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The Effect Of Village Financial Report Presentation And Akhlakul Karimah On Prevention Of Village Fund Allocation Fraud In Bengkalis Regency

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Abstrak

Penelitian ini mengkaji pengaruh penyajian laporan keuangan dan moralitas perangkat desa terhadap pencegahan kecurangan dalam alokasi dana desa di Kabupaten Bengkalis. Pendekatan kuantitatif digunakan, dengan sampel sebanyak 140 responden yang dipilih secara purposive sampling dari kepala desa, sekretaris, petugas keuangan, dan anggota BPD di 28 desa. Data dikumpulkan melalui kuesioner dan dianalisis menggunakan Excel dan SPSS V.22. Hasil penelitian menunjukkan bahwa: (1) penyajian laporan keuangan berpengaruh signifikan terhadap pencegahan kecurangan ($t = 3,034, p < 0,05$); (2) moralitas perangkat desa berpengaruh signifikan terhadap pencegahan kecurangan ($t = 8,197, p < 0,05$); (3) penyajian laporan keuangan dan moralitas secara bersama-sama berpengaruh terhadap pencegahan kecurangan ($R \text{ Square} = 0,463$), menjelaskan 46,3% variasi pencegahan kecurangan.

Kata Kunci: Penyajian Laporan Keuangan, Akhlakul Karimah, Pencegahan Kecurangan, Alokasi Dana Desa.

Abstract

This study examines the impact of financial report presentation and the morality of village officials on fraud prevention in village fund allocation in Bengkalis District. A quantitative approach was used, with a sample of 140 respondents selected through purposive sampling from village heads, secretaries, finance officers, and BPD members across 28 villages. Data were collected through questionnaires and analyzed using Excel and SPSS V.22. The results indicate that: (1) financial report presentation significantly influences fraud prevention ($t = 3.034$, $p < 0.05$); (2) village officials' morality has a significant effect on fraud prevention ($t = 8.197$, $p < 0.05$); (3) both financial report presentation and morality collectively influence fraud prevention ($R^2 = 0.463$), explaining 46.3% of fraud prevention variations.

Keywords: Financial Statement Presentation, Akhlakul Karimah, Fraud Prevention, Village Fund Allocation. Karimah, Pencegahan Kecurangan, Alokasi Dana Desa.

INTRODUCTION

A village is a legal entity with defined territorial boundaries that holds authority to administer and oversee governmental affairs. It manages local public interests based on community initiatives, ancestral rights, proposals, and traditionally recognized and respected customs within the governmental framework of the Unitary State of the Republic of Indonesia (Akuntansi et al., 2024).

Villages are given an excellent opportunity to manage their governance and implement development to improve village communities' welfare and quality of life. In addition, the village government is expected to be more independent in managing the government and various natural resources, including managing village finances and assets (Chasanah et al., 2017; Putra et al., 2021).

Finance village is all rights and obligations in frame organization government village that can rated with money included inside it all form related wealth with Village rights and obligations said. Finance villages originate from income original villages, APBD, and APBN (Mutia Basri et al., 2020; Riaweni et al., 2022). Implementation affairs government the village that became authority village funded from Village Budget, assistance government center and help government area. The government-funded by the APBD, organizes implementation affairs in government areas, while organization affairs government centers are organized by the

government village funded by the APBN (Novitasari & Harsasto, 2019; Setyaningrum & Wisnaeni, 2019).

According to Constitution Number 6 of 2014, a village will accept help, and 10 % of the APBN is distributed to every village in a village fund allocation way. Where the funding supports No pass intermediary, the funds will be directed to the village in a way gradually; the allocation of 10 % of the APBN causes the reception village to increase acceptance village increase This natural existence reports accountability from the village (Astuti & Yulianto, 2016).

Based on Regulation Government Number 47 of 2015 Article 1, Village Fund Allocation (ADD) is a fund for results tax areas and parts from the balancing funds received district/city in Budget Income District/city regional shopping after minus Allocation Fund Special (DAK).

