The Effect of Love of Money and Intrinsic Religiosity on the Tendency of Village Fund Accounting Fraud

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Abstract

This study focuses on measuring the level of love of money and intrinsic religiosity of village officials that have an impact on village fund accounting fraud. This study aims to (1) determine the effect of love of money on the tendency of village fund accounting fraud (2) determine the effect of intrinsic religiosity on the tendency of village fund accounting fraud (3) determine the effect of love of money and intrinsic religiosity on the tendency of village fund accounting fraud. The analytical tool used in this research is multiple linear regression. Data were collected through observation, interviews and questionnaires. The population of this research is the village apparatus of West Insana and Central Insana sub-districts of North Central Timor Regency. The number of samples in this study were 54 people. The results of this study indicate that love of money has a positive effect on the tendency of village fund accounting fraud and Intrinsic Religiosity has a negative effect on the tendency of village fund accounting fraud.

***Keywords**: Love of Money, Intrinsic Religiosity, Fraud Accounting, Village Fund, North Central Timor.*

A. INTRODUCTION

Political decentralization has an impact on changes in power between the central government and local governments. Decentralization provides the freedom to make political decisions without central government intervention (Gayatri, et al, 2017). Decentralization provides tangible benefits, namely: first, encouraging community participation, initiative, and creativity in development and encouraging equitable distribution of development results throughout the region by utilizing the resources and potential available in the community; second, improving the allocation of productive resources through shifting the role of public decision makers to the lowest level of government that has the most complete information, namely the village as the lowest level of government (Mardiasmo, 2009).

Villages have a strategic role in assisting local governments in the process of governance, including development. Village autonomy will be a strength for the village government to manage, organize and administer its own finances and be accountable for them (Simanjuntak, 2002). The accountability that must be carried out is the accountability of the management of the village fund budget based on Law Number 6 of 2014 concerning villages, which is one of the manifestations of the government's commitment to developing villages. The village development efforts are carried out with a village arrangement scheme. This village arrangement will be aimed at accelerating the improvement of community welfare, the quality of public services and increasing village competitiveness. These efforts will be facilitated through various possibilities of eliminating villages, merging villages, changing village status and adjusting urban villages (Giovano, et al, 2020).

Village funds are funds sourced from the State Revenue and Expenditure Budget designated for Villages that are transferred through regencies/cities and used to finance governance, development implementation, community development, and community empowerment. The Village Government is the Village Head or what is called by another name assisted by Village officials as an element of the Village Government organizer.

The distribution of village funds with a large nominal value to each village requires competence and regular management supervision from each village government. Supervision is needed to minimize the occurrence of fraud that is a concern of the government and the community (Widiyarta, et al 2017). It can be seen in Figure 1 that the percentage for the village fund budget has always increased every year in order to realize development programs for villages in Indonesia and improve the welfare of rural communities, the government disburses considerable funds each year to be distributed to villages throughout Indonesia starting from 2015-2019 the village funds budgeted by the government have increased every year from Rp. 20.8 Trillion in 2015. 20.8 Trillion in 2015, Rp. 47 Trillion in 2016, Rp. 60 Trillion in 2017 & 2018, Rp. 70 Trillion in 2019 and President Joko Widodo launched for 2020 the Village Fund Budget will reach Rp. 72 Trillion.

