



# Moderate Effect of Religiosity on the Influence of Money Ethics and the Use of SISKEUDes on Fraud in Fund Management (Study on Village Apparatus in Tegal Regency)

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**Abstract.** In the era of globalization, it influences all aspects of human life, such as in the fields of technology, economy, socio-culture, industry, and government. Humans are required to always be updated about technology in their lives. Likewise, the government carries out its duties in managing and supervising the state. The government must be able to supervise its people through the village government to the village government. The village is the smallest regional unit managed by the government. In managing a village, the government provides Village Funds for each village obtained from the APBN. Village funds are funds aimed at the village government. Development within a village, the village Fund has a great influence. The village fund has many benefits for the Village but, unfortunately, fraud often occurs in the management of the village Fund. The statistical test tool used is smartpls 3 with the PLS analysis model for statistical tests. The results of this study indicate that all hypotheses are accepted. Outside the dependent variable, there are 2% of other variables.

**Keywords:** SISKEUDes · Fraud · The village fund

## 1 Introduction

The smallest government unit in the village. Village funds are used to improve the quality of village government management. One of the impacts of optimizing the management of village funds is that it can encourage village economic turnover [1]. Village funds can increase the quality of entrepreneurs in the village so that it can improve the village economy [2].

The occurrence of embezzlement or inappropriate use of village funds is one of the negative things in managing village funds. Between 2015 and 2018 there have been cases of fraud in the management of village funds [3]. Acts of fraud committed by village officials are detrimental to the state and village communities. One of the things behind someone committing fraud is the desire for ownership of money which has an impact on the deteriorating quality of the ethics of the money they have. The influence of money ethics on the occurrence of fraud is moderated by one's religiosity [4]. Money ethics has

an effect on fraud, but religiosity does not succeed in mediating it [5]. Money ethics that exist in a person can affect the existing fraud [6].

Improved performance is felt with the help of information technology. Fraud can occur when information technology is not used properly, however, when village officials have a high level of religiosity in managing village funds, it can prevent fraud [7–9].

There is an inconsistency regarding the factors that influence the fraudulent act of managing funds by positioning religiosity as a moderating variable. This research, research was conducted under the title “**Moderate effect of religiosity on the influence of money ethics and the use of SISKEUDes on fraud in fund management (Study on Village Apparatus in Tegal Regency)**”.

## 2 Literature Review and Hypothesis

### 2.1 Management of Village Funds

Good village governance is prioritizing transparency, accountability, budget order, and community participation in planning, implementation, administration of reporting, and accountability for the management of village funds. The existence of community participation can minimize the occurrence of fraud in the management of village funds [10]. Balance funds from the apbn at least 10% are channeled to villages for physical and non-physical development.

### 2.2 Fraud

Doing good or bad deeds by lying with the aim of benefiting oneself without paying attention to people is called fraud. Actions that aim to benefit oneself by providing false information to others are called fraud [11]. Actions outside the corridor are referred to as fraudulent acts. Acts of fraud occur at the will of the perpetrators [12].

### 2.3 Ethics

Money is the main aspect that is needed by humans in fulfilling their life needs. The social strata of the community are sometimes also measured by the ownership of money. Ownership of money and income is used as a measure of a person’s success in America [13]. Human personality and attitudes are closely related to money [14].

One’s perspective is called money ethics [15]. The meaning and importance of money are called money ethics [16]. Society and the state are victims of fraud by village officials who commit fraud. The ethics of a person will be lost when his love for money is high. Money ethics influence fraud [4]. Money ethics influence fraud [5]. Money ethics that exist in a person can affect the existing fraud [6].

H1: Money Ethics has effects on Fraudulent Village Fund Management

## 2.4 Use of SISKEUDes

The development of information technology disciplines is very fast [17]. Information that is useful to its users is the result of the information technology process [18].

Improved performance is felt with the help of information technology. Fraud can occur when information technology is not used properly, however, when village officials have a high level of religiosity in managing village funds, it can prevent fraud [7–9]. Siskeudes was developed by bkp in order to facilitate and improve the performance of village officials in terms of preparing financial reporting on the management of village economic resources.