Distribution The allocation of Village Funds received by each village in each region varies. This is because village fund allocation is based on the population, poverty, village area, and level of difficulty in the village. Division and procedures giving Village Fund Allocation are carried out through decisions made by the government areas in each region (Permana Salingkat, 2022; Saputra & Fitriwati, 2023).

Village Fund Allocation is one of the income village, which means his accountability or accountability including in Accountability Public Finance, and of course very vulnerable to potential Fraud committed by parties certain, especially the parties who have trusted by the community (Nasution et al., 2023; Pengelolaan et al., 2023).

Village Fund Allocation (ADD) is a fund obtained from part of the village that originates from districts that are distributed through the village treasury. ADD is sourced from income areas except for income self-funding, balancing funds except Allocation Fund Special (DAK), and other Legitimate Regional Income except originate from Grants (Darmiasih, 2015; Verawati et al., 2023).

Regulation Regent Bengkalis Number 10 of 2016 About Procedures for Allocation of Village Funds in Article 2 explains that The amount of Village Fund Allocation received by each village is the amount of the Minimum Village Fund Allocation (ADDM) plus the amount of the Proportional Village Fund Allocation (ADDP). Meanwhile, Bengkalis Regent Regulation Number 04 of 2020 concerning the Allocation of Village Fund Allocations in Article 3 explains that ADD is calculated based on population data, poverty rates, area, and geographic difficulty index. ADD is used for fixed income for village heads and officials, as well as village expenditures in the context of organizing village government, implementing village development, village community development, and village community empowerment.

The following is the allocation of Village Funds in Bengkalis Regency for 2017 – 2021:

Table 1. Amount of Village Fund Allocation Ceiling in Bengkalis Regency
2017-2021

No	Subdistrict	ADD Ceiling Amount		
		2017	2018	2019
1.	Bengkalis	50,650,446,376	51,575,451,704	56,729,834,809
2.	Bantan	40,105,689,782	40,846,234,935	45,301,045,695
3.	Rupat	21,900,641,408	22,362,850,892	24.214.448.109
4.	Rupat Utara	16.202.431.360	16,499,656,667	16,360,958,636
5.	Siak Kecil	28.101.399.091	28,617,904,592	31,926,905,654
6.	Bukit Batu	26,992,267,977	15,336,281,714	17,606,933,978
7.	Pinggir	35,625,891,926	18,044,088,640	19,927,146,098
8.	Mandau	35,250,819,751	3,851,409,949	4,355,014,782
9.	Bandar Laksamana	-	12,163,809,426	13,612,586,019
10.	Bathin Solapan	-	32,031,627,600	34,745,881,161
11.	Talang Mandau	-	18,227,614,781	18,587,536,115
Budget Amount		254,829,587,67 1	259,556,930,900	283.368.291.054

No	Subdistrict	ADD Ceiling Amount	
		2020	2021
1.	Bengkalis	50.257.261.940	48,899,773,428
2.	Bantan	39,895,213,528	38,298,474,301
3.	Rupat	21,310,312,551	20,460,335,342
4.	Rupat Utara	14,481,974,424	13,963,015,403
5.	Siak Kecil	28.179.286.078	27,054,001,954
6.	Bukit Batu	15,525,119,961	14,944,298,121
7.	Pinggir	17,556,226,162	17,013,808,717
8.	Mandau	3,838,243,739	3,675,410,836
9.	Bandar Laksamana	12,020,374,171	11,682,207,009
10.	Bathin Solapan	30,616,575,150	29,779,554,655
11.	Talang Mandau	16,408,422,361	15,898,420,470
Budget Amount		250.089.010.065	241,669,300,229

From the data above, it is known that the amount of Village Fund Allocation ceiling in each Sub-district in Bengkalis varies as determined in the Regent's Regulation for each year. The Village Fund Allocation received consists of the Minimum Village Fund Allocation (ADDM) and the Proportional Village Fund Allocation (ADDP).

