

Irena Arta Nova. NIM 150221100058. Analisis Pengaruh Kompetensi Aparatur, Sistem Pengendalian Internal Dan Moralitas Individu Terhadap Kecenderungan Kecurangan (*Fraud*) (Studi Pada Pengelola Dana Desa). Dibawah Bimbingan Dr. Prasetyono, S.E., M.Si.

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh kompetensi aparatur, sistem pengendalian internal dan moralitas individu terhadap kecenderungan kecurangan (*fraud*) (studi pada pengelola dana desa). Penelitian ini adalah penelitian kuantitatif. Populasi dalam penelitian ini yaitu seluruh aparatur pengelola dana desa di Kecamatan Kepohbaru. Penentuan sampel dalam penelitian ini menggunakan *purposive sampling*. Kemudian, ditentukan kriteria bahwa aparatur tersebut merupakan bagian dari Pelaksana Pengelola Keuangan Desa (PPKD) yang berkaitan langsung dengan pengelolaan, penyusunan, dan pengawasan keuangan desa yang meliputi, kepala desa, sekretaris desa, kaur keuangan dan BPD (Badan Permusyawaratan Desa). Analisis data dalam penelitian ini menggunakan analisis *outer model* dan *inner model* dengan bantuan program *Partial Least Square Structural Equation Modeling* (PLS-SEM) versi 3.0. Berdasarkan hasil perhitungan, dapat disimpulkan bahwa: 1) Kompetensi aparatur berpengaruh signifikan positif terhadap kecenderungan kecurangan (*fraud*) pengelolaan Dana Desa, 2) Sistem pengendalian internal berpengaruh signifikan negatif terhadap kecenderungan kecurangan (*fraud*) pengelolaan Dana Desa, 3) Moralitas individu berpengaruh signifikan negatif terhadap kecenderungan kecurangan (*fraud*) pengelolaan Dana Desa.

Kata kunci: Kompetensi Aparatur, Sistem Pengendalian Internal, Moralitas Individu, Kecenderungan Kecurangan (*fraud*)

Irena Arta Nova. NIM 150221100058. Analyze The Impact Of Appratus Competency, Internal Control System And Individual Morality On The Tendency Of Fraud (Study Of Village Fund Managers). Under The Guidance Of Dr. Prasetyono, S.E., M.Si.

ABSTRACT

The purpose of this research are to analyz the impact of appratus competency, internal control system and individual morality on the tendency of fraud (study of village fund managers). This research is quantitative research. The population in this research is the entire village fund management appratus in Kepohbaru sub-district. Determination of sample using purposive sampling. Then, the criteria are determined that the apparatus is part of the executor of village financial management (PPKD) which is directly releated to the management, preparation and supervision of village finances which includes the village head, village secretary, financial sector and BPD (Village Consultative Agency). Data analysisis in this research uses the analysis of the outer model and inner model with help of the program Partial Least Square Structural Equation Modeling (PLS-SEM) version 3.0. Based on the calculations results, it can be concluded that: 1) Apparatus competency significant positive effect on the tendency of village fund management, 2) Internal control system significant negative effect on the tendency of village fund management 3) Individual morality significant negative effect on the tendency of village fund management.

Keyword: *Apparatus Competency, Internal Control System, Individual Morality, Tendency Of Fraud*