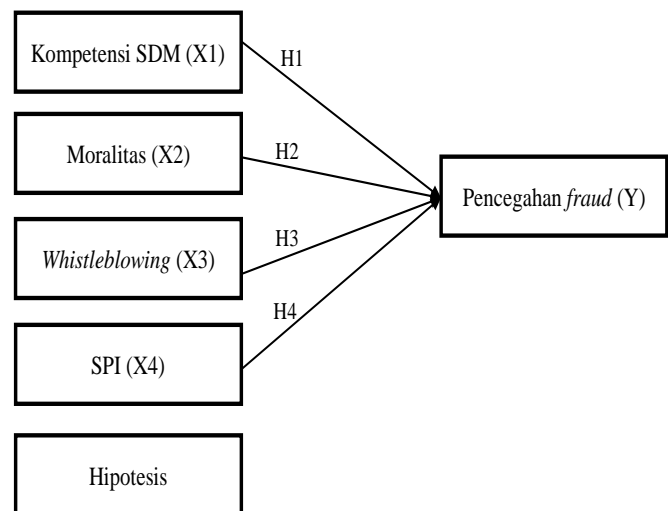
Internal Control System

Each company must use the system to regulate the operational activities of the company. By using a good system, the company can prevent fraud that will occur. One of the good systems for the company is the internal control system (Putera *et al.*, 2022).

Agency Theory

Jensen and Meckling (1976) in Jayanti and Suardana (2019) explained that agency theory describes the main principle in the form of an interest relationship between two parties, namely the party who gives authority (*principal*) and the party who receives authority (*agent*) in a form of cooperation called "*nexus of contract*".

III. RESEARCH MODELS



Hypothesis

Based on the literature review and frame of thought that has been described above, the hypothesis can be compiled in this study, namely as follows:

H1: There is a significant influence between HR competence on the prevention of *fraud* in village financial management in villages in Karimun Regency, Riau Islands

H2: There is a significant influence between morality on the prevention of *fraud* in village financial management in villages in Karimun Regency, Riau Islands

H3: There is a significant influence between *whistleblowing* on the prevention of *fraud* in village financial management in villages in Karimun Regency, Riau Islands

H4: There is a significant influence between SPI on the prevention of *fraud* in village financial management in villages in Karimun Regency, Riau Islands

H5: There is a significant influence between HR competence, morality, *whistleblowing*, and SPI on the prevention of *fraud* in village financial management in villages in Karimun Regency, Riau Islands.

IV. RESEARCH METHODS

Research Design

The research method used in this study is a quantitative method. With quantitative methods, the significance of group differences or the significance of the relationship between the variables studied will be obtained. Meanwhile, the design of this study uses a *survey approach*. According to Sugiyono (2017:81) *the survey* research method is a quantitative research method used to obtain data that occurred in the past or present, about beliefs, opinions, characteristics, behaviors, relationship of variables and to test some hypotheses about sociological and psychological variables from samples taken from certain populations, data collection techniques with observations (interviews or questionnaires) that are not in-depth, and research results tend to be generalized.

Object of Study

The object of this study is the Village Office in Karimun Regency, Riau Islands with village officials as the respondents. The problem studied was the influence of HR competence, morality, *whistleblowing*, and internal control systems on the prevention of village financial *fraud* in villages in Karimun Regency, Riau Islands.

Definition of Research Variables

A variable is something that can change a value. A research variable is an attribute / trait/value of a person, object or activity that has certain variables set by the researcher to be studied and drawn conclusions (Sugiyono, 2012). There are two research variables, namely *dependent variables* and *independent variables*.

Table 3.1 Research Population

No.	District	Number of Villages
1	Moro	10 Village
2	Kundur	3 Village
3	Karimun	3 Village
5	Tebing	1 Village
6	Buru	2 Village
7	Kundur Utara	4 Village
8	Kundur Barat	4 Village
9	Durai	4 Village
10	Meral Barat	2 Village
11	Ungar	3 Village
12	Belat	6 Village
Total		42 Village

Research Samples

No.	District	Number of Villages / Kelurahan
1	Kundur	3 Village
2	Karimun	3 Village
3	Tebing	1 Village
4	Kundur Utara	4 Village
5	Kundur Barat	4 Village
6	Meral Barat	2 Village
7	Ungar	3 Village
Total		20
Shared questionnaires		4
Number of Research data		80

Data Type and Source

The types of data used in this study are primary data. Primary Data is data obtained directly from the original source without intermediaries. The primary data used included respondents' responses through questionnaires regarding HR competency variables, morality, *whistleblowing*, and SPI.