The Public Prosecutor (JPU) of the Bengkalis District Attorney's Office (Kejari) stated that three defendants in the corruption case of the Village Economic Unit Savings and Loans (UED-SP) funds amounting to IDR 1.053 billion in Bukit Batu District, Bengkalis were legally proven to have committed an unlawful act that caused losses to state finances. (BPK RI Perwakilan Provinsi Riau, 2020)

The above phenomenon occurs due to regulatory factors, aspects of governance, and supervision, and the most influential aspect is the human resource aspect, namely the morals of village officials and their staff. Based on the author's survey in the field of several villages in Bengkalis District, Bengkalis Regency, the following things were found:

1. There is low synchronization between Village Fund Allocation planning at the village level and sub-district and district levels. This is proven by the existence of several village public facilities that have not been built because they are hampered by regulations set by the sub-district and district.
2. The village government is less transparent in making the initial design or division per allocation of the Village Fund Allocation and its accountability. The community is only informed of the budget amount, which causes public distrust.
3. Village accountability reports regarding the use of the Village Fund Allocation budget are often not announced by the village government to the community, resulting in community distrust of the village government.
4. Village financial management is very vulnerable to embezzlement by certain parties who have been trusted by the community. This happens because of limited human resources, namely *karakul karma* or good character possessed by village officials.

If the above is allowed to continue, it will be very detrimental to society in general. Of the four factors above, it seems that the human resource factor has a powerful influence on the criminal act of misappropriation of Village Fund Allocation. The behavior of village officials who are directly related to sources of funds, both from the center, regions, and other sources of funds, really needs to be considered. One of them is the potential for *Fraud*.

Fraud is a form of cheating that means something that is deviant and an unlawful act that is done intentionally to deceive or provide a false picture or interpretation to certain parties, both from within and outside the organization (Suryani, 2019; Ulfah et al., 2017).

According to the Indonesian Institute of Accountants, accounting fraud can be categorized into two types. The first involves misstatements in financial reporting, where amounts or disclosures are intentionally omitted or altered to mislead financial statement users. The second type occurs due to the improper handling of assets, leading to misstatements in financial records (Maladewi & Bayu Putra, 2022; Trisnadewi, 2021).

Studies conducted by the Commission Eradication Corruption in 2015, it was found at least 14 potential problems in management finance village, which include four aspects that are regulations and institutions, governance, supervision, and resources Power human. Problems This happens Because existence overlaps authority, reports accountability of a village that has not been fulfilling standards and vulnerable manipulation, potential Fraud by workers' companion village, etc.

The morals of village officials also greatly determine the level of Fraud that will be committed. If the morals of village officials are good and they carry out tasks according to the specified duties and authorities, the potential for Fraud is undoubtedly more minor, and vice versa. If village officials ignore ethics and morals and their morals, the potential for committing unlawful acts is undoubtedly more significant (Badrudin & Shidiq, 2022; Prayoga, 2019).

The results of monitoring carried out by *Indonesia Corruption Watch* (ICW) stated that from 2015 to 2017, cases of corruption in the village increased. There were 127 cases. Abuse budget village that occurs, which is generally carried out by the Village Head. Based on the Corruption Case Action Trends Study Conducted from January 1 – December 31, 2018, ICW found case corruption related to village funds to be the most, namely 96 cases with state losses amounting to Rp. 37.2 billion.

Based on the above phenomenon, besides the need for the participation of the public in supervising and evaluating the use of finance villages, action prevention is also needed To minimize the occurrence of the act of misappropriation.

Study This is limited to the scope apparatus government village in the sub-district Bengkalis Regency Bengkalis represented by the Village Head, Village Secretary, Head of Financial Affairs, and BPD Chairperson. Researchers chose Subdistrict Bengkalis as an object study because ba, based on observation researcher Alone, there are a number of problems that need to be solved and investigated, that is from the aspect presentation of financial reports, the morals of village officials, and the prevention *of Fraud* that need to be studied.

See the condition above. It is important for the writer To know What only becomes a problem in the implementation management finance village so as not to *prevent Fraud* that can be detrimental to the country.

