

Can Islamic Values Support Fraud Prevention in Village Fund Management? A Study in Ngoro Subdistrict, Mojokerto

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Abstrak

Fraud tetap menjadi tantangan kritis di berbagai sektor, termasuk dalam pengelolaan dana desa di Indonesia. Program Dana Desa bertujuan untuk mendorong pembangunan pedesaan, tetapi pelaksanaannya sering kali terhambat oleh penyelewengan keuangan, pelaporan fiktif, dan korupsi akibat lemahnya pengendalian internal serta keterbatasan transparansi. Penelitian ini mengkaji peran nilai-nilai Islam dalam mencegah *fraud* dalam pengelolaan dana desa di Kabupaten Mojokerto dengan hipotesis H1: Nilai-nilai Islam memiliki pengaruh yang signifikan terhadap pencegahan *fraud* dalam pengelolaan dana desa, dan H0: Nilai-nilai Islam tidak memiliki pengaruh yang signifikan terhadap pencegahan *fraud* dalam pengelolaan dana desa. Menggunakan pendekatan kuantitatif, penelitian ini melibatkan 57 responden dari Kecamatan Ngoro, termasuk kepala desa, sekretaris, dan bendahara yang bertanggung jawab langsung atas pengelolaan keuangan desa. Variabel independen dalam penelitian ini adalah nilai-nilai Islam (X), sedangkan variabel dependen adalah *fraud* (Y), yang diukur berdasarkan lima dimensi utama, yaitu dimensi intelektual, ideologis, publik, praktik, dan pengalaman religius. Temuan penelitian menunjukkan bahwa nilai-nilai Islam memiliki pengaruh positif dan signifikan terhadap pencegahan *fraud*, memperkuat perannya dalam meningkatkan integritas tata kelola. Hasil ini menegaskan pentingnya mengintegrasikan prinsip-prinsip Islam dalam tata kelola desa untuk meningkatkan transparansi dan akuntabilitas.

Kata Kunci : Dana Desa, Nilai-nilai Islam, Pencegahan *Fraud*

Abstract

Fraud remains a critical challenge across various sectors, including village fund management in Indonesia. The Village Fund Program aims to promote rural development; however, its implementation is often hindered by financial misappropriation, falsified reporting, and corruption due to weak internal controls and limited transparency. This study examines the role of Islamic values in preventing fraud in village fund management in Mojokerto Regency, with the following hypotheses: H1 – Islamic values have a significant influence on fraud prevention in village fund management, and H0 – Islamic values do not have a significant influence on fraud prevention in village fund management. Employing a quantitative approach, this study involved 57 respondents from Ngoro Subdistrict, including village heads, secretaries, and treasurers directly responsible for village financial management. The independent variable in this study is Islamic values (X), while the dependent variable is fraud (Y), measured based on five key dimensions: intellectual, ideological, public, practice, and religious experience. The findings reveal that Islamic values have a positive and significant impact on fraud prevention, reinforcing their role in strengthening governance integrity. These results highlight the importance of integrating Islamic principles into village governance to enhance transparency and accountability.

Keywords : Islamic Values, Fraud Prevention, Village Funds

1. INTRODUCTION

Fraud is a broad term that encompassing various deceptive practices designed to secure an unfair advantage. It involves deliberate falsehoods, concealment, or misrepresentation of the truth to deceive individuals or organizations for personal gain (Aliyurt, 2016; Ekin et al., 2013; Ostas, 2007). Fraud is a global issue that significantly impacts various aspects of life, including the economy, business, and society (Ramos et al., 2024). It manifests in various forms, ranging from small-scale theft and asset misuse to large-scale fraudulent financial reporting (Soltani, 2013).

