

ABSTRAK

Hayati, Pengaruh Kompetensi Aparatur Desa, Sistem Pengendalian Internal, Motivasi Kerja Dan Moralitas Individu Terhadap Pencegahan Fraud Pengelolaan Keuangan Desa.

Penelitian ini bertujuan untuk mengetahui pengaruh kompetensi aparatur desa, sistem pengendalian internal, motivasi kerja dan moralitas individu terhadap pencegahan *fraud* pengelolaan keuangan desa. Penelitian ini merupakan jenis pendekatan kuantitatif. Populasi penelitian ini yaitu aparat desa Kepala Desa, Sekretaris Desa dan Bendahara Desa di desa-desa yang ada di Kecamatan Lenteng Kabupaten Sumenep sebanyak 20 desa dengan 60 responden. Teknik pengambilan sampel dalam penelitian ini menggunakan purposive sampling sehingga diperoleh 60 orang aparat desa. Data dikumpulkan dengan menyebarkan kuesioner secara langsung kepada responden. Teknik analisis data yang digunakan dalam penelitian ini adalah PLS-SEM dengan menggunakan *software* Smart-PLS 3.0. Hasil penelitian ini menunjukkan bahwa, (1) kompetensi aparatur desa tidak berpengaruh terhadap pencegahan *fraud* pengelolaan keuangan desa, (2) sistem pengendalian internal tidak berpengaruh terhadap pencegahan *fraud* pengelolaan keuangan desa, (3) motivasi kerja tidak berpengaruh terhadap pencegahan *fraud* pengelolaan keuangan desa, (4) moralitas individu berpengaruh terhadap pencegahan *fraud* pengelolaan keuangan desa.

Kata Kunci : kompetensi aparatur, sistem pengendalian internal, motivasi kerja, moralitas individu dan pencegahan *fraud*.

ABSTRACT

Hayati, The Influence of Competence of Village Apparatus, Internal Control System, Work Motivation and Individual Morality on Fraud Prevention in Village Financial Management.

This study aims to determine the effect of village apparatus competence, internal control system, work motivation and individual morality on the prevention of *fraud* in village financial management. This research is a kind of quantitative approach. The population of this research is the village apparatus, the Village Head, Village Secretary and Village Treasurer in the villages in Lenteng District, Sumenep Regency as many as 20 villages with 60 respondents. The sampling technique in this study used purposive sampling so that 60 village officials were obtained. Data were collected by distributing questionnaires directly to respondents. The data analysis technique used in this research is PLS-SEM using *software* Smart-PLS 3.0. The results of this study indicate that, (1) the competence of the village apparatus has no effect on preventing *fraud* in village financial management, (2) the internal control system does not affect the prevention of *fraud* in village financial management, (3) work motivation does not affect the prevention of *fraud* in village financial management, (4) individual morality affects the prevention *fraud* of village financial management.

Keywords: apparatus competence, internal control system, work motivation, individual morality and *fraud prevention*.