RESEARCH METHODS

Study This was carried out in villages throughout the sub-district Bengkalis, with as many villages as 28 villages. The data analysis technique that will be used is method quantitative descriptive with the use of the SPSS 22.0 application. Sample in study This is as many as 140 respondents.

RESULTS AND DISCUSSION

After instrument testing was conducted on 30 respondents, they found valid and reliable instrument test results, and then data management was done with a total of 140 respondents.

Normality test

Table 2.
Results of the One-Sample Kolmogorov-Smirnov Test for Normality

		Unstandardized Predicted Value
N		140
Normal Parameters	Mean	38.9928571
	Std. Deviation	2,20163386
Most Extreme Differences	Absolute	,056
	Positive	,056
	Negative	-,055
Test Statistics		,056
Asymp. Sig. (2-tailed)		,200 ^{c,d}

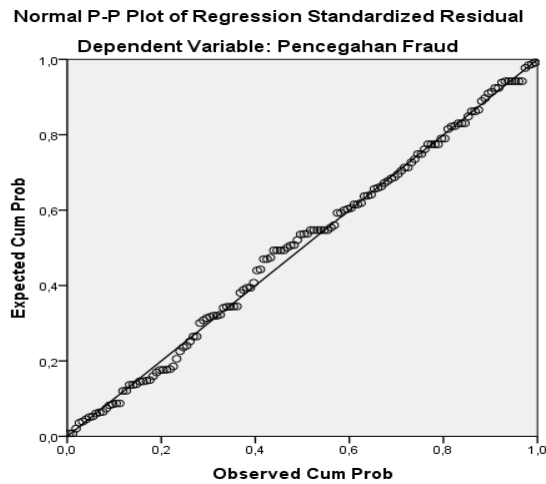
- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.

Source: SPSS.22 Output Results

Normality test results in Table 2. above show that mark *Asymp. Sig.* of $0.200 > 0.05$, which means that the data is distributed normally. To clarify data distribution in the study, this will be served in the chart *Normal P-Plot* below. As for the basis-taking decision, if the point spreads around the line and follows the diagonal line, then the residual in the regression model is distributed normally. The graphics are as follows:

Figure 1

Normal P-Plot



Source: SPSS.22 Processed Data Output Results

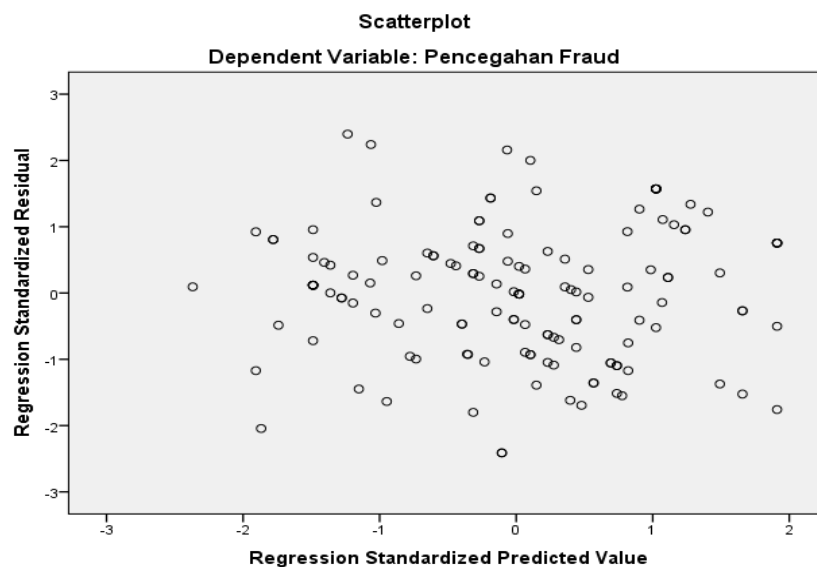
See appearance chart Figure 1 above seen dot, dot, dot spread around the diagonal lines, as well as the direction its spread follows the direction of the diagonal line. Then, it can be concluded that condition data normality can be fulfilled.

