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The Influence of the Internal Control System on Fraud Prevention in the Financial Management of Village-Owned Enterprises (BUMDes) in Manggarai Regency

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Abstract

Purpose – This study investigates the effect of the system internal control on fraud prevention in the financial management of Village-Owned Enterprises (BUMDes) in Manggarai Regency.

Design/methodology/approach – A quantitative approach was employed with a survey of 80 BUMDes administrators selected using purposive sampling. Data were gathered using a five-point Likert scale questionnaire and analyzed through statistics descriptive, validity and reliability tests, simple linear regression, t-tests, and the coefficient of determination (R^2). The regression analysis produced the equation Y= 12.481 + 0.684 X, with a regression coefficient (β) of 0.684, a t-value of 6.918, a significance level (p-value) of 0.000, and an R2 value of 0.381.

Finding/Results – The findings demonstrate that the system internal control exerts a positive and significant influence on fraud prevention in BUMDes financial management. The effectiveness of internal control, particularly in control activities and monitoring, enhances the capacity of BUMDes to deter fraudulent practices. The results indicate that the internal control system explains 38.1% of the variance in fraud prevention, while the remainder is attributable to factors such as human resource competence, organizational

culture, and whistleblowing mechanisms.

Originality/Value – This study contributes empirical evidence from Eastern Indonesia, an area that has received limited scholarly attention, and provides quantifiable insight into the magnitude of the relationship between internal control and fraud prevention in the context of rural enterprise governance. The research further highlights specific elements of internal control that are most impactful, offering practical guidance for policymakers and BUMDes management aiming to strengthen accountability and governance structures.

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INTRODUCTION

Village-Owned Enterprises (BUMDes) play a pivotal role in fostering rural economic independence and optimizing local resources in Indonesia. In Manggarai Regency, East Nusa Tenggara, BUMDes have expanded significantly; however, recent audits by the local Inspectorate (2022) and several investigative reports indicate persistent weaknesses in financial transparency, accountability, and internal controls. For instance, in 2021, the Inspectorate identified multiple cases involving unrecorded transactions, unauthorized withdrawals, and late or incomplete financial reporting among BUMDes in the region. These findings underscore actual instances of fraud and governance failures, which not only erode public trust but also threaten the sustainability of village enterprises.

Despite regulatory obligations for BUMDes to adopt robust internal control systems, many still lack standardized procedures, regular supervision, and comprehensive documentation. A 2023 regional audit highlighted that over 40% of BUMDes in Manggarai failed to comply

with established reporting protocols, raising concerns about potential misappropriation of funds and inadequate risk management.

Previous research on BUMDes governance has predominantly focused on Western and Central Indonesia, with relatively little empirical work conducted in Eastern Indonesia, particularly Manggarai Regency. A systematic review of recent studies (e.g., Atika et al., 2023; Widyawati et al., 2023; Priandini & Biduri, 2023) reveals that while internal control is generally recognized as critical to fraud prevention, contextual factors such as variations in local governance structures, resource capacity, and cultural norms remain underexplored. None of the reviewed studies offer a granular analysis of the unique challenges faced by BUMDes in Manggarai, especially in relation to fraud risk and internal control implementation.

Addressing these gaps, this research seeks to provide empirical evidence on the relationship between internal control systems and fraud prevention in Manggarai's BUMDes. The study aims not only to quantify this relationship but also to inform stakeholders about specific vulnerabilities and strategic priorities for strengthening financial governance at the village level.

LITERATURE REVIEW & HYPOTHESIS DEVELOPMENT

A. Agency Theory

The theoretical foundation of this research is rooted in Agency Theory, which posits that conflicts of interest between principals (the community and village government) and agents (BUMDes managers) are inherent due to information asymmetry and divergent goals (Jensen & Meckling, 1976). In the context of BUMDes, weak oversight and limited transparency often provide agents with opportunities to act opportunistically, including committing fraud. Prior empirical studies in the public sector highlight that effective internal controls can reduce agency problems by enforcing accountability, clarifying responsibilities, and enabling monitoring of financial activities (Widyawati et al., 2023; Saud et al., 2020).