The causes of fraud are complex, often stemming from a combination of opportunity, pressure, and personal motivation. Opportunities for fraud typically arise in environments with weak oversight, low transparency, or inadequate internal controls, which reduce the likelihood of detection (Karpoff, 2012). External pressures, such as the need to meet financial targets or satisfy third-party expectations, can further drive individuals or organizations to commit fraud (Karpoff, 2021). Moreover, technology has opened new avenues for fraud, enabling anonymity in transactions through fintech platforms and blockchain systems (Stinchcombe, 2018). Other contributing factors include weak ethical standards, permissive cultural norms, and ineffective legal systems that fail to enforce strict penalties (Karpoff and Lott, 1993). These factors often interact, fostering an environment conducive to fraud, particularly during periods of economic crisis or intense organizational pressure (Karpoff, 2021).

Indonesia's Village Fund program is a major decentralization initiative designed to accelerate rural development and empower local communities. It funds various initiatives, including infrastructure development and economic activities, to stimulate growth and enhance living standards (Iqbal et al., 2021; Nugroho et al., 2021; Sukmawati & Saudi, 2019). Village funds have played a crucial role in rural development, particularly through infrastructure projects such as bridges, irrigation systems, and drainage facilities. These improvements have boosted agricultural productivity, increased distribution efficiency, and raised farmers' incomes (Indraningsih et al., 2021; Penggalih et al., 2023; Rosalina & Sucipto, 2020).

From an economic perspective, village funds have empowered communities through training programs in agriculture, livestock, and fisheries, promoting sustainable development and enhancing the welfare of rural populations (Penggalih et al., 2023; Sukmawati & Saudi, 2019). Additionally, they have played a crucial role in poverty alleviation and income inequality reduction by stimulating economic growth and enhancing the Human Development Index in rural areas (Rachma et al., 2019).

Despite these successes, challenges persist in integrating village funds with disaster risk reduction efforts, primarily due to information asymmetry among policymakers (Nugroho et al., 2021, 2022). However, these funds have significantly contributed to health initiatives, particularly in reducing stunting prevalence in regions outside Java (Indra & Khoirunurrofik, 2022). Furthermore, these funds have been allocated to renewable energy projects to advance the Sustainable Development Goals (SDGs) related to affordable and clean energy (Marianti et al., 2023). Although transformative, these initiatives require further refinement to optimize their impact.

A critical challenge in the Village Fund program is preventing fraud in its management. Various studies highlight the vulnerability of village fund management in Indonesia due to systemic and operational weaknesses. A common issue is the misappropriation of funds for personal gain or unauthorized purposes, often facilitated by weak internal controls and limited transparency (Como Citar: Menacho et al., 2024; Kartiko Kusumo & Achmad, n.d.;

Uskara et al., 2019). Another prevalent fraudulent practice is fictitious reporting, in which reports and documents are fabricated to conceal the misallocation or embezzlement of funds (Rifai et al., 2024).

Bribery and corruption further exacerbate the problem, often driven by low salaries and inadequate compensation for village officials, which incentivizes unethical practices (Kardiyem et al., 2020; Rifai et al., 2024). Additionally, the phenomenon of ghost villages—where fictitious villages are created to siphon off development funds—poses a significant threat. Patron-client relationships between political sponsors and village heads weaken internal controls, fostering an environment conducive to fraudulent activities (Shaleh et al., 2022).

Islam strongly emphasizes fraud prevention through the principles of honesty, integrity, and accountability in fulfilling trusts. The Qur'an highlights the importance of truthfulness and the avoidance of deceit, stating: "*And do not mix the truth with falsehood or conceal the truth while you know [it]*" (Surah Al-Baqarah: 42). This verse prohibits concealing the truth or mixing it with falsehood, establishing a fundamental principle for fraud prevention in all aspects of life.

The Prophet Muhammad (peace be upon him) stated, "*Whoever cheats is not one of us*" (Hadith Muslim). This hadith demonstrates that deceitful behavior contradicts the fundamental principles of faith in Islam. Honesty is a fundamental value in social interactions, as emphasized in the Qur'an: "*Indeed, Allah commands you to render trusts to whom they are due and when you judge between people, to judge with justice*" (Surah An-Nisa: 58). This verse underscores the obligation to uphold trusts and administer justice, particularly in financial management and public governance.