Heteroscedasticity Test of Data

The heteroscedasticity test, namely the Test used To know whether in the regression model inequality *variance* of residual one observation to other observations. Heteroscedasticity is marked with an existence pattern specific to the graph *Scatterplot*. The basis of his decision is that if the existing points form a pattern of specific regular (wavy) patterns, then heteroscedasticity. However, if there is a clear pattern, dots spread above and below number zero on the Y axis, then there is no heteroscedasticity.

Following This served results from testing heteroscedasticity as follows:

Heteroscedasticity Test



Source: SPSS.22 Processed Data Output Results

Based on Figure 2. graph *Scatterplot* looks that dot, dot, dot spread above and below number zero on the Y- axis, and the data distribution is not to form clear pattern, then No happen heteroscedasticity. Then can conclude that the variable own condition does not happen heteroscedasticity. It can concluded that variable presentation reports finance and morals Karim device village No happen heteroscedasticity.

Multicollinearity Test

For test existence, multicollinearity can seen through mark *Variance Inflation Factor* (VIF) and *Tolerance Value* for each variable independent. If *the tolerance* value is above 0.10 and VIF < 10, then it is said No, there is symptom multicollinearity.

Table 3.
Multicollinearity Test Results
Coefficients ^a

Model	Collinearity Statistics		
	Tolerance	VIF	
1			
	Presentation Report Finance	,823	1,214
	Good Morals	,823	1,214

a. Dependent Variable: Fraud Prevention

Based on Table 3. above, the value *Tolerance* is $0.823 > 0.10$, and the VIF value is $1.214 < 10$. So it can be concluded that there is no multicollinearity in variables independent (presentation) report finance and morals Karim device village) in research.

Multiple Linear Regression Test

Analysis multiple linear regression is connection linearly between two or more variables independent (X 1 and X2) with variable dependent (Y). Analysis This aims to know the connection between the independent variable and the dependent variable and whether each independent variable relates positively or negatively. The data served in the table is as follows:

Table 4.
Multiple Linear Regression Test Results

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	5,793	3,136		1,847	,067
	Presentation Report	,279	,092	,209	3,034	,003
	Finance					
	Good Morals	,461	,056	,565	8,197	,000

a. Dependent Variable: Fraud Prevention

Source: SPSS.22 Output Results

Based on Table IV.1 8 above can formed equality linear regression as follows:

$$Y = 5.793 + 0.279 X_1 + 0.461 X_2 + e$$

Partial Test (t-test)

Testing This is done To know whether the variable independence in question in the study has an influence in a way partial (individual) to the independent variable. It is known to mark the t_{table} at level significance 5% with equality as follows:

$$\begin{aligned} t_{table} &= df \\ &= n - k \\ &= 140 - 3 \\ &= 137 \end{aligned}$$

$$\begin{aligned} \text{Significance} &= \alpha/2 \\ &= 0.05/2 \\ &= 0.025 \end{aligned}$$

So, the t_{table} value 137;0.025, namely 1,977

Following are the calculation of the results mark t_{count} and level significance in the study:

Table 5.
Test Results (t-test)
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	5,793	3,136		1,847	,067
Presentation Report Finance	,279	,092	,209	3,034	,003
Good Morals	,461	,056	,565	8,197	,000

a. Dependent Variable: Fraud Prevention

Source: SPSS.22 Output Results

Based on the SPSS output in Table 5 above, We can see mark $t_{\text{calculate}}$ each variable :

- 1). Influence Presentation Report Finance (X1) Against Fraud Prevention in Village Fund Allocation in Sub-districts Bengkalis

Test results statistics using SPSS.22 against variable presentation report finance (X1) obtained mark $t_{\text{count}} > t_{\text{table}}$ that is $3,034 > 1,977$. The value significance variable presentation report finance (X1) against fraud prevention (Y) of $0.003 < 0.05$, then H_{a1} is accepted, and H_0 is rejected, so it can concluded that variable presentation report finance (X1) has a significant effect against fraud prevention in Village Fund Allocation in Sub-districts Bengkalis.