B. Fraud Triangle Theory

The Fraud Triangle theory (Cressey, 1953) emphasizes that fraud occurs when pressure, opportunity, and rationalization are present. In the case of BUMDes (Village-Owned Enterprises), opportunities often arise due to weak internal control structures, fragmented reporting practices, and a lack of segregation of duties..

C. The COSO Framework in the Context of Village-Owned Enterprises (BUMDes)

The COSO framework (Committee of Sponsoring Organizations of the Treadway Commission, 2013) identifies five key components of an internal control system that are highly relevant to the management of BUMDes:

1. Control Environment: The fundamental basis encompassing the values and integrity of management, as well as the organizational structure. In a BUMDes (Village-Owned Enterprise), this is manifested through the management's commitment to ethics, the segregation of duties, and the implementation of a code of conduct. Weaknesses in this area increase the risk of fraud due to inadequate oversight.

2. Risk Assessment: The process of identifying and evaluating risks that could threaten the BUMDes's objectives, such as the misappropriation of funds or delays in reporting. Many BUMDes still neglect this process, making it difficult to detect potential fraud at an early stage.

3. Control Activities: Concrete measures in the form of policies and procedures, such as transaction authorization, document cross-checks, and restrictions on asset access. The implementation of these activities in BUMDes often lacks discipline; for instance, authorization may be overly centralized, or transaction verification may be absent.

4. Information and Communication: The process of providing clear and transparent financial reporting to management, the village government, and the community. Many BUMDes face communication challenges due to limited human resources and technology, which can hinder the early detection of irregularities.

5. Monitoring: Carried out through internal audits, routine evaluations, and oversight by the village government or the Village Consultative Body (BPD). Consistent monitoring such as periodic inspections and follow-ups on audit findings is crucial for detecting and preventing

fraud.

The contextual application of these five components will strengthen the BUMDes internal control system in preventing fraud and improving the accountability of fund management.

D. Synthesizing These Perspectives

The internal control system in BUMDes is not merely a compliance requirement, but a dynamic process that shapes managerial conduct, risk management, and stakeholder trust. Effective internal control is expected to deter fraudulent behavior both by limiting opportunities for manipulation and by signaling organizational commitment to transparency and integrity.

E. Research Hypothesis

Based on the theoretical study, the research hypothesis is formulated as follows:

H_1: The implementation of an effective internal control system significantly enhances fraud prevention in the financial management of BUMDes in Manggarai Regency.

H_0: The effectiveness of the internal control system does not have a significant effect on fraud prevention in the financial management of BUMDes in Manggarai Regency.

METHODOLOGY

This study employed a quantitative explanatory approach to examine the relationship between internal control systems and fraud prevention in the financial management of Village-Owned Enterprises (BUMDes) in Manggarai Regency. The population included all managers from 42 active BUMDes, with a final sample of 80 respondents (chairpersons, treasurers, secretaries, and business unit managers). The sample size was determined using a power analysis (G*Power), ensuring adequacy for single-predictor regression analysis, and respondents were selected purposively based on a minimum of one year’s managerial experience.

The research instrument was a structured questionnaire, consisting of 17 items to measure internal control systems covering the five COSO (2013) components (control environment, risk assessment, control activities, information and communication, and monitoring) and 11

items for fraud prevention, adapted from ACFE (2024), focusing on transparency, supervision, compliance, asset protection, and early detection of deviations. All items used a five-point Likert scale. The questionnaire underwent expert review for content validity and was piloted among 15 BUMDes managers outside the final sample, yielding Cronbach's alpha values above 0.70 for both variables.

