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Determinants of Village Financial Fraud: The Mediating Role of Accountability Practices

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Abstract

Purpose: This study aims to examine the determinants of village financial fraud by integrating individual, organizational, and governance perspectives, with a particular focus on the mediating role of accountability.

Methodology: This study employed a quantitative explanatory approach to examine the causal relationships. Data were collected through structured questionnaires distributed to village government officials, with a population of 440 respondents and a purposive sample of 210. The data were analyzed using Partial Least Squares-Structural Equation Modeling (PLS-SEM) to assess the direct and indirect relationships among the variables.

Results: The findings show that internal control systems, competence, and the morality of officials significantly reduce fraud in village financial management, while performance pressure has no significant effect. In addition, internal control systems, performance pressure, competence, and the morality of officials significantly influence accountability. Accountability practices were also found to mediate the effects of internal control systems, competence, and the morality of officials on fraud reduction, but did not mediate the effect of performance pressure on fraud reduction.

Conclusions: This study concludes that fraud prevention in village governance requires not only strong control systems and competent human resources but also the effective institutionalization of accountability practices as a governance mechanism.

Limitations: This study is limited by its cross-sectional design and reliance on self-reported data, which may affect causal interpretation and introduce potential response bias in the results.

Contributions: This study contributes to the literature by proposing an integrative multilevel model that positions accountability as a mediating mechanism, thereby providing a more comprehensive understanding of fraud prevention in the public sector, particularly in the context of village governance.

Keywords: *Accountability Practices, Competence, Fraud, Internal Control, Performance Pressure*

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1. Introduction

Financial fraud in village government financial management constitutes a significant global issue that hampers development, undermines public trust, and weakens the integrity of public sector governance. The literature indicates that fiscal decentralization and increasing financial transfers to local governments are often accompanied by a higher risk of irregularities when they are not supported by adequate oversight systems and institutional capacity (Ahrens & Ferry, 2020). In developing countries such as Indonesia, large village fund allocations also increase the risk of fraud due to weak internal control systems and poor financial governance (Fauziah, Widyaningsih, & Arief, 2025; Putri, Argilés-Bosch, & Ravenda, 2023; Shidqi & Arfiansyah, 2025). In addition, low levels of morality and integrity among government officials contribute to opportunistic behavior within public sector organizations (Hussain & Siddiquee, 2025; Zahari, Said, Muhamad, & Ramly, 2024). This phenomenon can be explained by the Fraud Triangle Theory, which posits that pressure, opportunity, and rationalization are the primary factors driving fraudulent behavior (Rustiarini, Sutrisno, Nurkholis, & Andayani, 2019; Tshikovhi, Oseifuah, & Reynolds, 2025; Waromi, Rofingatun, & Nababan, 2025). In the context of village governance, opportunities for fraud are often associated with weak internal control systems and low levels of competence and integrity among village officials, while pressure to achieve performance targets or fulfill positional demands may increase emotional stress and trigger fraudulent behavior (Nadirsyah, Indriani, & Mulyany, 2024).

Accountability is one of the fundamental pillars of public sector governance, functioning to enhance transparency, reduce information asymmetry, and strengthen public trust in the government (Grimmelikhuijsen, de Vries, & Bouwman, 2024). Previous studies have shown that transparency and accountability are positively associated with public trust (Grimmelikhuijsen et al., 2024; Leibrecht & Pitlik, 2020). However, the relationship between accountability and fraud is inconsistent. Several studies found that accountability does not always directly reduce fraud because its effectiveness depends on organizational contexts and other supporting factors (Grimmelikhuijsen et al., 2024; Wierzynska, Steingrüber, Oroxom, & Bauhoff, 2020). Conversely, other studies position accountability as a mediating variable that bridges the relationship between organizational factors and fraud (Novatiani, Kusumah, Yadiati, Abdul Halim Rachmat, & Arifian Rachman, 2024; Rahman & Yulian, 2021).

Although research on fraud in the public sector has been widely conducted, most studies still rely on partial approaches and direct-effect analyses that emphasize individual factors without sufficiently considering the complexity of organizational and institutional contexts (Dorminey, Scott Fleming, Kranacher, & Riley, 2012; Fashimado, Haryono, & Komariyah, 2026; Novatiani et al., 2024). Moreover, empirical research on fraud has focused more heavily on the corporate sector than on the local public sector, particularly village governments, which remain relatively underexplored (Putri et al., 2023; Putri & Ilboudo, 2024). Therefore, a research gap exists in understanding how internal control, competence, integrity, and performance pressure influence fraud through the mechanism of accountability in village governance.

