

# Whistleblowing System, Internal Control, Human Resources Competence on the Prevention of Village Fund Fraud

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**Abstract:** The high number of corruption cases at the village level, including the case in Getas Village by former Lurah, underlies the urgency of this research. This study uses a quantitative method through a questionnaire survey on 46 respondents (village officials and related communities) with the aim of analyzing the influence of the Whistleblowing System (X1), Internal Control (X2), and Human Resources Competency (X3) on Fraud Prevention (Y) in the management of Village Funds. The results of the study show contradictory findings: The Whistleblowing System and Human Resources Competency have been proven to have a positive and significant influence on fraud prevention. On the contrary, Internal Control did not show a significant influence. These findings provide empirical evidence that improving the reporting mechanism for violations and improving the quality of human resources is more critical than formal control alone in Getas Village. The practical implication is that the Getas Village Government is advised to focus on strengthening the Whistleblowing System and improving HR Competency through training to minimize the risk of misuse of funds under the leadership of the new Village Head.

**Keywords:** Fraud Prevention; Human Resource Competence; Internal Control; Village Fund; Whistleblowing System.

## 1. Introduction

The main purpose of village funds is to improve welfare and village development, to achieve this goal each government must be able to manage existing resources, one of the most important is finance, so that its management must be credible, transparent, and accountable to be effective and efficient Zubaidah and Nugraeni (2023). Transparency is essential to minimize the risk of corruption. However, the large amount of village funds is often the target of corruption by individuals in the village government. Corruption, as a form of Cheating and

extraordinary crime, is a serious problem that damages public institutions and hinders development, and is a major challenge in Indonesia.



Figure 1. Number of corruption cases in Indonesia 2023

Indonesian Corruption Watch (ICW) in 2023 recorded 187 cases in the village budget sector. The number of corruption cases at the village level is the highest number of corruption cases throughout 2023. Based on this data, corruption cases in villages are not an ordinary problem, corruption results in various economic impacts that harm economic entities and damage their reputations.

One of the cases of corruption of village funds worth hundreds of millions of rupiah, by the former Head of Getas Village, Playen, Gunungkidul in the 2019-2020 fiscal year. The former village head had committed an act that was not in accordance with the rules by telling Dwi Hartanto to make fictitious village financial statements. He also hired the Village Secretary, Masrur Ahmad, to forge documents. The results of the audit showed irregularities in the use of village funds, such as fictitious expenditures and inconsistencies between realization and proof of expenditure, while state losses were estimated at Rp 627 million.

The factors that affect village fund fraud in Indonesia are complex and involve various aspects, both in terms of individuals, systems, and social environments. Many village heads and their officials do not have adequate knowledge or skills in managing village funds. Limitations that are often encountered in village financial management include technical aspects such as handling funds and preparing financial statements. In addition, internal oversight at the village level is often weak. These weaknesses open up opportunities for fraud, one of which is manifested through the presentation of poor quality information or reports. This information is considered of poor quality if it is irrelevant, invalid, inaccurate, not timely, or not fully disclosed

by Umar and Br. Purba (2020). Both supervision from the local government and the community is ineffective, so many irregularities in the use of village funds are not detected. Pressure from certain groups can encourage village officials to engage in corrupt practices. The lack of strict social sanctions against corruption crimes can cause the culture of corruption to continue. Therefore, adequate and robust internal controls are needed to help detect fraud or corruption (Menon, 2023; Siahaan et al., 2024). Based on this context, this study focuses on examining several key factors. The independent variables used were the Whistleblowing System (X1), Internal Control (X2), and Human Resource Competency (X3), all of which were hypothesized to affect the Prevention of Village Fund Fraud (Y) as a dependent variable.