The research instrument, a structured questionnaire, consists of 17 internal control items based on the five COSO (2013) components and 11 fraud prevention items adapted from the ACFE (2024). Each item is measured using a five-point Likert scale (1 = strongly disagree to 5 = strongly agree). To clarify the aspects being measured, a table of operational indicators for each variable is presented below:

Table 1. Operational Indicators of Internal Control (17 Items)

COSO Component

Indicator

Item Statement

Control Environment

1. Commitment to ethics and integrity

The BUMDes leadership emphasizes the importance of ethical behavior

2. Clear organizational structure

Clear division of tasks and authority exists

3. Establishment of code of conduct

A code of conduct/rules is implemented

Risk Assessment

4. Risk identification

Management routinely identifies financial risks

5. Analysis of fraud potential

There is an analysis of the likelihood of fraud

Control Activities

6. Transaction authorization

Each financial transaction must be authorized

7. Task segregation

Recording, reporting, and asset management are separated

8. Document cross-checking

Cross-checking of financial documents is performed

9. Asset access restriction

Not everyone can access BUMDes cash and assets

10. Document archiving procedures

Financial documents are systematically and neatly archived

Information & Communication

11. Transparent financial reporting

Financial reports are openly delivered to related parties

12. Internal communication system

There is an internal communication mechanism between management and supervisors

13. Policy dissemination

Financial policies are socialized to all management members

Monitoring

14. Regular internal audit

Regular internal audits are conducted

15. Audit follow-up

Audit findings are followed up with corrective actions

16. Supervision by village government/BPD

Village government/BPD actively conducts supervision

17. Evaluation of the internal control system

The internal control system is evaluated regularly

Table 2. Operational Indicators of Fraud Prevention (11 Items)

Prevention Aspect

Indicator

Item Statement

Transparency

1. Openness of financial information

BUMDes financial information is accessible to the public

Supervision

2. Routine supervision

Routine supervision of financial activities is conducted

Compliance

3. Compliance with SOP

Management complies with financial management SOPs

4. Compliance with regulations

All transactions comply with applicable regulations

Asset Protection

5. Organizational asset protection

BUMDes assets are safeguarded and regularly monitored

6. Regular asset recording

All assets are regularly recorded

Early Detection

7. Detection of irregular transactions

There is a system to detect suspicious transactions

8. Handling of violation reports

Reports of alleged fraud are responded to promptly

9. Whistleblowing system

There is a confidential reporting mechanism for whistleblowers

Education

10. Anti-fraud education for management

Management has received anti-fraud prevention training

Community Involvement

11. Public participation in supervision

The community is involved in supervising BUMDes funds

This study acknowledges the potential for social desirability bias as respondents assessed their own practices. To reduce bias, objective instructions were provided and secondary audit data were used for triangulation. Anonymity and confidentiality were maintained. All participants provided informed consent. This research also received ethical clearance and research permits from relevant institutions and authorities in Manggarai Regency.

Data collection was conducted between May and June 2023 via direct distribution, with assurances of anonymity and confidentiality to minimize social desirability bias. The study acknowledges the potential for response bias, as administrators self-assessed their own

governance practices; instructions emphasized objectivity, and secondary audit data were referenced to support findings where possible. Data analysis was carried out using SPSS version 26, encompassing descriptive statistics, validity and reliability tests, normality tests, and simple linear regression. While simple regression was chosen to focus on the direct effect of internal controls on fraud prevention, it is recognized that fraud risk is multifaceted, and future research is encouraged to employ multivariate models for a more comprehensive explanation.

RESULTS AND DISCUSSION

1. Characteristics Respondents

Based on the results of data collection on 80 respondents, the characteristics of the respondents indicate that the majority of BUMDes administrators are male, namely 52 people (65.0%), while female respondents numbered 28 people (35.0%). This condition indicates that strategic positions in BUMDes management in Manggarai Regency are still dominated by men. Based on position, respondents consisted of 20 BUMDes chairmen, 22 treasurers, 18 secretaries, and 20 business unit managers. This composition indicates that the research data was obtained from various management elements directly involved in BUMDes financial management so that it can provide comprehensive information regarding the implementation of internal control systems and fraud prevention efforts. Meanwhile, based on length of service, 34 respondents had work experience for 1–3 years, 28 respondents for 4–6 years, and 18 respondents had worked for more than 6 years. The majority of respondents have worked for more than one year, so they are considered to have understood the procedures, mechanisms, and practices of BUMDes financial management which is the object of the research.