Based on these gaps, this study makes three main contributions. First, unlike previous studies that positioned accountability as a direct predictor, this study conceptualizes accountability as a governance mediator that transmits the effects of internal control, competence, integrity, and performance pressure on Village Financial Fraud (VFF). Second, this study examines the mediation model within the context of village governance in Indonesia, a developing country undergoing fiscal decentralization. Third, by integrating Fraud Triangle Theory and stewardship theory, this study demonstrates that not all antecedents of fraud operate uniformly, particularly performance pressure, which is not expected to have a direct effect on fraud. Accordingly, this study aims to analyze the effects of internal control, competence, integrity, and performance pressure on village financial management fraud, with accountability serving as a mediating variable.

2. Literature Review and Hypotheses Development

2.1 Literature Review

Financial fraud in the public sector remains a persistent global issue, particularly in developing countries where governance systems are still evolving. Fraud in the public sector is often more complex than in the private sector because it involves not only financial manipulation but also abuse of authority and institutional weaknesses (Al-Hashedi & Magalingam, 2021; Alfian, Ritchi, & Adrianto, 2023). In the context of village governance, the rapid expansion of fiscal decentralization and village fund allocations has further increased the risk of fraud, especially when institutional capacity and oversight mechanisms are inadequate (Putri et al., 2023). Traditionally, fraud has been explained through the Fraud Triangle Theory, which emphasizes pressure, opportunity, and rationalization as the main drivers of fraudulent behavior. However, recent developments, such as the Fraud Pentagon and Fraud Hexagon models, suggest that modern fraud is a multidimensional phenomenon influenced by additional factors, including capability, collusion, and ego, as well as interactions among individual, organizational, and institutional factors (Tang & Karim, 2019; Vousinas, 2019). Consistent with this perspective, contemporary fraud literature increasingly adopts a multilevel approach, highlighting that individual factors, such as moral integrity, ethical values, and psychological pressure, significantly influence fraudulent behavior. Studies have indicated that individuals with higher moral standards are less likely to engage in fraud, even when opportunities exist (Kaptein, 2011; Zahari et al., 2024). However, morality alone is insufficient to prevent fraud if organizational systems fail to enforce accountability and transparency (Free, 2015).

At the organizational level, internal control systems and human resource competence are widely recognized as important determinants of fraud prevention. Effective internal controls reduce opportunities for fraud by strengthening monitoring mechanisms, enforcing procedures, and ensuring proper segregation of duties, while competence improves officials' ability to manage financial resources accurately and comply with regulations (Dorminey et al., 2012; Said, Alam, & Johari, 2018). However, prior studies have reported inconsistent findings regarding the effectiveness of these factors. Some studies identify a direct negative relationship between internal control and fraud, whereas others argue that control systems are only effective when supported by strong governance practices (Yulianti, Maryam, Hamdiah, Mahdi, & Khairuna, 2024).

This inconsistency highlights the need to examine the intervening mechanisms that explain how organizational factors reduce fraud. One important mechanism is accountability, which functions not only as a reporting system but also as a governance process that enhances transparency, reduces information asymmetry and strengthens public trust (Bovens, 2020; Grimmelikhuijsen et al., 2024). Although some studies suggest that accountability directly reduces fraud, others argue that its effectiveness depends on how accountability is implemented in organizational practice (Wierzynska et al., 2020).

In this context, accountability can be understood as a mediating governance mechanism that translates structural and individual factors into transparent, responsible practices. Internal control systems, competence, and moral integrity do not effectively prevent fraud unless they are implemented through accountable reporting, monitoring, and governance processes. This perspective is consistent with agency theory, which emphasizes the importance of governance mechanisms in reducing opportunistic behavior caused by information asymmetry between principals and agents (Jensen & Meckling, 1976), and stewardship theory, which highlights intrinsic motivation and professionalism in achieving organizational goals. Despite its theoretical relevance, the mediating role of accountability remains underexplored in empirical research, particularly in village governance, as existing studies still focus primarily on direct relationships between determinants and fraud and are largely concentrated on the corporate sector or central government rather than the village level (Novatiani et al., 2024).

