JURNAL ILMIAH MANAJEMEN BISNIS DAN INOVASI
UNIVERSITAS SAM RATULANGI (JMBI UNSRAT)

DECODING VILLAGE FUND FRAUD: A FRAUD HEXAGON APPROACH TO UNDERSTANDING THE DYNAMICS IN SANGIHE REGENCY

Hendrik Manossoh, Peter Marshal Kapajos, Joanne Valesca Mangindaan, Steven Josia Tangkuman
Sekolah Tinggi Bisnis dan Manajemen (STBM) Dua Saudara, Universitas Sam Ratulangi

A R T I C L E   I N F O

Keywords:
Fraud, Village Fund, Fraud Hexagon, SCCORE model

Kata Kunci:
Penipuan, Dana Desa, Segi Enam Penipuan, model SCCORE

Corresponding author:

Hendrik Manossoh
hendrik.opo.manossoh@gmail.com

Abstract. *This study investigates fraud in the management of village funds in Sangihe Islands Regency using the Fraud Hexagon Theory, encompassing Stimulus, Capability, Collusion, Opportunity, Rationalization, and Ego (SCCORE model). The research adopts a descriptive qualitative approach, utilizing interviews and documentation to analyze data from Beha Village, a village where the village head had been convicted of misusing village funds. Findings reveal that economic pressures, limited administrative capabilities, collusive behaviors, systemic weaknesses in oversight, moral rationalizations, and personal egotism collectively foster an environment conducive to fraud. While previous studies predominantly employed the Fraud Triangle or Fraud Diamond frameworks, this research extends the discourse by incorporating social and individual dynamics often overlooked. It highlights the interplay of external directives, insufficient governance training, and hierarchical dominance in exacerbating vulnerabilities.*

Abstrak. Penelitian ini menyelidiki kecurangan dalam pengelolaan dana desa di Kabupaten Kepulauan Sangihe menggunakan Teori Heksagon Kecurangan, yang meliputi Stimulus, Kapabilitas, Kolusi, Peluang, Rasionalisasi, dan Ego (model SCCORE). Penelitian ini mengadopsi pendekatan kualitatif deskriptif, menggunakan wawancara dan dokumentasi untuk menganalisis data dari Desa Beha, sebuah desa tempat kepala desa dihukum karena menyalahgunakan dana desa. Temuan menunjukkan bahwa tekanan ekonomi, keterbatasan kemampuan administrasi, perilaku kolusi, kelemahan sistemik dalam pengawasan, rasionalisasi moral, dan egoisme pribadi secara kolektif menciptakan lingkungan yang kondusif terhadap kecurangan. Sementara penelitian sebelumnya sebagian besar menggunakan kerangka Segitiga Kecurangan atau Berlian Kecurangan, penelitian ini memperluas wacana dengan memasukkan dinamika sosial dan individu yang sering diabaikan. Penelitian ini menyoroti interaksi arahan eksternal, pelatihan tata kelola yang tidak memadai, dan dominasi hierarkis dalam memperburuk kerentanan.

INTRODUCTION

Village Funds represent the government's recognition of the importance of empowering rural communities to achieve self-sufficiency and advancement. Since 2015, the government has allocated approximately IDR 470 trillion to village funds (Kompas.com., 2023). In 2024, the central government budgeted an increase of 1.5% compared to 2023, amounting to IDR 71 trillion, distributed among 75,259 villages to expedite the eradication of extreme poverty in Indonesia (Dwi & Sari 2023). While these substantial funds are intended for community welfare, issues related to the mismanagement of village funds have emerged, particularly involving fraud.

Between 2015 and 2021, corruption, as a form of fraud, was the most prevalent fraud involving village funds, constituting 85% of reported village-level corruption cases (Indonesia Corruption Watch (ICW), 2022). During this period, over 600 cases were reported, implicating approximately 686 village heads (Anugerah, 2023). In 2022, corruption in village funds resulted in significant losses, estimated at IDR 381 billion (Mufliza & Januarti, 2023).