- 2). Influence Morality of Village Officials (X2) Towards Fraud Prevention in Village Fund Allocation in Subdistrict Bengkalis

Test results statistics using SPSS.22 against variable morals Karim device village (X2) obtained mark $t_{\text{count}} > t_{\text{table}}$ that is $8,197 > 1,977$, as for mark significance morals Karim device village (X2) on fraud prevention (Y) is $0.000 < 0.05$, then H_{a2} is accepted, and H_0 is rejected, so that can conclude that variable morals Karim device village (X2) has an influence positive and significant against fraud prevention in Village Fund Allocation in Sub-districts Bengkalis.

Simultaneous Test Results (F Test)

Testing This is done to know the influence of two or more independent variables in a way that is simultaneous (together) with the dependent variable. The basis for taking his decision is to use of number probability, that is :

- 1). If $F_{count} < F_{table}$ or probability > 0.05 , then No There is influence variable independent (X) simultaneous to variable dependent (Y).
- 2). If $F_{count} > F_{table}$ or probability < 0.05 , then there is an influence variable independent (X) simultaneous to variable dependent (Y).

F_{table} value is searched in the F table with benchmark level significant 5% and degree freedom ($df_1 = k - 1 = 3 - 1 = 2$); ($df_2 = n - k = 140 - 3 = 137$), so $F_{table} = (2; 137) = 3.06$.

The following served simultaneous test table below :

Table 6.
Simultaneous Test Results (F Test)

ANOVA ^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	673,760	2	336,880	59,077	,000 ^b
	Residual	781,233	137	5,702		
	Total	1454,993	139			

a. Dependent Variable: Fraud Prevention

b. Predictors: (Constant), Morals, Presentation Report Finance

Source: SPSS.22 Output Results

Based on the results calculation statistics in table 6. above obtained mark $F_{count} > F_{table}$ that is $59,077 > 3.06$, and the value significance $0.000 < 0.05$ means can be concluded that existence influence in a way simultaneous between presentation report finance (X1) and morals Karim device village (X2) on fraud prevention in Village Fund Allocation in Sub-districts Bengkalis.

Coefficient Test Determination

Coefficient test determination (R^2) is used To measure how significant a percentage of variable *dependents* can explained by the variables *independent* in the model. The bigger the coefficient determination, the better the variable independent is in explaining the variable dependent.

The following served results processed from coefficient determination :

Table 7.
Coefficient Test Results Determination Variable X1 Against Y
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,447 ^a	,200	,194	2,905

a. Predictors: (Constant), Presentation Report Finance

Based on Table 7. shows the influence of Presentation Report Finance on Fraud Prevention of 0.200 or in percentage by 20%.

Table 8.
Coefficient Test Results Determination Variable X2
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,653 ^a	,427	,423	2,458

a. Predictors: (Constant), Good Morals

Table 8. shows that the influence of Good morals on Fraud Prevention is 0.427 or in percentage by 42.7%

Table 9.
Coefficient Test Results Determination Variable X Against Y
Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,680 ^a	,463	,455	2,388

a. Predictors: (Constant), Morals, Presentation Report Finance

b. Dependent Variable: Fraud Prevention

Source: SPSS.22 Output Results

Based on table IV.23 above shows that the mark R *Square* is 0.463. So it can concluded that the influence of presentation report finance (X1) and morals Karim device village (X2) on fraud prevention in Village Fund Allocation (Y) amounting to 46.3 %, and the rest 53.7 % is influenced by other factors that are not explained in the study This.