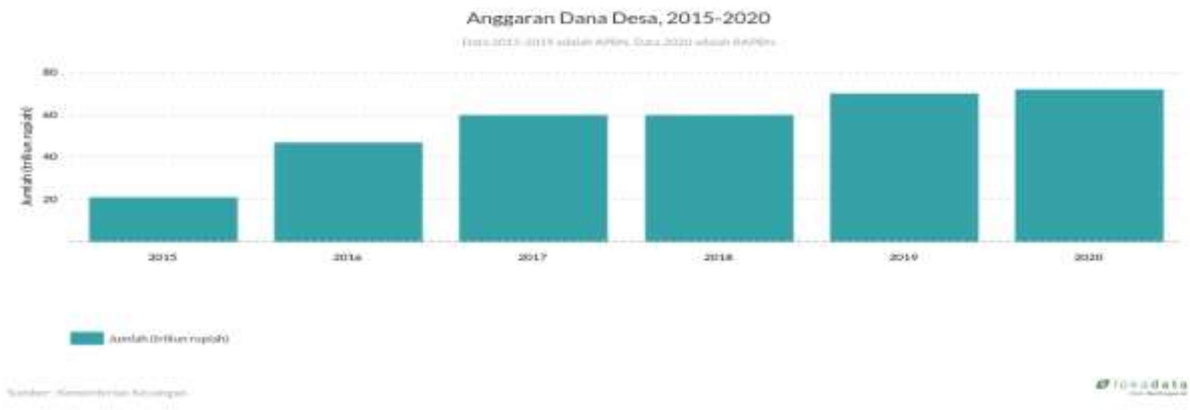

Figure 1. Village Fund Budget, 2015-2020

Based on the data in Figure 1, village funds are essentially managed in accordance with Peraturan Menteri Dalam Negeri No. 113 Tahun 2014 on Village Financial Management Guidelines, which is expected to be a guideline in village financial management because it includes various village financial management procedures ranging from planning, implementation, administration, reporting to accountability. The rules contained in Peraturan Menteri Dalam Negeri No. 113 Tahun 2014 require management to be carried out in a transparent, accountable and participatory manner as well as budget discipline. (Babulu, 2020). In order to create good financial management, the village government is required to implement village financial management in accordance with applicable procedures. The reality that occurs, in Indonesia there is still fraud or known as corruption, Undang-Undang No 20 Tahun 2001 concerning criminal acts of corruption is an act that harms the public/public interest or the wider community for the benefit of certain individuals or groups. Fraud usually occurs if the existing control system is very weak and there is a lack of supervision in financial management. Indonesia Corruption Watch (ICW) notes that corruption in the village, especially in relation to the village budget, is one of the fundamental problems caused by the management of a large budget but its implementation at the village level is not accompanied by the principles of transparency, participation, and accountability in village political, development, and financial governance. ICW, noted that corruption cases in the village budget sector were the most cases prosecuted by law enforcement officials during 2019 compared to other sectors. Corruption in village budgets was recorded to have caused state losses of up to Rp 32.3 billion. (Kompas.com).

Corruption of village funds also occurred in North Central Timor Regency (TTU), namely the Head of Oekopa Village who misappropriated village development funds (Pos-Kupang.com), and the Head of Birunatun Village who misappropriated village funds amounting to 1.3 billion. (Katantt.com), the impact of these actions caused state losses. The fraud that occurs is inseparable from the desire to take other people's rights and prioritize personal or group interests to justify that fraud is a common thing that can be done and the opportunity to commit fraud (Suprajadi, 2009). This is in accordance with the fraud triangle theory, which is an example of a model that encourages individuals to commit fraud (Cressey, 1953 in Urumzah et al., 2016). The fraud triangle model describes the three main factors in fraud, namely motivation, opportunity, and rationalization.

In the term "motivation", there is a "non- shareable problem" which means a situation where an individual's problem cannot be shared with others. This creates a strong motivation to commit fraud. After having motivation and the availability of opportunities, fraud can be used as a solution to the problem (Prabowo, 2014). The opportunity that arises is linked to the weakness of the control system in the organization with a low chance of being discovered. Cheating is equipped with rationalizations to justify the behavior. Rationalization is needed so that the perpetrator can digest his unlawful behavior to maintain his identity as a trusted person (Giovano, et al, 2020).

Someone commits fraud because of the urge to get something they want. One of them is love of money or love of money (Tripermata, 2016). Tang (1992) introduced the concept of love of money. The theory seeks to measure a person's subjective feelings about money. Research shows that love of money is related to several desirable organizational behaviors such as high levels of job satisfaction, low employee turnover rates and undesirable organizational behaviors such as accounting fraud or accounting fraud and others. Someone who has a love of money is more motivated to take any action including corruption in order to get more money (Azisah, 2017).