The frequent occurrence of fraud, which significantly harms the state, underscores the importance of prevention efforts. Existing regulations governing village fund management have proven insufficient to curtail fraudulent practices, despite the critical role that proper fund management plays in fraud detection (Purba, Aulia, Tarigan, Pramono, & Umar, 2022). Previous studies investigating factors contributing to village fund fraud have produced varied results (Bada, Rengga, & Sanga, 2022; Biduri, Fitriyah, & Febriana, 2022; Widyastuti & Sari, 2023). Consequently, using the Fraud Hexagon Theory, this study seeks to analyze village fund fraud in Sangihe Islands Regency.

Fraudulent activities in this Sangihe Islands Regency are significant. Since 2020, the Attorney General's Office has received 15 public reports of alleged village fund misuse (Antaranews, 2022). In early 2024, the head and two officials of Bebu Village, Tamako District, were detained on allegations of corruption (Machmud, 2024). In 2022, the Sangihe Regency Regional People's Representative Council recommended suspending the head of Beha Village due to suspected misappropriation of funds. Previous incidents in other villages highlight a persistent trend of mismanagement and corruption in village fund use. Selain itu, terdapat kasus dugaan tindak pidana korupsi penyalahgunaan dana desa Kampung Beeng pada tahun 2020, setelah sebelumnya terdapat Kapitalaung Desa Kalama Pulau dan Desa Nahepese yang telah dijatuhi hukuman akibat penyalahgunaan dana desa tahun 2019 (Antaranews, 2020; Manadopost.Id, 2022).

This study aims to explore the underlying causes of fraud to strengthen prevention measures. While earlier research in Sangihe Islands Regency focused on village fund management principles such as good governance and human resource quality (Makalalag et al., 2019; Malumperas et al., 2021; Mangindaan & Manossoh, 2019; Suenaung, 2022), no study has applied the Fraud Hexagon Theory. The findings of this research are expected to enhance the proper utilization of village funds, benefiting local communities and contributing to Indonesia's rural economic development (Makalalag, Morasa, & Manossoh, 2019; Malumperas, Manossoh, & Pangerapan, 2021; Mangindaan & Manossoh, 2019; Suenaung, 2022).

Given documented cases of village fund corruption involving several village heads in Sangihe Islands Regency esearch on fraud in this area is particularly pressing. To date, studies on village funds in the Sangihe Islands have primarily addressed governance issues (Kakunsi, Waworundeng, & Tulung, 2021; Malumperas et al., 2021; Suenaung, 2022) or or the human resource quality of village fund managers (Mangindaan & Manossoh, 2019). Employing the

Fraud Hexagon Theory to investigate fraud in village funds is thus both relevant and likely to contribute meaningfully to fraud prevention and detection in this region.

This study enhances the existing body of knowledge by employing the Fraud Hexagon Theory, which provides a more comprehensive framework compared to the Fraud Triangle or Diamond Theories often used in earlier research. By incorporating the dimensions of collusion and ego, it reveals interactions among systemic, social, and individual factors that conventional models tend to overlook. Furthermore, the findings highlight the importance of contextualized governance strategies, as the interplay of pressures, ethical lapses, and organizational dynamics varies across regions and localities.

The findings emphasize the need for multi-pronged approaches to mitigate fraud. Strengthening village governance structures, fostering ethical leadership, and promoting community engagement are critical for reducing vulnerabilities. By linking these actionable insights to systemic issues, this study reinforces the broader argument presented in the introduction that effective fraud prevention mechanisms are essential for ensuring the intended benefits of village fund programs. This holistic view not only aligns with but also extends the discourse established in prior research, setting the stage for more targeted interventions in governance and public administration.

LITERATURE REVIEW

Fraud in the management of village funds has emerged as a critical area of research due to the high incidence of corruption in this domain. By 2021, over 600 corruption cases involving village officials had been recorded, implicating at least 686 village heads (Anugerah, 2023). Remarkably, 85% of corruption at the village level was directly linked to the misuse of village funds, making it the sector most consistently prosecuted for corruption since 2015 (Media Indonesia, 2021).