1. Influence Presentation Report Finance (X1) Against Fraud Prevention in Village Fund Allocation (Y) in Sub-districts Bengkalis

Based on the results of the study in a way partial h presentation influences report finance to prevent *Fraud*, obtained mark t_{count} presentation report finance as big as 3,034 > t_{table} value of 1.977, and the value significant of 0.003 < 0.05, then can conclude that in a way partial variable presentation report finance (X1) has a positive and significant influence to prevention *fraud* (Y). matter in accordance with the hypothesis proposed that the presentation report finance is influential, positive, and significant to the prevention of *Fraud* in Village Fund Allocation in Sub-districts Bengkalis.

Study This is in line with research conducted by Miftakhul Nurul Amin, who researched the influence presentation report finance village, environment control, morality individual and competence source Power man to the prevention of Fraud that occurs in management Village Fund Allocation in District Grobogan with the results obtained that variable presentation report finance village influential favorable to the prevention of Fraud that occurs in management village fund allocation.

The results of the analysis presented above state that the presentation report's financial influence is positive and significant in fraud prevention in Village Fund Allocation in Sub-districts Bengkalis. In the research and based on observation, writers in the field know that reporting finances created and presented by the village every year through part finances is essential to position finance village the whether There are sources of funds that have not been realized in the form of Silpa (Surplus) Financing Budget) or realized utterly.

2. Influence Morality of Village Apparatus (X2) Towards Prevention *Fraud* (Y) Village Fund Allocation in Sub-districts Bengkalis

Based on the results of the study, a way partial influence of morals Karim device village on prevention *fraud* obtained mark t_{count} morals Karim device village as big as 8,197 > t_{table} value of 1.977, and the value significant of 0,000 < 0.05, then can conclude that in a way partial variable, The morals of village officials (X 2) have a positive and significant influence to Prevention *Fraud* in Village Fund Allocation (Y).

That matter is in accordance with the hypothesis proposed that morals in Karim device village are influential, positive, and significant in preventing *Fraud* in village fund allocation in sub-districts Bengkalis.

Morals are influencing Karim Device Village to prevent *Fraud*, which signifies that morals are essential in an effort to minimize and prevent the occurrence of cheating. Morals in Islam

are essential, and it is important that every human being is always awake in every activity and worship that he carries out. A human being with morals and a strong will can look after yourself so that everything terrible is not done, and it also prevents colleagues or someone else from doing bad things.

3. Influence Presentation Report Finance (X1) and the Morals of Village Officials (X2) Towards Fraud Prevention (Y) In Village Fund Allocation In Subdistrict Bengkalis

The results of the simultaneous Test (F test) show that variable presentation report finance (X1) and morals Karim device village (X2) has an influence on fraud prevention (Y), shown by the results F_{count} as big as $59,077 > 3.06$ and value significance $0.000 < 0.05$, p This shows the more tall presentation report finance and morals Karim device village the more tall bag cauldron too fraud prevention (Y) in nature Village Fund Allocation in Sub-districts Bengkalis. The *R Square* value is 0.463. This means that the influence of presentation report finance and morals Karim device village to fraud prevention is as significant as 46.3 %, and the rest, 53.7 %, is influenced by other factors outside the research model.

CONCLUSION

Based on the results of research, it can concluded that there is a significant relationship between presentation report finance and morals Karim device village to fraud prevention in management Village Fund Allocation in Sub-districts Bengkalis.

Presentation reports transparent and accurate finance plays an important role in preventing the potential for Fraud. This is in line with the principle of transparency and accountability in management-mandated finance in Islamic teachings. In addition, the morals of Karim Device Village, namely sound and commendable morals, have also been proven to influence fraud prevention. Noble morals support the creation of an honest and responsible environment answer, which in turn will reduce potential action cheat in village fund management.

In general, together, the presentation reports good finances and morals . Karim Device Village makes a significant contribution to fraud prevention. This shows that the second factor is that each other is complete in creating management. More Village Fund Allocation is safe and transparent.

In addition, fraud prevention in management Village Fund Allocation in Sub-districts Bengkalis has covers principles maqashid sharia, which includes protection regarding religion, soul, mind, lineage, and property. This indicates that good village fund management is seen not only from the aspect of administration but also from a more moral and ethical perspective.

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