A whistleblowing system is a mechanism that allows individuals to report violations or unethical actions that occur within an organization, in the public sector, this system is very important because it can help uncover cases of corruption that may not be detected through traditional monitoring methods. Although the whistleblowing system is an important step in preventing corruption, its success depends heavily on other supporting factors. In addition to strong regulations, the willingness of employees or the public to report corruption crimes is also very crucial, Dinia and Rosyid (2022). In line with the research of Lathifah Nur'aini and Arismutia (2024), there is evidence that the whistleblowing system has a significant impact on fraud prevention efforts, as shown in a study conducted at the Bandung City Regional Inspectorate. However, these findings contradict other studies (Aziza et al., 2024), which instead concluded that whistleblowing systems have no real or significant influence on preventing fraud

Internal Control is defined as a set of procedures and policies that ensure operational efficiency and regulatory compliance, and play a crucial role in detecting and preventing fraud. Although research by Destiyana, Yassarah, and Machdar (2024) confirms that internal controls have a significant effect on fraud avoidance, these results differ from reports from Akhyaar et al. (2022) which found that internal control systems do not have a significant impact on fraud prevention.

Human Resources (HR) competence is interpreted as a combination of knowledge, skills, and attitudes possessed by individuals that are essential to achieve optimal performance (Edison, 2017:140). In the context of the management of the Village Fund, the ownership of high competence by the village apparatus is assumed to reduce the likelihood of corruption or fraud. This view is supported by the findings of Rakanti and Ratnadi (2024), who found that improving the quality of village human resources has a positive impact on fraud prevention

efforts. However, there are contrasting results from the study by Nur'aini and Arismutia (2024) which reported that the competence of village officials did not show a significant influence on fraud prevention.

The novelty of this research is during the new Village Head of Getas, Playen, Gunungkidul as an object. Because of the corruption case committed by the former village head previously. Research on the whistleblowing system, internal control, and human resource competence has been carried out extensively, but the results of research between each other have not shown consistency. therefore the author is interested in conducting a research with the title "The Influence of the Whistleblowing System, Internal Control, and Human Resource Competence on the Prevention of Village Fund Fraud in Getas Village"

The main focus of this study is to empirically examine fraud prevention factors in the management of Village Funds in Getas Village. The formulation of the core problem of this study centers on three causal questions: to what extent (1) the Whistleblowing System, (2) Internal Control, and (3) Human Resource Competence partially affect the Prevention of Village Fund Fraud. In line with this formulation, the purpose of the research is to find out and analyze the influence of each variable (Whistleblowing System, Internal Control, and Human Resources Competence) on fraud prevention in Getas Village. In terms of benefits, this research has a dual contribution: academically, it serves as an empirical reference for similar research in the future; Practically, the findings are expected to be concrete guidelines for the Village Government to formulate effective policies to prevent fraud through strengthening internal supervision mechanisms and improving the quality of human resources.

## 2. Literature Review

### Fraud Diamond Theory

Fraud Diamond Theory is a development of the fraud triangle theory that has been popularized by Cressey. Wolfe and Hermanson (2004) have refined the previous theory by including one additional factor that causes fraud, namely ability or capability. Ability in this context is interpreted as the power needed to commit cheating.

### Agency Theory

Jensen and Meckling (1976) explained that agency theory is a theory that describes the relationship of interests between parties who delegate work (principal) to other parties who do the work (agent) within a framework known as the nexus of contract.

### Fraud Prevention

Fraud prevention in village fund management is a crucial issue due to the high number of corruption cases in this sector. Prevention is defined as the use of preventive controls such

as rules, training, and procedures to reduce the chances of fraud. Theoretically, this study tested three main factors. Whistleblowing systems, which serve as a whistleblowing reporting mechanism, are believed to overcome information asymmetry and limit the chances of fraud (Agency Theory and Diamond Fraud Theory), although previous empirical findings have shown conflicting results regarding its effects. Internal Control is a set of policies and procedures to ensure the efficiency of operations and the accuracy of financial statements, which is conventionally the front line of prevention, but previous research has also shown contradictory results regarding its effectiveness in the context of village funds. Finally, Human Resource Competence which refers to the knowledge, skills, and attitudes of village officials is expected to reduce the possibility of fraud because competent human resources are able to build strong control, although there are also inconsistencies in the findings of previous research.