Previous studies have explored various factors contributing to and preventing fraud in the management of village funds, with findings often diverging. For instance, research conducted in 19 villages in the Tanggulangin Subdistrict, Sidoarjo Regency, revealed that financial reporting, internal control, and competency significantly influenced fraud prevention (Biduri et al., 2022). Conversely, a study of 17 villages in the Suruh Subdistrict, Semarang Regency, Central Java, found that financial reporting and internal control had no significant impact on fraud prevention. Instead, religiosity and ethical organizational culture were identified as key deterrents of fraudulent practices (Widyastuti & Sari, 2023). Another study in the Sumowono Subdistrict, Central Java, highlighted that internal control systems, appropriate compensation, and competency, moderated by moral sensitivity, positively affected fraud prevention (Wahyudi, Achmad, & Pamungkas, 2022).

Further research in eight villages within the Paga Subdistrict, Sikka Regency, East Nusa Tenggara, indicated that only the effectiveness of internal control and unethical behavior significantly influenced fraud in village fund management. Variables such as compensation suitability and individual morality showed no significant effect (Bada et al., 2022). In contrast, an analysis of 122 village officials from eight villages in the Muara Kemumu Subdistrict, Kepahiang Regency, demonstrated that individual morality and whistleblowing played a significant role in preventing village fund fraud (Mufliza & Januarti, 2023). Regarding fraud detection, earlier studies found that management activities such as planning, organizing, actuating, and controlling significantly influenced fraud detection when analyzed through the Fraud Diamond Theory, which includes pressure, opportunity, rationalization, capability, and lack of integrity as variables (Purba et al., 2022).

The inconsistent findings across these studies underscore the need for additional research on village fund fraud, particularly given the varying competencies of village fund managers (Srirejeki, 2015). This study thus examines village fund fraud in the Sangihe Islands Regency using the Fraud Hexagon Theory, which identifies six factors—stimulus, capability, collusion, opportunity, rationalization, and ego—as determinants of fraudulent behavior (Vousinas, 2019). While prior research has applied the Fraud Hexagon Theory to village fund fraud, such studies have been limited to specific contexts, such as Rokan Hulu Regency, Riau Province. Findings from that region indicated that adherence pressure (stimulus), competency (capability), unethical behavior (collusion), and internal control effectiveness (opportunity) influenced fraud. However, organizational culture (rationalization) and leadership style (ego) were found to have no significant effect (Desviyana, Basri, & Nasrizal, 2020).

METHODOLOGY

This study employs a descriptive qualitative approach to analyze fraud. Relevant data and information were obtained through interviews and document analysis. The research was conducted in Beha Village, one of the villages in Sangihe Islands Regency, where the village head had been convicted of misusing village funds in 2019.

Interviews were conducted with several informants involved in managing village funds in Beha Village using in-depth interviews, recorded with appropriate tools. The interview guide is provided in the appendix. Documentation involved collecting and analyzing records related to the management of village funds.

The data analysis technique adopted was the interactive model developed by Miles and Huberman, which comprises data collection, data reduction, data display, and conclusion drawing. Following Miles and Huberman's method, data analysis began concurrently with data collection. As interviews and document analysis were conducted, the researcher simultaneously analyzed the relevant data.

The next step in data analysis involved data reduction. Data from interviews and documentation were categorized according to different stages of financial management—planning, implementation, administration, reporting, and accountability. Themes and patterns were identified in line with the SCCORE model (Stimulus, Capability, Collusion, Opportunity, Rationalization, and Ego)..

Following data reduction, the subsequent step was data display. The data were presented narratively and in tables or figures, depending on the nature of the findings. The final stage in the analysis involved conclusion drawing and verification. In this stage, the reduced and displayed data were synthesized to generate conclusions supported by robust evidence collected during the data gathering process. These conclusions addressed the research questions and objectives, specifically related to fraud in the management of village funds.

RESULTS

This study analyzes fraud in village funds using the Fraud Hexagon Theory. This study specifically examines the driving factors behind fraud through the SCCORE model, which includes Stimulus, Capability, Collusion, Opportunity, Rationalization, and Ego.

a. Stimulus

Stimulus refers to the driving forces that compel individuals to engage in fraudulent activities. In Beha Village, one primary driver is the challenging local economic conditions. Most residents rely on fisheries and agriculture, both of which yield uncertain incomes. These economic pressures create significant challenges for village officials in addressing community needs, particularly infrastructure development. For instance, village officials may feel compelled to allocate limited funds to repair roads or provide clean water, even if such actions contravene procedural guidelines. External pressures from regional government directives also influence fund allocation, often forcing officials to deviate from initial plans.