The behavior of individuals is also influenced by various factors, one of which is a person's religiosity (Radiasyah, 2021). Religiosity is defined as a specific level of belief in religious values and ideals held and practiced by an individual. Religiosity is also described as belief in God (faith) accompanied by a commitment to follow the principles that are believed to be determined by God (Mc Daniel & Burnett, 1990 in Fauzan, 2014). Religion is believed to control individual behavior. A person who has the value of religiosity will display behavior that is in accordance with his beliefs and is reflected in society. Research from Barnet et al (1996) in Urumsah et al. (2016) shows that religiosity affects a person's moral standards. The higher a person's level of religiosity, the lower the tendency to commit fraud. When individuals have the intention to commit fraud, the existing religious values seem to disappear from within them. Individuals will commit fraud without considering the religious values that exist in themselves. Religiosity is divided into intrinsic religiosity and extrinsic religiosity (Capanna, et al 2013). This study uses intrinsic religiosity. Intrinsic religiosity is an individual's belief to embrace religion for spiritual or spiritual purposes. Intrinsic religiosity is interpreted as a form of motivation in an individual's personal self to live a life based on his religion (Rosianti & Mangoting, 2014). Thus, individuals must cling to their faith, this is so that every activity is reflected in religious values and tends to avoid committing fraud.

B. LITERATURE REVIEW

1. Theory Planned Behaviour (TPB)

Theory of Planned Behavior (TPB) is a development of Theory of Reasoned Action (TRA). TPB theory provides a framework that studies intentions towards behavior. TPB predicts a person's intention to behave when the individual does not have full control over his will. Intention in an individual can reveal the motivational factors that influence a behavior (Madani & Helmi, 2022). TPB is a well-developed model used in explaining unethical behavior such as fraud committed by individuals, TPB explains before a person performs an action, preceded by an intention of his behavior. This theory provides an indication of how hard people are willing to try, and how much effort people make to perform behavior (Ajzen 1991). Individuals who have a strong intention to behave fraudulently will lead to real behavior.

TPB theory explains that a person's intention towards behavior is formed by 3 factors, namely: Attitude towards behavior, Perceived behavioral control and Subjective Norms. TPB is often used to explain unethical behavior by individuals. TPB explains that before someone takes an action, it is preceded by a behavioral intention. TPB explains the actions that a person will take based on a very complex psychological process (Gundlach, Douglas, and Martinko 2003).

The implications of this theory can have an impact on individual intentions to do positive or negative behavior towards the behavior to be carried out. Based on Tang and Chen's research (2008), it is revealed that money can have a positive effect, namely motivating a person to improve their performance, but money also has a negative effect that makes individuals tend to cheat to get additional benefits in the form of money. So based on the above opinion, it can be concluded that human behavior can be explained on the basis of certain contexts and attitudes and can then predict intentions for certain types of behavior (Ajzen, 1991).

2. Love of Money

Tang (1992) introduced the concept of love of money, this theory attempts to measure a person's subjective feelings about money. Research shows that love of money is related to several desirable organizational behaviors such as high levels of job satisfaction, low employee turnover rates as well as undesirable organizational behaviors such as accounting fraud and others. Money ethic scale (MES) developed by Tang (1992) is used to measure a person's ethical attitude towards his/her valuation of money. The money ethic scale (MES) resulted in six factors being identified, including good, evil, achievement, respect, budget, and freedom (Furnham and Argyle, 2008). Good is the idea that money is 'good', i.e. a positive attitude towards money. Evil is a negative attitude towards money. Achievement is money symbolizing one's achievements. Respect (self-esteem) i.e. money can help people gain self-esteem and respect from others. Budget is how people budget their money. Freedom (power) i.e. money is power, with money, one is able to have autonomy, freedom, and security, be what one wants, and influence others.

3. Intrinsic Religiosity

Religiosity is the level of religious belief or value embraced by a person or individual. Religion exists to suppress bad behavior and create harmony in life, all religions have good goals. Religiousness includes rules and obligations that have the aim of binding and requiring a person in his relationship with God, between humans or individuals and the environment. (Nurachmi & Hidayatulloh, 2020). Intrinsic religiosity is an individual's belief to embrace religion for spiritual or spiritual purposes. Intrinsic religiosity is interpreted as a form of motivation in an individual's personal self to live a life based on his religion (Rosianti & Mangoting, 2014).

4. Accounting Fraud

The Institute of Internal Auditors in America defines fraud as something that cannot be separated from illegal actions by committing fraud intentionally. Quoting from the statement "Fraud Examiners Manual" that fraud is defined as the benefits obtained by individuals by performing false actions. The Association of Certified Fraud Examinations (ACFE) categorizes fraud in 3 groups, namely: (1) Financial Statement Fraud can be in the form of fraud, manipulation, falsification of accounting records, deliberate deletion of information in financial statements, and deliberate violation of accounting standards (2) Asset Misappropriation enriches itself and uses organizational assets for personal gain, (3) Corruption consists of conflict of interest, bribery, illegal gratuity, and economic extortion.