### **Whistleblowing System**

A mechanism for individuals to report unethical violations or actions. In the public sector, this system is crucial to uncover corruption that may have escaped traditional methods of oversight. The success of this system is highly dependent on supporting factors such as strong regulations and the willingness of the public/employees to report corruption crimes. This system effectively addresses the problem of information asymmetry and moral hazard (Agency Theory), and limits opportunities and reduces the individual's ability to conceal actions (Diamond Fraud Theory). There is a study that finds that the whistleblowing system has a significant impact on fraud prevention Lathifah Nur'aini and Arismutia (2024). However, there are also conflicting studies, concluding that this system does not have a significant influence on fraud prevention (Aziza et al., 2024). Based on this description, the hypothesis in this study can be formulated, namely:

H1: Whistleblowing Systems Affect Fraud Prevention

### **Internal Control**

A set of policies and procedures are in place to ensure that operations run efficiently, financial reports are accurate, and all activities comply with applicable regulations. Adequate and robust internal controls are needed to detect Fraud or corruption. There is research that supports that internal control systems have a significant influence on avoidance efforts Fraud (Amelia Destiyana et al., 2024). However, another study found that the Government's Internal Control System had no effect on prevention Fraud (Kivaayatul Akhyaar et al., 2022). Based on this description, the hypothesis in this study can be formulated, namely:

H2: Internal Control affects fraud prevention

### Human Resource Competencies

A combination of knowledge, skills, and attitudes that a person possesses to achieve the best performance. In the management of village funds, the higher the competence of the village apparatus, the lower the likelihood of corruption. Competencies reduce the chances of occurrence Fraud (Diamond Fraud Theory), because competent employees are able to design, implement, and maintain strong controls. Relevant research supports that improving human resource competencies has a positive impact on prevention efforts Fraud Rakanti and Ratnadi (2024). However, there are also contradictory results that report that the competence of village officials has no effect on prevention Fraud Lathifah Nur'aini and Arismutia (2024). Based on this description, the hypothesis in this study can be formulated, namely:

H3: Human resource competence affects fraud prevention

### 3. Research Methods

This study adopts a quantitative approach through a survey method to examine the impact of the reporting system, internal control, and human resource competence (independent variables) on fraud prevention (dependent variables) in the management of village funds. The research was conducted in Getas Regency with a population that included village government officials and members of the Village Consultative Body (BPK). The probability sampling technique with a stratified sampling approach was used based on position, age, and education criteria to determine the sample, so that the number of respondents was 46 people. Primary data was collected through a questionnaire that used the Likert scale to measure these variables based on theoretical indicators. Before the regression analysis, the quality of the data was ensured through validity and reliability tests, followed by classical assumptions tests (normality, multicollinearity, and heteroscedasticity). The final stage of data analysis uses multiple linear regression to test the influence of partial independent variables with the help of SPSS software.

### 3. Results and Discussion

#### Descriptive Statistical Test

Table 1. Descriptive Test Results

	Descriptive Statistics				
	N	Minimum	Maximum	Mean	Std. Deviation
<b>X1</b>	46	7,00	16,00	12,8043	2,54401
<b>X2</b>	46	8,00	20,00	15,5217	2,90394
<b>X3</b>	46	8,00	16,00	12,6957	2,14859
<b>Y</b>	46	11,00	20,00	16,0217	2,54287
<b>Valid N (listwise)</b>	46				

Source : SPSS 27 data processing

This study involved 46 respondents (N=46). Based on descriptive statistics, the Whistleblowing System variable shows a score range from 7 to 16, with an average value (X) of 12.8043 and a standard deviation of 2.54401. Meanwhile, the Internal Control variable has a minimum score of 8 and a maximum score of 20, with an average of 15.5217 and a standard deviation of 2.90394. The Human Resources (HR) Competency variable was in the range of scores 8 to 16, resulting in an average score of 12.6957 and a standard deviation of 2.14859. Finally, the Fraud Prevention dependent variable was recorded to have the lowest score of 11 and the highest score of 20, with an overall average of 16.0217 and a standard deviation of 2.54287.