Furthermore, Islam cautions that betraying trust or engaging in fraudulent actions leads to destruction. The Prophet Muhammad (peace be upon him) stated: "*When a trust is betrayed, await destruction*" (Hadith Bukhari). In the context of financial management or public funds, these values serve as a robust moral foundation for fraud prevention. Honesty in trade is also promised to bring blessings, as stated in another hadith: "*If they are honest and disclose the defects of their goods, their transaction will be blessed. But if they lie and conceal defects, the blessing of their transaction will be wiped out*" (Sahih Bukhari and Sahih Muslim).

By combining Qur'anic teachings and prophetic traditions, Islam offers clear guidance on fraud prevention, emphasizing justice, transparency, and integrity. These principles establish a solid ethical foundation for promoting justice, blessings, and harmony in life. Therefore, this study aims to assess the impact of understanding Islamic values on fraud prevention in village fund management.

To support the discussion in this study, *Exploring Islamic Values to Prevent Fraud in Village Fund Management*, previous studies are reviewed to highlight the link between Islamic values and fraud prevention. Cahyadi & Sujana (2020) found that religiosity, integrity, and law enforcement significantly reduce fraud in village fund management, highlighting the crucial role of moral and ethical principles among village officials. Similarly, Asrori et al. (2024) found that religiosity, organizational commitment, and the morality of village officials significantly improve the accountability of village fund management in Lamongan Regency. These findings underscore the vital role of internal values and commitment in ensuring effective public fund management.

However, Fatmawati & Putra (2024) found that while transparency has a significant negative effect on the tendency for fraud in village fund management, religiosity and other

principles, such as accountability and fairness, do not have a significant impact. Similarly, Muhaimin (2021) found that religiosity negatively affects accounting fraud, but the effect is not statistically significant. This finding suggests the need for further exploration of how Islamic values are applied in practical contexts. Meanwhile, Hayati & Amalia (2021) concluded that religiosity and the competence of village officials significantly influence fraud prevention, highlighting the importance of ethical foundations and professional capabilities.

Based on the reviewed studies, the following hypotheses can be formulated:

H1: Islamic values have a significant influence on fraud prevention in village fund management.

H0: Islamic values do not have a significant influence on fraud prevention in village fund management.

2. METHOD

This study utilizes a quantitative research approach. The study population includes all village officials in Ngoro Subdistrict, Mojokerto Regency. The sample comprises village officials directly involved in financial management, specifically village heads, secretaries, and treasurers. A total of 57 respondents from 19 villages participated in this study. To ensure the selection of relevant participants, the study employed purposive sampling, targeting individuals with direct responsibilities in village fund management.

Purposive sampling is a method in which the researcher intentionally selects individuals who have specific characteristics relevant to the study's objectives (Sugiyono, 2008). In this study, only village officials directly involved in financial management, namely village heads, secretaries, and treasurers, were selected, as they are considered to have the most relevant knowledge and experience regarding village fund management. The questionnaire was distributed directly to village offices during office hours, where respondents completed it. To measure responses, a 5-point Likert scale was used, offering five options for each statement: Strongly Agree (SA) scored 5, Agree (A) scored 4, Neutral (N) scored 3, Disagree (D) scored 2, and Strongly Disagree (SD) scored 1. The collected data will then be analyzed using SPSS.

The independent variable in this study is Islamic values (X), while the dependent variable is fraud (Y). Referring to the study by Huber and Huber titled *The Centrality of Religiosity Scale (CRS)*, Islamic values can be measured through five key dimensions. The *intellectual dimension* reflects how frequently an individual thinks about or engages with religious issues. The *ideological dimension* measures beliefs in the existence of God or a divine being and faith in life after death. The *public practice dimension* assesses participation in collective religious activities, such as attending worship services. The *private practice dimension* involves individual religious activities, such as prayer and meditation. Lastly, the *religious experience dimension* gauges the intensity of experiences where individuals feel the presence of God or something transcendent in their lives (Huber & Huber, 2012).