"*When residents demand road repairs, but the budget is insufficient, village officials sometimes reallocate funds from other sources. This creates discrepancies in reporting. Occasionally, government agencies request funding for projects not originally planned, which compels villages to adjust allocations.*"

Personal pressures on village officials also play a role. Some officials resort to using village funds to address urgent personal needs, such as education or healthcare expenses. “Sometimes officials consider village funds as loans to address immediate needs, but repayment becomes challenging as needs persist”.

b. Capability

Capability pertains to the ability of village officials to perpetrate fraud. Findings reveal that many officials in Beha Village have limited administrative knowledge and lack specialized training in village fund management. This lack of expertise often leads to administrative errors that escalate into misuse. Weak leadership at the village head level exacerbates the situation, as heads frequently neglect comprehensive oversight of financial reports prepared by other officials. Insufficient internal control further aggravates the problem, allowing decisions to be made without proper mechanisms or stakeholder involvement.

"We rarely receive training on managing village funds. As a result, we often rely on experience, which does not always align with regulations."

"Village heads often place excessive trust in secretaries or treasurers and fail to scrutinize reports, making fraudulent activities easier to execute."

c. Collusion

Collusion refers to the cooperation between individuals or parties to misuse village funds. Evidence of collusion in Beha Village emerges from manipulated financial reports. Such practices are sometimes systematic and perceived as routine in fund management. Influential figures in the community also affect fund allocation decisions, creating additional vulnerabilities.

"*There have been instances where reports indicated a project was completed, while only half the work was done. Some officials were aware but remained silent… Occasionally, influential community figures interfere in fund allocation decisions, creating opportunities for fraud.*"

d. Opportunity

Opportunity arises from weaknesses in oversight and management systems. In Beha Village, the oversight system for village funds remains inadequate, with audits focusing primarily on administrative aspects. A lack of transparency in fund reporting further exacerbates this issue, as the public is often excluded from monitoring processes. Additionally, procedures for fund disbursement are flawed, enabling officials to access funds with minimal scrutiny. This creates opportunities for misuse, compounded by the absence of effective grievance mechanisms for reporting irregularities.

"Disbursement procedures are regulated but not stringent. If the treasurer and village head agree, funds can be accessed immediately… Fund reports are typically discussed in meetings but not detailed to the community, leaving many unaware of how funds are utilized."

e. Rationalization

Rationalization involves the moral justification or reasoning individuals use to legitimize fraudulent behavior. In Beha Village, some officials justify fraud as a necessity under pressing circumstances. They believe such actions are for the "benefit of the village" or to address urgent, unplanned needs. "*Sometimes we feel our actions are justified because the village's needs do not always align with the budget*."

Some officials view regulations as rigid or unrealistic, prompting them to adopt flexible approaches that deviate from established protocols. "*Regulations are good, but sometimes they don't align with field realities. If we strictly adhere to them, development might be delayed*."

Awareness of the detrimental effects of fraud varies among officials. While some recognize the potential for eroding public trust, they often view fraud as the best option under pressure. Others acknowledge the wrongness of their actions but hesitate to confront perpetrators due to close-knit relationships within the community. Personal justifications for fraud also include perceived entitlements due to heavy workloads.

"We know it's wrong, but without these actions, development might stall, and the community would blame us. Sometimes we know who is at fault, but addressing it is challenging because everyone knows and works together… Honestly, there are times when we feel justified in taking a little for ourselves because our responsibilities in the village never end."

f. Ego

Ego relates to personal motivations or pride that drive fraudulent behavior. Interviews revealed that some village officials in Beha perceive themselves as dominant figures in fund management, leading to a sense of entitlement in decision-making. This dynamic creates informal hierarchies, with higher-ranking individuals asserting control. Personal motivations also include enhancing social status, with some officials using village funds for personal activities to bolster their image within the community.

"Here, some officials feel dominant in fund management, making their decisions unquestionable. Some use funds for activities meant to project their concern for the community but are ultimately for personal gain."