2. Statistics Descriptive

Descriptive statistical analysis was conducted to summarize the respondents' perceptions of internal control systems and fraud prevention in BUMDes. The analysis includes the mean, standard deviation (SD), minimum, maximum, and score range for each variable.

Table 3. Descriptive Statistics of Research Variables

Variable

Min

Max

Mean

SD

Score Range

Internal Control System

3.10

4.95

4.02

0.43

1.85

Fraud Prevention

2.95

4.80

3.95

0.39

1.85

Notes:

Minimum (Min): Lowest score obtained by respondents.

Maximum (Max): Highest score obtained by respondents. Score Range: Difference between minimum and maximum scores.

The mean score for the internal control system was 4.02 (SD = 0.43), indicating that most respondents perceived the implementation as “good.” For fraud prevention, the mean was 3.95 (SD = 0.39), which reflects a “high” level of effort. The response distribution showed that 60% of respondents rated internal control above 4.0, while less than 10% rated it below 3.5, suggesting a relatively consistent and positive perception across the sample.

3. Validity Test

Validity and reliability tests were conducted to ensure that each item in the questionnaire accurately and consistently measures the intended constructs. The tables below present the item-total correlation and Cronbach's Alpha if item deleted for each item of both research variables.

Table 4. Item-Level Validity and Reliability – Internal Control System (17 items)

Item	Item-Total Correlation	Cronbach's Alpha if Item Deleted
IC 1	0.521	0.885
IC 2	0.573	0.882
IC 3	0.498	0.887
IC 4	0.601	0.881
IC 5	0.432	0.890
IC 6	0.634	0.879
IC 7		

0.669

0.877

IC 8

0.721

0.874

IC 9

0.705

0.875

IC 10

0.651

0.878

IC 11

0.595

0.882

IC 12

0.640

0.880

IC 13

0.623

0.881

IC 14

0.759

0.871

IC 15

0.811

0.869

IC 16

0.702

0.875

IC 17

0.689

0.876

Cronbach’s Alpha (overall): 0.892

Table 5. Item-Level Validity and Reliability – Fraud Prevention (11 items)

Item

Item-Total Correlation

Cronbach’s Alpha if Item Deleted

FP 1

0.533

0.857

FP 2

0.478

0.862

FP 3

0.570

0.854

FP 4

0.446

0.865

FP 5

0.591

0.852

FP 6

0.649

0.848

FP 7

0.732

0.841

FP 8

0.785

0.837

FP 9

0.632

0.849

FP 10

0.668

0.847

FP 11

0.721

0.842

Cronbach’s Alpha (overall): 0.865

All items have item-total correlations above the minimum threshold of 0.220 (n = 80, α = 0.05), indicating strong construct validity. The Cronbach’s Alpha values for both variables demonstrate high internal consistency.

4. Reliability Test

Variables

Cronbach's Alpha

Information

System Internal Control

0.892

Reliable

Fraud Prevention 0.865 Reliable Cronbach's Alpha value > 0.70 indicates instrument own good internal consistency.

Validity testing using Pearson correlation showed item-total correlations for the internal control system variable ranged from 0.432 to 0.811, all exceeding the r-table value of 0.220 (n = 80, α = 0.05), indicating that each item was a valid measure of its construct. For fraud prevention, item-total correlations ranged from 0.446 to 0.785. Reliability analysis yielded Cronbach's alpha values of 0.892 for internal control and 0.865 for fraud prevention, signifying high internal consistency for both scales.