In addition, fraud can be measured using three primary elements. The first element is *incentive* or *motivation*, which refers to internal or external factors that drive individuals to commit fraud, such as financial pressures, unrealistic performance targets, or urgent personal needs. The second element is *opportunity*, which describes situations where individuals have the chance to engage in fraud without detection, often due to weak internal controls or ineffective oversight. The final element is *rationalization*, which involves the

justifications individuals make to legitimize fraudulent actions, such as believing that the act is necessary or that the resulting harm is insignificant. The combination of these three elements significantly increases the risk of fraud across various settings, including organizations and financial institutions (Özçelik & Kurt, 2024).

3. RESULT AND DISCUSSION

3.1. Result

The analysis results indicate that both the Islamic Values and Fraud Prevention variables exhibit significant correlations and strong internal consistency. For Islamic Values, the Pearson correlation coefficients for each item range from 0.683 to 0.755, with a significance level (p-value) of 0.000, demonstrating strong positive correlations among the items. Specifically, the correlation coefficients for individual items (X.1 to X.5) within the Islamic Values variable show a consistent and statistically significant relationship, as presented in Table 1. Additionally, the Cronbach's Alpha value of 0.756 confirms good internal consistency and reliability of the instrument used to measure Islamic Values.

For Fraud Prevention, the Pearson correlation coefficients range from 0.430 to 0.760, with all items showing statistical significance (p-value = 0.000), indicating a moderate to strong positive relationship among the items. The highest correlations are found in item Y.5 (0.760) and item Y.3 (0.691), demonstrating a very strong relationship between these items. The Cronbach's Alpha value of 0.808 for Fraud Prevention suggests excellent internal consistency. Overall, both variables exhibit strong and statistically significant correlations among their items, with high reliability, as reflected in Table 1. These findings confirm that the instruments used in this study are reliable for measuring both variables.

Tabel 1: Correlation and Internal Consistency of Islamic Values and Fraud Items

Variable	Item Code	Pearson Correlation	Sig. (2-Tailed)	Cronbach's Alpha
Islamic Values	X.1	0,697	0,000	0,756
	X.2	0,683	0,000	
	X.3	0,694	0,000	
	X.4	0,755	0,000	
	X.5	0,746	0,000	
Fraud Prevention	Y.1	0,430	0,000	0,808
	Y.2	0,586	0,000	
	Y.3	0,691	0,000	
	Y.4	0,685	0,000	
	Y.5	0,760	0,000	
	Y.6	0,722	0,000	
	Y.7	0,733	0,000	
	Y.8	0,641	0,000	

The normality test in this study was conducted using the One-Sample Kolmogorov-Smirnov Test on the residuals generated by the regression model. The test results indicated a test statistic value of 0.107 with a significance level of 0.157. Since the

significance value exceeds the 0.05 threshold ($p > 0.05$), the residuals are considered normally distributed. As presented in Table 2, this result confirms that the normality assumption of the regression model has been met. Consequently, the model is deemed appropriate for further analysis, ensuring the validity and reliability of the regression results.

Tabel 2: Normality Test Results (One-Sample Kolmogorov-Smirnov Test)

		Unstandardize d Residual
N		57
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	2,60397543
Most Extreme Differences	Absolute	,107
	Positive	,107
	Negative	-,082
Test Statistic		,107
Asymp. Sig. (2-tailed)		,157 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Based on the analysis in the Model Summary table, hypothesis testing was conducted to assess the effect of Islamic Values on Fraud Prevention. The R Square Change value of 0.128 indicates that 12.8% of the variance in Fraud Prevention can be explained by Islamic Values. The F Change test yielded a value of 8.061 with a significance level (Sig. F Change) of 0.006. Since this significance value is below the 0.05 threshold ($p < 0.05$), the null hypothesis, which states that Islamic Values do not significantly affect Fraud Prevention, is rejected. Thus, the results presented in Table 3 confirm that Islamic Values have a significant impact on Fraud Prevention.