### Validity Test

Table 2. Validity Test Results

Variable	Indicators	R Count	Table R	Information
Whistleblowing System	SW1	0,836	0.2907	<b>Valid</b>
	SW2	0,815	0.2907	<b>Valid</b>
	SW3	0,817	0.2907	<b>Valid</b>
	SW4	0,804	0.2907	<b>Valid</b>
Internal controls	PI1	0,822	0.2907	<b>Valid</b>
	PI2	0,705	0.2907	<b>Valid</b>
	PI3	0,711	0.2907	<b>Valid</b>
	PI4	0,729	0.2907	<b>Valid</b>
Human Resource Competencies	PI5	0,702	0.2907	<b>Valid</b>
	KSDM1	0,692	0.2907	<b>Valid</b>
Fraud Prevention	KSDM2	0,711	0.2907	<b>Valid</b>
	KSDM3	0,797	0.2907	<b>Valid</b>
	KSDM4	0,707	0.2907	<b>Valid</b>
	PF1	0,861	0.2907	<b>Valid</b>
	PF2	0,549	0.2907	<b>Valid</b>
	PF3	0,418	0.2907	<b>Valid</b>
	PF4	0,780	0.2907	<b>Valid</b>
PF5	0,873	0.2907	<b>Valid</b>	

Source : SPSS 27 Data Processing

Overall, the test results presented in the table show that all questionnaire instruments used in this study have met the validity criteria. This is evidenced by the calculated r value of each questionnaire item that exceeds the r-value of the table at the set significance level.

**Reliability Test**

Table 3. Reliability Test Results

Variable	Alpha Cronbach	Critical Values	Information
Wsw	0,833	0,70	Reliable
PI	0,784	0,70	Reliable
KSDM	0,702	0,70	Reliable
PF	0,746	0,70	Reliable

Source: SPSS 27 Data Processing

All of the variables of this study have been proven to be reliable. The resulting Alpha coefficient value always exceeds 0.70, indicating that all questionnaire instruments have a high internal consistency and are suitable for measuring each variable concept.

**Normality Test**

Table 4. Normality Test Results

Asymp. Sig. (2-tailed) <sup>c</sup>	.200d
Sig.	0,847

Source : Data Processing

Since both significance values (0.200 and 0.847) are greater than 0.05, it can be concluded that the assumption of normality is met and the residual data is distributed normally.

**Multicollinearity Test**

Table 5. Multicollinearity Test Results

	Tolerance	VIVID
1 (Constant)		
X1	0,443	2,259
X2	0,282	3,551
X3	0,278	3,599

a. Dependent Variable: Y

Source: SPSS 27 Data Processing

The regression model is declared free of multicollinearity because all independent variables meet the criteria, i.e. have a Tolerance value above 0.10 and a VIF value below 10.

**Heteroscedasticity Tests**

Table 6. Heteroscedasticity Test Results

Type	Sig.
1 (Constant)	0,019
X1	0,365

X2	0,585
X3	0,75

**a. Dependent Variable: ABS\_RES**

Source : SPSS 27 Data Processing

Since the significance values of the three variables ( $X1 = 0.365$ ,  $X2 = 0.585$ , and  $X3 = 0.750$ ) are all greater than 0.05, it can be concluded that the regression model is free from heteroscedasticity problems.