Data Collection Techniques

In this study, data collection techniques were carried out using questionnaires. Data was obtained using the survey method, namely by asking written questions through questionnaires that were distributed to respondents. The use of questionnaires is an important thing as a basis for data collection, where the results of the questionnaire will form numbers, tables, statistical analysis and descriptions as well as the conclusion of the research results.

Multiple Linear Regression Analysis

A multiple linear regression analysis is to predict the value of the dependent variable if the value of the independent

variable increases and decreases and to find out the direction of the relationship between the independent variable and the dependent variable whether each independent variable is positively or negatively related. This analysis is used to determine the influence between two or more independent variables and one dependent variable. The equation of estimation of multiple linear regression is as follows :

$$\hat{Y} = b_0 + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4$$

Information:

\hat{Y} = prevention of village financial *fraud*

b_0 = Constant Value

b_1, b_2, b_3, b_4 = Regression coefficient of each independent variable

X_1 = HR competencies

X_2 = Morality

X_3 = *whistleblowing*

X_4 = SPI

Test Classical Assumptions

Considering that the analysis method to be used is multiple linear regression analysis, then to meet the specified conditions so that the use of multiple linear regression needs to be tested on several classical assumptions used for this study which include normality test, multicollinearity test, heteroskedasticity test and autocorrelation test

Hypothesis Test

According to Ghozali (2018:96) the F test is used to find out together whether free variables have a significant effect or not on bound variables.

H_0 = Accepted when $F_{hitung} < F_{tabel}$, H_1 rejected

H_1 = Accepted when $F_{hitung} > F_{tabel}$, H_0 rejected

V. DISCUSSION OF RESEARCH RESULTS

Based on hypothesis testing carried out both partially and simultaneously on the measurement of company size, *the corporate governance* mechanism for profit management activities can be explained as follows.

The Effect of HR Competence on Fraud Prevention

This research is in line with Hangga, et al (2020) HR competence has no effect on *fraud prevention*. This means that the competence of the village officials of the Klungkung sub-district has not been able to influence fraud prevention. Huljanah (2019) also stated that the competence of the

apparatus has no influence on fraud prevention. This is due to some village officials who come from different educational backgrounds from the positions they occupy. Huda et al (2018) also stated that competence has no effect on fraud prevention.

The Effect of Morality on Fraud Prevention

Morality has a significance value of 0.030. The results show that the significance value of morality is less than 0.05. this means that morality affects the prevention of *fraud* in villages in Karimun Regency. Hypothesis 2 in the study is accepted. This result shows that the higher the morality, the better *fraud* prevention. The results of this study are supported by the theory of moral development described by Kohlberg and Richard (1977) that is, at the highest level of *post-conventional* the individual underlies his actions by paying attention to others.

The effect of whistleblowing on fraud prevention

Whistleblowing affects the prevention of *fraud* in villages in Karimun Regency. Hypothesis 3 in the study is accepted. These results show that the more active *whistleblowing*, the better fraud prevention will be. This theory is supported by Purba (2015), which is one of the principles of fraud prevention, namely the need to establish a mechanism that makes fraud reportable (*whistleblowing system*) and the protection of an employee complaint that has been operating can help prevent fraud because individuals may be afraid that a fraud will be known to other employees.

Effect of Internal Control System on Fraud Prevention

The Internal Control System has no effect on *fraud* prevention in villages in Karimun Regency. Hypothesis 4 in the study was rejected. The results of this study are in line with Wonar (2018) which states that the Internal Control System has no effect on Fraud Prevention.

V. CONCLUSION

The conclusion of this study is that morality and *whistleblowing* affect fraud prevention while HR competence and internal control do not affect *fraud* prevention. The limitation of this study is that the number of villages sampled is only 20 villages so that it has not been able to determine the tendency to prevent *fraud in* village financial management as a whole. In addition, researchers only used 4 independent variables. Based on these limitations, the advice that can be given is that researchers can further expand the scope of samples that generalize to all village governments and add other variables that can affect the prevention of fraud in village financial management.

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