Tabel 3: Model Summary for the Effect of Islamic Values on Fraud Prevention

Model	Change Statistics		
	R Square Change	F Change	Sig. F Change
1	,128	8,061	,006

a. Predictors: (Constant), Islamic Values

The regression analysis results confirm that Islamic Values significantly influence Fraud Prevention. The unstandardized regression coefficient (B) of 0.589 indicates that each one-unit increase in Islamic Values leads to a 0.589-unit increase in Fraud Prevention, assuming other variables remain constant. This demonstrates a positive relationship between the two variables. The standardized coefficient (Beta) of 0.358 suggests that the effect of Islamic Values on Fraud Prevention is of moderate strength. The statistical test results show a calculated t value of 2.839, which exceeds the critical t table value of 2.004, leading to the rejection of the null hypothesis that states no effect exists. Furthermore, the p-value of 0.006 confirms that this effect is statistically significant at the 5% level. Therefore, as presented in Table 4, it can be concluded that Islamic Values have a positive and significant impact on fraud prevention efforts.

Tabel 4: Regression Coefficients for the Effect of Islamic Values on Fraud Prevention

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	21,891	4,593		4,766	,000
	Islamic Values	,589	,207	,358	2,839	,006

a. Dependent Variable: Fraud Prevention

3.2. Discussion

The findings of this study confirm a significant relationship between Islamic values and fraud prevention in village fund management. Data analysis indicates a strong positive correlation, with Islamic values consistently demonstrating a statistically significant impact on fraud prevention measures. These results support the hypothesis that Islamic values—such as honesty, integrity, and accountability—play a crucial role in reducing fraudulent behavior.

These findings align with previous research by Cahyadi & Sujana (2020), which highlighted the role of religiosity and integrity in minimizing fraud in village fund management. Similarly, Asrori et al. (2024) found that religiosity and organizational commitment enhanced the accountability of village fund management in Lamongan Regency. These studies reinforce the notion that the ethical and moral principles embedded in Islamic values significantly contribute to the proper management of public funds.

However, the findings of this study contrast with those of Fatmawati & Putra (2024), who found that while transparency reduced the likelihood of fraud in village fund management, religiosity had no significant effect. This discrepancy may be due to variations in research contexts or measurement methods of religiosity. In contrast, this study emphasizes the multidimensional nature of Islamic values, encompassing both personal religious practices and communal responsibilities, as described by Huber & Huber (2012) in their Centrality of Religiosity Scale (CRS).

Additionally, this study contrasts with Muhaimin's (2021) research, which found that religiosity had a negative effect on fraud in accounting, although the impact was not statistically significant. This difference may stem from variations in methodological approaches or the operationalization of religiosity in that study, which might not have fully captured the depth of Islamic teachings relevant to fraud prevention. Conversely, this study utilized a more comprehensive measurement of Islamic values, incorporating intellectual, ideological, and experiential dimensions, thereby providing a stronger framework for understanding their impact.

4. CONCLUSION

Based on the research findings and discussion regarding the influence of Islamic values on fraud prevention in village fund management in Ngoro District, Mojokerto Regency, it can be concluded that Islamic values have a significant impact on efforts to prevent fraud. The t-test results indicate that the calculated t-value (5.324) is greater than the t-table value (1.894), with a significance level (Sig.) of 0.000, which is below 0.05. This confirms that the application of Islamic values has a tangible effect in reducing the potential for fraud. Furthermore, the direct implementation of Islamic values plays a crucial role in preventing fraudulent activities in village fund management, as evidenced by the statistical significance of the test results, which highlight the contribution of ethical and moral principles to financial integrity. Additionally, the overall implementation of Islamic values has a highly significant impact on fraud prevention, as demonstrated by the F-test results, where the calculated F-value (35.142) is greater than the F-table value (3.090), with a significance level of 0.000, which is below 0.05. These findings suggest that a strong religious foundation can be a key factor in enhancing transparency and accountability in village fund management. Therefore, integrating Islamic values into financial governance can serve as an effective strategy for preventing fraud and ensuring a more transparent and accountable management of village funds.

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