H3: The use of SISKEUDes has effects on Fraudulent Village Fund Management

## 2.5 Religiosity

Religiosity is the level of belief in the role model of one's life. The pattern of life and mindset of the community is influenced by religiosity. The higher a person's level of religiosity can affect the better steps and mindset a person.

H2: The Impact of Money Ethics on Fraud Village Fund Management is moderated by religiosity

H4: The effect of using SISKEUDes on Village Fund Management Fraud is moderated by religiosity.

## 3 Research Methodology

This research is quantitative research. Quantitative research is research based on hypothesis testing with the results of statistical tests carried out [19]. Respondents from this study amounted to 150.

The data used in this study is primary data. Primary data is data obtained from data sources directly [20]. A questionnaire with a Likert scale of 1–5 was used in this study to obtain responses from respondents. The statistical test tool used is smartpls 3 with the PLS analysis model for statistical tests.

## 4 Results

The statistical test tool used is smartpls 3 with the PLS analysis model for statistical tests. The number of questionnaires that can be processed statistically amounted to 150. With random sampling method. The following are the stages of statistical tests carried out.

### 4.1 Designing the Measurement Model (Outer Model)

The following steps are taken in the validity and reliability test.

**Table 1.** AVE value.

Variable	AVE
ME	0.653
US	0.732
FVFM	0.697
RLS	0.619

**Table 2.** Value of composite reliability.

Variable	CR
ME	0.904
US	0.891
FVFM	0.920
RLS	0.830

**Table 3.** Cronbachs alpha value.

Variable	CA
ME	0.866
US	0.822
FVFM	0.889
RLS	0.692

#### 4.1.1 Discriminant Validity

The AVR value is used to see the validity of the existing indicators on the variables. If the AVE value  $>0.5$  is said to be valid but otherwise it is invalid.

Based on Table 1, it is found that all variables have passed the validity test.

#### 4.1.2 Composite Reliability

At this stage is intended to perform a reliability test. A variable can be said to be reliable when the value  $\rho_c > 0.7$  and vice versa  $\rho_c$ .

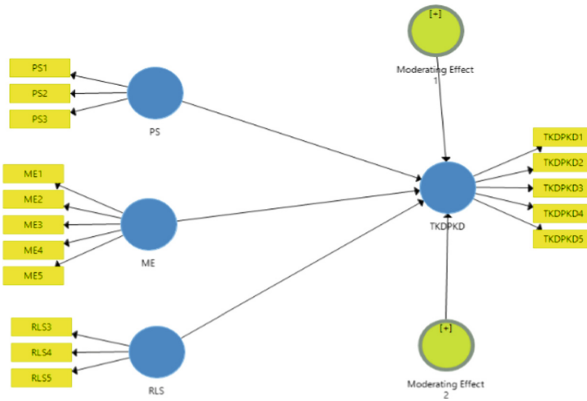
Based on Table 2, it is found that all variables have Composite Reliability values exceeding the threshold.

#### 4.1.3 Cronbach Alpha

A variable that is said to be reliable if the value of  $\alpha \geq 0.5$  and said enough if  $\alpha \geq 0.3$ .

**Table 4.** R-Square value.

Variable	R-Square
ME	
US	
FVFM	0.980
RLS	



**Fig. 1.** The model used in the research.

Based on Table 3, it is found that all variables have Composite Reliability values exceeding the threshold.

**4.2 Designing a Structural Model (Iner Model)**

The next stage is intended to find out how much influence the independent variable has on the dependent variable by looking at the R-square value.

Referring to Table 4, it is found that the independent variable affects the dependent variable by 98% and other variables by 2%. So that it can be said that it is quite small there are other variables that affect the dependent variable because only 2%.

**4.3 Figures and Tables**

See Fig. 1.

**4.4 Hypothesis Testing (Resampling Bootstrapping)**

The final stage, namely the stage of determining the hypothesis test. The hypothesis can be accepted if the t-statistic value is greater than 1.98 and the P-value is less than 0.05 (Table 5).

**Table 5.** Research results.

Hypothesis	T Statistics	P Values	Information
Moderation 1 US → FVFM	3,228	0,001	accepted
Moderation 2 ME → FVFM	3,736	0,000	accepted
ME → FVFM	18,528	0,000	accepted
US → FVFM	8,955	0,000	accepted

Based on the hypothesis test conducted, it was found that all hypotheses were accepted.

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