

ABSTRACT

This study aims to design a fraud prevention system by strengthening accountability in Village-Owned Enterprises (BUMDes) in Village L. The main problem identified is the weak oversight and transparency system in BUMDes fund management, which opens up opportunities for fraud and reduces public trust in village institutions. The approach used is qualitative research with a case study method. Data were collected through in-depth interviews, observations, and documentation with the Village Head, BUMDes Chair and Treasurer, community leaders, and student observers. The results of the study indicate that accountability in BUMDes financial management still faces obstacles in the form of limited human resources, manual recording practices, and suboptimal transparency media. Analysis using the Fraud Triangle Theory identified three main factors causing potential fraud, namely: (1) pressure to increase village income, (2) opportunity due to manual recording systems and weak supervision, and (3) rationalization due to limited human resources who often have multiple tasks. To overcome these problems, this study formulated a six-pillar fraud prevention strategy consisting of: (1) anti-fraud policies based on village regulations, (2) internal control based on financial digitalization, (3) competency-based recruitment and human resource training, (4) community and student involvement as social control, (5) implementation of a whistleblowing system through digital platforms, and (6) a culture of accountability through the publication of financial reports openly in public spaces and village social media. This finding confirms that fraud prevention in BUMDes does not only depend on formal policies, but also on the implementation of good governance principles that emphasize transparency, participation, and integrity. By strengthening the sustainable accountability system, BUMDes Village L can become a model of village governance that is accountable, transparent, and oriented towards community welfare.

Keywords: Accountability, BUMDes, Fraud Prevention, Fraud Triangle Theory

ABSTRAK

Penelitian ini bertujuan untuk merancang sistem pencegahan *fraud* melalui penguatan akuntabilitas pada Badan Usaha Milik Desa (BUMDes) di Desa L, permasalahan utama yang diidentifikasi adalah lemahnya sistem pengawasan dan transparansi dalam pengelolaan dana BUMDes, yang membuka peluang terjadinya kecurangan (*fraud*) serta menurunkan kepercayaan masyarakat terhadap lembaga desa. Pendekatan yang digunakan adalah penelitian kualitatif dengan metode studi kasus. Data dikumpulkan melalui wawancara mendalam, observasi, dan dokumentasi terhadap Kepala Desa, Ketua dan Bendahara BUMDes, tokoh masyarakat, serta mahasiswa pengamat. Hasil penelitian menunjukkan bahwa akuntabilitas dalam pengelolaan keuangan BUMDes masih menghadapi kendala berupa keterbatasan sumber daya manusia, praktik pencatatan manual, dan media transparansi yang belum optimal. Analisis menggunakan *Fraud Triangle Theory* mengidentifikasi tiga faktor utama penyebab potensi fraud, yaitu: (1) tekanan (*pressure*) untuk meningkatkan pendapatan desa, (2) kesempatan (*opportunity*) akibat sistem pencatatan manual dan pengawasan yang lemah, serta (3) rasionalisasi (*rationalization*) karena keterbatasan SDM yang sering merangkap tugas. Untuk mengatasi permasalahan tersebut, penelitian ini merumuskan rancangan enam pilar strategi pencegahan fraud yang terdiri dari: (1) kebijakan anti-fraud berbasis regulasi desa, (2) pengendalian internal berbasis digitalisasi keuangan, (3) rekrutmen berbasis kompetensi dan pelatihan SDM, (4) pelibatan masyarakat dan mahasiswa sebagai kontrol sosial, (5) penerapan sistem *whistleblowing* melalui platform digital, serta (6) budaya akuntabilitas melalui publikasi laporan keuangan secara terbuka di ruang publik dan media sosial desa. Temuan ini menegaskan bahwa pencegahan *fraud* pada BUMDes tidak hanya bergantung pada kebijakan formal, tetapi juga pada implementasi prinsip *good governance* yang menekankan transparansi, partisipasi, dan integritas, dengan penguatan sistem akuntabilitas yang berkelanjutan, BUMDes Desa L dapat menjadi model tata kelola desa yang akuntabel, transparan, dan berorientasi pada kesejahteraan masyarakat.

Kata kunci: Akuntabilitas, BUMDes, Pencegahan Fraud, Fraud Triangle Theory