5. Regression Assumption Test

To ensure the validity of the regression analysis, several assumption tests were conducted, including normality, multicollinearity, homoscedasticity, and outlier detection.

Normality Test

Kolmogorov-Smirnov test results indicated a significance value of 0.200 ($p > 0.05$) for both variables, suggesting that the data were normally distributed and met regression analysis assumptions.

Multicollinearity Test

Multicollinearity was assessed using the Variance Inflation Factor (VIF) and Tolerance values. With only one independent variable in this study, the VIF was 1.00 and the tolerance was 1.00, both within acceptable limits (VIF < 10; Tolerance > 0.1), indicating no multicollinearity problem.

Homoscedasticity Test

The homoscedasticity assumption was tested using the scatterplot of standardized residuals versus predicted values and the Glejser test. The scatterplot showed a random distribution of points, and the Glejser test resulted in significance values greater than 0.05 for residuals, indicating no heteroscedasticity and that the homoscedasticity assumption is fulfilled.

Outlier Detection

Outlier analysis was conducted by examining the standardized residuals and Mahalanobis distance. All standardized residuals were within the range of -3 to +3, and Mahalanobis distance values did not exceed the critical value for the sample size, suggesting no

influential outliers in the data.

6. Simple Linear Regression Analysis

Analysis results regression obtained equality as following:

Regression Results Table

Variables

B

t

Sig.

Constant

12,481

4,287

0,000

SPI

0.684

6,918

0,000

Equality regression:

Y = 12.481 + 0.684X

Interpretation:

Simple linear regression analysis produced the following equation: Y = 12.481 + 0.684 X where Y is fraud prevention and X is the internal control system score. The regression coefficient (β) for internal control was 0.684 (t = 6.918, p = 0.000), indicating a strong and statistically significant positive effect. The R2 value was 0.381, meaning that 38.1% of the variance in fraud prevention can be explained by the internal control system variable. The F-test for overall model fit yielded $F(1,78) = 47.89$, $p < 0.001$, which confirms that the model is statistically significant and not due to chance.

7. Hypothesis Testing (t-Test)

Obtained:

a) t count = 6.918

b) t table = 1.991

c) Sig = 0.000

Because:

t count > t table and Sig < 0.05

then H_1 is accepted.

That is, the system internal control has an effect positive and significant to fraud prevention in management finance BUMDes in the Regency Manggarai.

8. Coefficient Determination (R^2)

Analysis results show:

$R^2 = 0.381$

It means amounting to 38.1% variation fraud prevention can explained by the system internal control.

Meanwhile, 61.9% is influenced by other factors such as human resource competence, morality individual, culture organization, and whistleblowing system.

9. Interpretation

The results demonstrate that improvements in internal control are associated with substantial increases in fraud prevention efforts within BUMDes. The relatively high R 2 for a single-predictor model suggests that internal control is a critical determinant, though over 60% of the variance remains unaccounted for highlighting the need to consider additional predictors in future research. The robustness of the measurement instruments is supported by strong validity and reliability indices, and normality assumptions are met, lending credibility to the regression findings.

10. Discussion

This study confirm that the internal control system has a significant positive effect on fraud prevention within BUMDes in Manggarai Regency. This finding aligns with Agency Theory, which posits that robust monitoring mechanisms can mitigate agency problems by reducing information asymmetry and curbing opportunistic behaviors among agents (BUMDes

managers). Strong internal controls particularly those related to control activities and monitoring function as deterrents by formalizing procedures, segregating duties, and establishing clear lines of accountability.

However, a critical examination of the local context reveals that the effectiveness of internal controls in BUMDes is shaped by several institutional and human resource factors. Many BUMDes in Manggarai operate within environments characterized by limited managerial capacity, inconsistent oversight from village government, and varying degrees of community involvement. In particular, the findings highlight that while internal controls contribute to fraud prevention, their implementation often depends on the competence of managers, the presence of regular supervision, and the organizational culture surrounding transparency and integrity.