C. METHOD

This research was conducted in 12 villages in West Insana Sub-district and 6 villages in Central Insana Sub-district in North Central Timor District (TTU). This research uses quantitative methods. The population in this study amounted to 54 village officials and the sampling method used saturated samples, all populations were used as samples, namely village government officials who held the authority to manage village finances, namely the Village Head, Secretary, and Village Treasurer / Finance Clerk. The sample in this study amounted to 54 village officials consisting of 36 village officials from West Insana District and 18 village officials from Central Insana District. The subjects in this study were village officials with the village as the object of research. The type of data in this study is primary data obtained directly from the research subjects. Data collection techniques in this study were carried out by means of observation, interviews and questionnaires. Data analysis in this study used SPSS version 25.

D. RESULTS AND DISCUSSION

1. Classical Assumption Test

a. Normality Test

Normality testing to test the independent variable data (X) and the dependent variable (Y) in the resulting regression equation, whether normally distributed or abnormally distributed. The test results obtained are 0.200 which is greater than the standard value of 0.05 so it can be concluded that the normality test is normally distributed. The following normality test results are presented in tabular form:

Table 1: Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		54
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	4.04671338
Most Extreme Differences	Absolute	.075
	Positive	.075
	Negative	-.061
Test Statistic		.075
Asymp. Sig. (2-tailed)		.200[c,d]

Source: Results of SPSS Data Processing, 2023

b. Heteroscedasticity Test

Heteroscedasticity test results obtained that the points contained in the figure show that the distribution of points does not form a pattern, then does not form a wave and the point distribution is not fixed at one point only, but the point pattern spreads evenly, so it can be concluded that in this test there is no heteroskedasitas. The test results can be seen in the figure below:

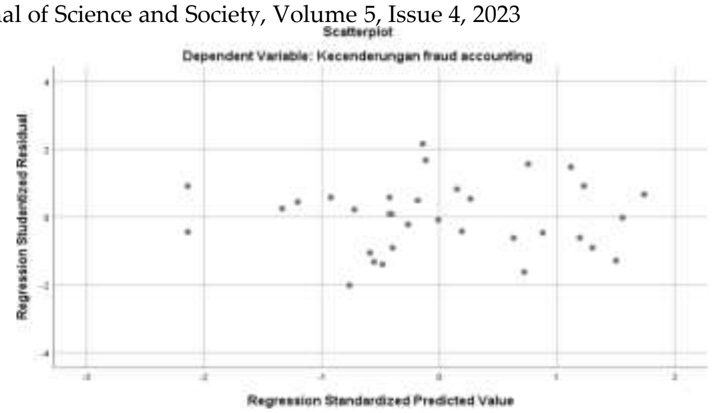

Figure 2: Heteroscedasticity Test

c. Multicollinearity Test

This test is used to measure the level of association (closeness) of the relationship influence between the independent variables through the amount of the correlation coefficient (r). Multicollinearity occurs if the tolerance value is smaller than the value of 0.10 or the VIF value is greater than the value of 10.00 and it is said that there is no multicollinearity if the tolerance value is greater than 0.10 or the VIF value is smaller than the value of 10.00. The test results in table 2 show that there is no multicollinearity because the tolerance value is smaller than the value of 0.10 and the VIF value is greater than the value of 10.00.

Table 2. Multicollinearity Test

Variable	Tolerance	VIF
Love of Money (X_1)	0,727	1,376
Religiusitas Intrinsik (X_2)	0,714	1,401

a. Dependent Variable: Accounting Fraud

Source: Processed Data Results, 2023

2. Multiple Regression Test

Table 3 Multiple Regression Test

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	41,955	3,982		10,534	0,000
	Love of Money (X1)	.156	.149	.437	2.647	.010
	Religiusitas Intrinsik (x2)	-.406	.216	-.622	2.345	.025

a. Dependent Variable: accounting fraud

Source: Processed Data Results, 2023

Based on the results above, it can be described as follows: **Y: 41,955+ 0,156 (X_1) - 0,406 (X_2) + e**

Referring to the results above, the results of the independent variable analysis are obtained as follows:

a. The constant (a) of 41.955 means that if the love of money and intrinsic religiosity are 0, then fraud accounting is 41.955.

b. The regression coefficient of the love of money variable (b1) is 0.156; this means that each increase of 1 unit will increase accounting fraud by 0.156, assuming that the other independent variables are constant.
c. The regression coefficient of the Intrinsic religiosity variable is -0.406, this value shows a negative influence between intrinsic religiosity and fraud accounting, which means that if the intrinsic religiosity variable increases by 1 unit, the fraud accounting variable decreases by 0.406 assuming other variables remain constant.