Officials also perceive their positions within the governance hierarchy as legitimizing their autonomy in fund management, fostering a belief that their decisions should not be challenged. "We were elected by the community to manage funds, so we feel we have full authority."

DISCUSSION

The results of this study, employing the Fraud Hexagon Theory, provide a nuanced understanding of the mechanisms underlying village fund fraud in Desa Beha, Kabupaten Kepulauan Sangihe. This approach reveals six interrelated factors—stimulus, capability, collusion, opportunity, rationalization, and ego—that contribute to fraudulent behavior. The findings align with the critical issues highlighted in the introduction: the persistent increase in village fund fraud cases, which has financial and societal repercussions. Specifically, this research confirms that economic pressures, insufficient governance, and moral lapses create a fertile ground for fraud, as previously evidenced by ICW's documentation of widespread misuse in Indonesian villages since 2015 (Indonesia Corruption Watch (ICW), 2022, 2023). This study builds on that premise by revealing how systemic weaknesses and personal motivations translate these funds into opportunities for corruption. For example, the stimulus of economic hardship—both communal and personal—was a key driver of fraud, resonating with earlier accounts of widespread financial mismanagement and pressure at the village level (Bada et al., 2022; Widyastuti & Sari, 2023). However, this research extends beyond these general observations to examine specific collusion and ego dynamics that previous studies have overlooked.

Similar to findings by Biduri et al. (2022) and Wahyudi et al. (2022), this study highlights that the financial strain faced by village officials and their communities is a significant stimulus for fraudulent behavior. However, this study uniquely ties these pressures to external directives from government entities, as seen in directives to prioritize non-budgeted projects, which exacerbates misallocations.

As noted in prior studies (e.g. Makalalag et al., 2019; Widyastuti & Sari, 2023), limited administrative training among village officials undermines compliance with regulations. This research corroborates these findings, demonstrating that insufficient training and reliance on informal administrative practices lead to a higher susceptibility to fraud. While studies by Badae et al. (2022) emphasize internal controls and ethical culture as moderating factors, this study offers critical insights into the systematic nature of collusion in Desa Beha. Collusion extends beyond village officials to include external stakeholders, such as contractors and influential community figures, thereby institutionalizing fraudulent practices.

Consistent with studies like Purba et al. (2022) and Wahyudi et al. (2022), weak internal controls and limited transparency emerged as primary enablers of fraud. Yet, this study diverges by detailing how informal hierarchies within village governance structures amplify these vulnerabilities, allowing certain actors disproportionate control over resources. Unlike earlier studies, such as those by Mufliza & Januarti (2023), which emphasize moral values, this research uncovers the flexible interpretation of regulations and the normalization of mismanagement as practical necessities under local constraints. This indicates a deeper cultural entrenchment of fraud rationalization. While Desviyana et al. (Desviyana et al.) identified leadership styles as a non-significant fraud factor, this study finds that ego—manifested as a sense of entitlement and hierarchical dominance—plays a substantial role in decision-making in Desa Beha. This divergence underscores the importance of local socio-cultural contexts in shaping governance dynamics.

CONCLUSION

This study identifies various factors influencing village fund fraud in Beha Village, Tabukan Utara Subdistrict, Sangihe Islands Regency, through the Fraud Hexagon Theory. The stimulus factor highlights economic pressures, urgent needs, and community demands that exceed budget allocations. The capability factor underscores weak regulatory knowledge and inadequate financial management training among village officials. Collusion points to systematic cooperation between officials and external parties to manipulate fund usage. Opportunity arises from poor internal oversight and limited public transparency. Rationalization reflects officials' tendency to justify fraudulent practices as necessary to address urgent needs or rigid regulations. Finally, the ego factor reveals the use of funds for personal gain or social status enhancement.

The interaction of these factors creates a high-risk environment for fraud. Addressing the imbalance between needs, oversight, and integrity is a primary challenge, as these issues erode public trust and hinder village development.