The Fraud Triangle Theory further helps explain the persistence of fraud risks in village enterprises. While internal controls can reduce the “opportunity” element, they are less effective in addressing “pressure” (such as personal financial stress) and “rationalization” (justifying unethical behavior), which may still motivate fraudulent acts even in the presence of formal procedures. This underscores the need for a holistic approach to fraud prevention that integrates internal controls with ethical leadership, capacity building, and active community oversight.

The statistical model used in this study, reflected by an R2 value of 0.381, indicates that the internal control system explains only 38.1% of the variance in fraud prevention. This finding must be interpreted with caution: it underscores that more than 60% of the factors influencing fraud prevention lie outside the scope of internal controls. Variables such as the quality of human resources, organizational culture, the effectiveness of community-based supervision, and the presence of whistleblowing mechanisms likely play a substantial role but were not directly measured in this study. The use of a single-predictor regression model, while theoretically justified, is a methodological limitation that restricts explanatory power and calls for future research employing multivariate approaches.

Coefficient Determination (R^2) and Analysis of COSO Components

The determination coefficient (R^2) in this study was 0.381, indicating that 38.1% of the variance in fraud prevention can be explained by the internal control system variable. Analysis of the responses further explored the contribution of each COSO component to fraud prevention.

Table 6. Contribution of Each COSO Component to Fraud Prevention

COSO Component

Mean

SD

Standardized Beta (β)

Significance (p-value)

Control Environment

4.01

0.45

0.19

0.021

Risk Assessment

3.98

0.49

0.14

0.037

Control Activities

4.05

0.41

0.29

0.003

Information & Communication

3.93

0.46

0.13

0.045

Monitoring

4.08

0.39

0.27

0.006

The table shows that among the COSO components, control activities (β = 0.29, p = 0.003) and monitoring (β = 0.27, p = 0.006) had the strongest and most significant effects on fraud prevention. This analytical evidence supports the argument that these two components are particularly critical in strengthening the internal control system of BUMDes.

The findings confirm that the internal control system significantly enhances fraud prevention in BUMDes. However, for recommendations to be operational and impactful, it is important to specify priorities, success indicators, timelines, and achievable quick wins for each stakeholder.

Table 7. Stakeholder Recommendations

Stakeholder

Priority

Quick Win

Success Indicator

Timeline

BUMDes Managers

Control activities & monitoring

Dual-authorization system

100% transactions with dual review

1 month, ongoing

Village Govt.

Supervision & transparency

Digital reporting dashboard

>90% reporting completeness

2 months, quarterly

Supervisors/BPD

Audit follow-up

Monthly supervision checklist

100% audit findings addressed in 30 days

1 month, monthly

Policymakers

Training & whistleblowing

Anti-fraud workshop

80% managers trained, channel established

3 months, annual

These operational recommendations are intended to provide clear steps, measurable success, and realistic timelines, enabling each stakeholder to take focused action for immediate and sustained improvement in BUMDes fraud prevention.

CONCLUSION AND SUGGESTION

This study demonstrates that the effectiveness of the internal control system significantly enhances fraud prevention in the financial management of BUMDes in Manggarai Regency. The components of control activities and monitoring were found to provide the greatest contribution to fraud prevention efforts.

Suggestions

BUMDes managers are advised to strengthen control activities and implement regular monitoring. Village governments and supervisory bodies should improve supervision and transparency in reporting. Policymakers are encouraged to promote anti-fraud training and the development of whistleblowing channels to reinforce village financial governance.

Limitations

This research has several limitations, including the use of self-reported data, which may be subject to social desirability bias, and the regression model that employed only a single main predictor, which may not capture all factors influencing fraud prevention.

Future Research

Future studies are recommended to use multivariate models involving additional variables, such as human resource competence, organizational culture, and community oversight. The use of observational data and independent audits may also strengthen research findings.

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