### Multiple Linear Regression Test

Table 7. Multiple Linear Regression Test Results

Type	Coefficient			t	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
<b>1</b> (Constant)	1,372	0,672		2,042	0,047
X1	0,379	0,065	0,379	5,836	0,000
X2	0,040	0,071	0,045	0,556	0,581
X3	0,724	0,097	0,611	7,463	0,000

**a. Dependent Variable: Y**

Source: SPSS 27 Data Processing

Based on the results of the partial t-test, there is a significant difference in the influence of independent variables on Fraud Prevention. The variables of the Whistleblowing System (X1) and Human Resource Competency (X3) showed a positive and significant influence. This is because the significance values of both are very low (below 0.001) below the  $p <$  threshold of 0.05. On the other hand, the Internal Control variable (X2) was shown to have no significant influence on Fraud Prevention, as its significance value of 0.581 far exceeded the limit of 0.05.

### Discussion

#### The Influence of the Whistleblowing System on Fraud Prevention

This study found that the whistleblowing system has a positive and significant influence on the prevention of village fund fraud in Getas Village, showing that the better the implementation, the higher the level of fraud prevention. These findings can be explained through two theoretical perspectives. In the context of Agency Theory, the whistleblowing system successfully overcomes the problem of information asymmetry and moral hazard that often encourages fraud. Meanwhile, from the perspective of Diamond Fraud Theory, this system plays an important role in limiting the possibility of fraud and reducing the ability of individuals to hide their actions. The system also effectively changes the calculation of the risks associated with the pressure and rationalization factors underlying fraud. These results further

strengthen the argument, in line with previous research by Lathifah Nur'aini and Arismutia (2024), that the implementation of an effective reporting system is a key strategy to create a more transparent and fraudulent environment free from fraudulent practices in village fund management.

### **The Effect of Internal Control on Fraud Prevention**

The results of this study concluded that the internal control system does not have a significant influence on fraud prevention efforts in the management of village funds in Getas Village. These findings are consistent with the results of previous similar studies, including a report published by (Kivaayatul Akhyaar et al., 2022) that examined the context of village fund management, where they also found that internal control systems had no effect on fraud prevention. These results contrast with the conventional view that internal controls are at the forefront of preventing and detecting irregularities. Internal controls have no effect suggesting that the existence of internal controls alone is not enough to prevent fraud, especially when other elements in Fraud Diamond are very dominant. Although internal controls close opportunities, cheating can still occur if the pressure or rationalization is very strong, and the perpetrator's ability to overcome that control.

### **The Influence of Human Resource Competence on Fraud Prevention**

The results of this study conclude that the competence of human resources (HR) has a positive effect on fraud prevention efforts in fund management in Getas Village. These findings validate and are in line with the results of previous research conducted by Rakanti and Ratnadi (2024), which also show that improving the competence of human resources acts as an important factor that inhibits the occurrence of fraud. Competent human resources will create training programs for different levels of staff. This includes training on business ethics, integrity, codes of conduct, as well as an understanding of actions that fall under the category of fraud. By increasing employees' understanding of the consequences of committing fraud, organizations can raise awareness and prevent fraudulent acts from occurring. Based on diamond fraud theory, the competence of human resources reduces the likelihood of fraud. Competent employees have a solid understanding of accounting standards, operational procedures, and internal control systems. They are capable of designing, implementing, and maintaining robust controls that can detect and prevent fraud.

## **4. Conclusion**

Based on regression analysis on 46 respondents in Getas Village, it was found that the Whistleblowing System and Human Resources Competency have a positive and significant influence on fraud prevention in the management of village funds, while Internal Control does

not have a significant effect. The managerial implication is that the Village Government must prioritize strengthening non-formal and HR-based mechanisms, namely by ensuring an effective whistleblowing system and continuous investment in the competency training of village officials, instead of relying only on formal internal controls that have proven to be less effective. This study has limitations because it only focuses on one study site, so the recommendation for future research is to use a mixed method and expand the population to more villages to test the consistency of the findings and examine other factors (such as Organizational Culture) that might mediate the insignificance of internal controls.

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