To mitigate fraud, local governments should enhance monitoring systems through regular audits and active public involvement in fund oversight. Transparency should be prioritized, with financial reports made accessible to the community. Village officials require regular training on financial management, regulatory compliance, and integrity values to strengthen capabilities and reduce misuse risks. Public education is also critical to empower communities to monitor fund usage effectively, creating positive pressure for compliance. Strict enforcement of rules and penalties for fraudulent behavior is essential to deter misconduct and restore public confidence. Additionally, adopting technology, such as anonymous reporting systems, can improve transparency and oversight. Integrating cultural, religious, or formal educational approaches to instill integrity values can foster more honest and accountable practices. These measures aim to optimize village fund management and minimize fraud, ultimately enhancing rural community welfare.

REFERENCES

Antaranews. (2020). Terbukti salahgunakan dana desa, dua kades di Sangihe dipenjara. Retrieved from https://www.antaranews.com/berita/1698338/terbukti-salahgunakan-dana-desa-dua-kades-di-sangihe-dipenjara

Antaranews. (2022). Kejaksaan Sangihe terima 15 laporan dana desa sejak 2020. Retrieved from https://www.antaranews.com/berita/3027957/kejaksaan-sangihe-terima-15-laporan-dana-desa-sejak-2020

Anugerah, P. (2023). Kalau masa jabatan kepala desa sembilan tahun, akan lebih lihai melakukan korupsi. *BBC News Indonesia.* Retrieved from https://www.bbc.com/indonesia/articles/c88p4ekkm85o

Bada, M. Y., Rengga, A., & Sanga, K. P. (2022). Analisis Faktor-Faktor Yang Mempengaruhi Kecurangan Fraud Dalam Pengelolaan Dana Desa Pada Kecamatan Paga. *Jurnal Accounting UNIPA, 1*(2), 139-151.

Biduri, S., Fitriyah, H., & Febriana, P. (2022). Pencegahan Fraud dalam pengelolaan alokasi dana desa. *Owner: Riset dan Jurnal Akuntansi, 6*(4), 4021-4036.

Desviyana, D., Basri, Y. M., & Nasrizal, N. (2020). Analisis kecurangan pada pengelolaan dana desa dalam perspektif fraud hexagon. *Studi Akuntansi dan Keuangan Indonesia, 3*(1), 50-73.

Dwi, N. H., & Sari , A. P. (2023, 6 Oktober). Kemenkeu: Dana Desa 2024 Digunakan untuk Percepatan Pengentasan Kemiskinan Ekstrem dan Stunting. *Kompas.com.* Retrieved from https://money.kompas.com/read/2023/10/06/081000426/kemenkeu-dana-desa-2024-digunakan-untuk-percepatan-pengentasan-kemiskinan

Indonesia Corruption Watch (ICW). (2022). Laporan Hasil Pemantauan Tren Penindakan Korupsi Semester I Tahun 2022, Divisi Hukum dan Monitoring Peradilan ICW. . Retrieved from https://antikorupsi.org/sites/default/files/dokumen/Tren%20Penindakan%20Semester%20I%202022.pdf

Indonesia Corruption Watch (ICW). (2023). Sesat Pikir Perpanjangan Masa Jabatan Kades: Niat Buruk Politisasi Desa Dan Suburkan Oligarki Desa. Retrieved from https://antikorupsi.org/id/sesat-pikir-perpanjangan-masa-jabatan-kades-niat-buruk-politisasi-desa-dan-suburkan-oligarki-desa

Kakunsi, M. A., Waworundeng, W., & Tulung, T. E. (2021). Pengelolaan Alokasi Dana Desa dan Dana Desa oleh Pemerintah Desa Dahgo Kecamatan Tamako Kabupaten Kepulauan Sangihe. *JURNAL EKSEKUTIF, 1*(2).

Kompas.com. (2023). Dalam 7 Tahun, Pemerintah Sudah Kucurkan Rp 470 Triliun Dana Desa. Retrieved from https://regional.kompas.com/read/2023/01/14/171302378/ dalam-7-tahun-pemerintah-sudah-kucurkan-rp-470-triliun-dana-desa.

Machmud, I. (2024). Diduga Korupsi DanDes, Oknum Kepala dan Perangkat Desa di Sangihe Ditahan Kejari. *Kanalmetro.* Retrieved from https://kanalmetro.com/2024/01/13/diduga-korupsi-dandes-oknum-kepala-dan-perangkat-desa-di-sangihe-ditahan-kejari/#:~:text=KANALMETRO%2C%20SANGIHE%20%E2%80%93%20Oknum%20Kepala%20dan%20perangkat%20Desa,penyalahgunaan%20atau%20korupsi%20DanDes%2C%20Jumat%2011%20Januari%202024.