3. Hypothesis Test

a. Significant test of Determination

Table 4 Significant Determination Test

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of theEstimate
1	,710a	,505	,472	8,03481

a. Predictors: (Constant), Religiousness, Love of Money

Source: Results of SPSS Data Processing, 2020

b. Partial Significance Test

The t test is a test that aims to see the extent to which the independent variable has an effect on the dependent variable, but in the variable method alone, or dedicated. The results of table 7 show that the value of t count> t table for the love of money variable is 2.647> 1.675 and significance <0.05, and the value of t count> t table for the intrinsic religiosity variable is 2.345> 1.675 and significance <0.05 so it can be concluded that love of money has an effect.

Table 5 t test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	41.955	3.982		10.534	.000
	Love of Money	.156	.149	.437	2.647	.010
	Religiusitas Intrinsik	-.406	.216	-.622	2.345	.025

4. Love of Money affects the tendency of village fund accounting fraud

This research hypothesis says if love of money has a positive effect on fraudulent management of village funds. The t test results of this study reveal that H1 is accepted because the t value of 2.647> t table of 1.675 and a significance value of 0.010 <0.05. means that the magnitude of the increase in Love of money is the same as the magnitude of the increase in the tendency of village fund accounting fraud, the higher the love of money, the tendency of village fund accounting fraud will also increase.

This finding indicates that people who have a high love of money can make a person fall into bad habits and support themselves in engaging in bad deeds and legalizing various ways to meet their needs for money. The results of this study are in line with research by Azisah (2018), Dewi and Sumadi (2020), who also found the same results that love of money has a positive effect on fraud. The results of this study are also supported by Farhan et.al (2019) and Kase et.al (2017), who found that Love of money has a significant negative effect on the perception of tax evasion ethics, which shows that the higher the individual's love of money, the lower his ethical perceptions will be and then he will tend to engage in unethical behavior such as tax evasion.

This finding is in accordance with the theory of planned behavior (TPB), which explains that before someone takes an action, it is preceded by an intention to act. Individuals with negative behavioral intentions for money tend to maximize their profits by cheating. The stronger the individual's intention to behave fraudulently, the more likely it is that the individual will carry out this behavior. (Muhaimin, 2021).

This research illustrates that love of money has a positive influence on fraud in the management of village funds, it can be concluded that the higher the love of money trait possessed by village officials in the Central Insana and West Insana sub-districts, the more fraud in the management of village funds will increase. Individuals with the nature of love of money tend to rationalize dishonesty easily and tend to commit fraud. Tang and Chiu (2003) if someone has a very high love of money, then he will do various ways to fulfill his needs but this deviates from ethics.

5. **Intrinsic religiosity affects the tendency of village fund accounting fraud**

The effect of intrinsic religiosity variables on fraud accounting. Proving that the level of intrinsic religiosity has a negative effect on fraud accounting. This means that if someone has a high level of intrinsic religiosity, they tend not to have the desire to commit fraud accounting of village funds. To determine the high and low level of a person's religiosity, it can be seen from his religious expression, namely a person's ability to understand religious values in behavior and behavior which is a characteristic of his religious maturity. This means that the lower the religiosity of the village apparatus in West Insana and Central Insana, the higher the fraud accounting in the use of village funds. The nature of intrinsic religiosity is often identified with positive behavior or wise behavior. Individuals with high intrinsic religiosity tend to give a good impression and have more desire to obey the rules that apply in the organization and tend to always be honest. People with high religiosity will uphold the values of wisdom and kindness, so that fraud behavior or actions that lead to attitudes that harm others can be minimized with the knowledge and attitudes of religiosity that are owned within (Azisah, 2017).

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