Makalalag, M., Morasa, J., & Manossoh, H. (2019). Analisis pengelolaan keuangan desa pada Desa Passi dan Desa Muntoi Timur Kecamatan Passi Barat Kabupaten Bolaang Mongondow. *JURNAL RISET AKUNTANSI DAN AUDITING" GOODWILL", 10*(2), 99-107.

Malumperas, M. H., Manossoh, H., & Pangerapan, S. (2021). Akuntabilitas Pengelolaan Alokasi Dana Desa (Studi Kasus di Desa Bowongkali, Kecamatan Tabukan Tengah Kabupaten Kepulauan Sangihe, Provinsi Sulawesi Utara). *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi, 9*(1).

Manadopost.Id. (2022). Polisi Ungkap Dugaan Korupsi Dana Desa Tahun 2022 di Kabupaten Sangihe, Negara Rugi Rp284 Juta. Retrieved from https://manadopost.jawapos.com/berita-utama/16/09/2022/polisi-ungkap-dugaan-korupsi-dana-desa-tahun-2022-di-kabupaten-sangihe-negara-rugi-rp284-juta/

Mangindaan, J. V., & Manossoh, H. (2019). Kualitas sumber daya manusia pemerintah desa dalam pengelolaan dana desa yang bersumber dari anggaran pendapatan dan belanja negara di Kecamatan Tabukan Utara Kab. Kepulauan Sangihe. *Jurnal LPPM Bidang EkoSosBudKum (Ekonomi, Sosial, Budaya, dan Hukum), 4*(1), 35-49.

Media Indonesia. (2021). Berantas Korupsi sampai ke Desa. Retrieved from https://mediaindonesia.com/editorials/detail_editorials/2506-berantas-korupsi-sampai-ke-desa

Mufliza, A. N., & Januarti, I. (2023). Fraud Prevention of Village Funds. *Quantitative Economics and Management Studies, 4*(6), 1116-1122. Retrieved from https://sainsmat.org/index.php/qems/article/view/2066. doi:10.35877/454RI.qems2066

Mojambo, G. A., Tulung, J. E., & Saerang, R. T. (2020). The Influence of Top Management Team (TMT) Characteristics Toward Indonesian Banks Financial Performance During the Digital Era (2014-2018). *JMBI UNSRAT (Jurnal Ilmiah Manajemen Bisnis dan Inovasi Universitas Sam Ratulangi).*, *7*(1).

Purba, R. B., Aulia, F., Tarigan, V. C. E., Pramono, A. J., & Umar, H. (2022). Detection of Corruption in Village Fund Management using Fraud Analysis. *Calitatea, 23*(190), 120-128.

Srirejeki, K. (2015). Tata Kelola Keuangan Desa. *Jurnal akuntansi dan bisnis, 15*(1), 33-37.

Suenaung, E. M. A. (2022). Evaluasi Pengelolaan Dana Desa di Kampung Mala Kecamatan Manganitu Kabupaten Kepulauan Sangihe. *Jurnal LPPM Bidang EkoSosBudKum (Ekonomi, Sosial, Budaya, dan Hukum), 6*(1), 1-10.

Vousinas, G. L. (2019). Advancing theory of fraud: the S.C.O.R.E. model. *Journal of Financial Crime, 26*(1), 372-381. Retrieved from https://doi.org/10.1108/JFC-12-2017-0128. doi:10.1108/JFC-12-2017-0128

Wahyudi, S., Achmad, T., & Pamungkas, I. D. (2022). Prevention Village Fund Fraud in Indonesia: Moral Sensitivity as a Moderating Variable. *Economies, 10*(1), 26. Retrieved from https://www.mdpi.com/2227-7099/10/1/26.

Widyastuti, E., & Sari, D. N. (2023). Determinan Terjadinya Kecurangan (Fraud) pada Pengelolaan Dana Desa (Studi Pada Pemerintah Desa Kab. Semarang). *Kompartemen: Jurnal Ilmiah Akuntansi, 21*(1), 34-48.