Therefore, this study seeks to address this gap by developing an integrative model that combines individual factors (competence and moral integrity), organizational factors (internal control and performance pressure), and governance mechanisms (accountability practices) within a single analytical framework. In the context of village financial governance, accountability is viewed as a crucial mechanism for enhancing transparency, reducing opportunities for fraud, and strengthening public trust in village fund management. By positioning accountability as a mediating variable, this study provides a more comprehensive understanding of how village financial fraud can be prevented through the interaction of multiple factors, particularly internal control systems, performance pressure, officials' competence and integrity. This study also addresses the limited empirical literature on the mediating role of accountability in fraud determinant models, especially in developing countries, while offering both theoretical contributions to the fraud literature and practical implications for improving governance and accountability in village financial management.

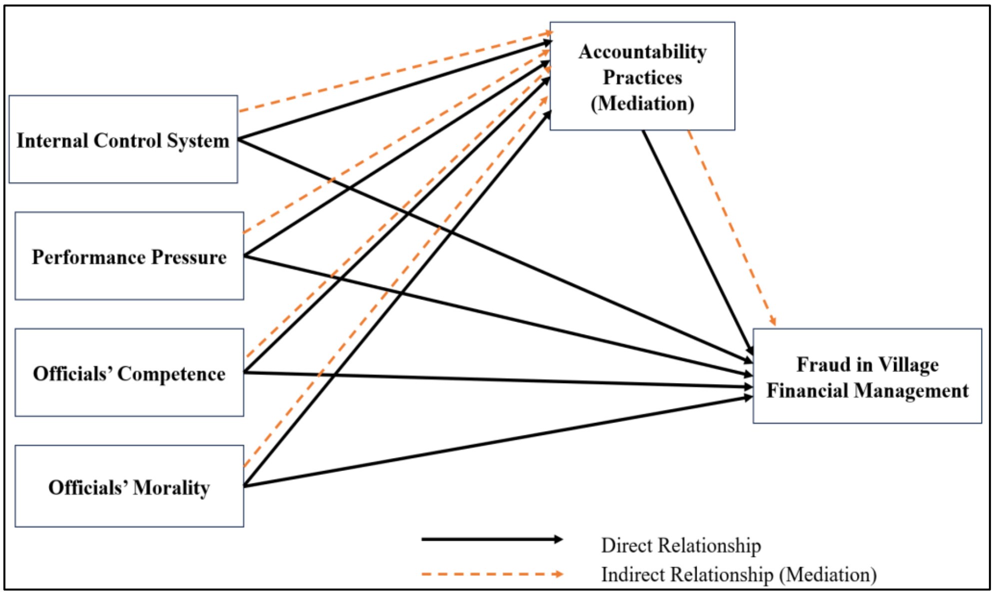

Figure 1. Research framework

By understanding the mediating role of accountability practices, this study is expected to enrich the public sector governance literature and provide policy implications for decision-makers in designing more effective fraud prevention strategies at the village level and across broader levels of government. The theoretical foundation of this study integrates the fraud triangle, agency, and stewardship theories to explain the relationships among the research variables.

Fraud Triangle Theory explains that internal control systems reduce opportunities for fraud, while performance pressure may increase incentives for fraudulent behavior through psychological and organizational pressure (Rustiarini et al., 2019; Tang & Karim, 2019; Vousinas, 2019). At the individual level, competence and integrity influence the ability and ethical commitment of village officials to manage public finances responsibly, where higher competence improves compliance with financial procedures and stronger integrity reduces the tendency toward opportunistic behavior (Kaptein, 2011; Zahari et al., 2024). Furthermore, Agency Theory emphasizes that accountability practices are necessary to minimize information asymmetry and control opportunistic actions between public officials and the community as principals (Jensen & Meckling, 1976).

In this context, accountability practices function as a mediating governance mechanism through which internal control, competence, integrity, and performance pressures are translated into transparent, responsible, and monitorable financial management practices. This means that organizational and individual factors do not directly reduce fraud unless they are implemented through effective accountability. In addition, Stewardship Theory supports the argument that competent and ethical officials are more likely to prioritize organizational and public interests when accountability systems are properly institutionalized. Therefore, the mediating role of accountability provides a clearer theoretical explanation of how structural and behavioral factors interact to influence village financial fraud.

2.2 Hypothesis Development

2.2.1 Internal Control and Fraud

Internal control systems are fundamental governance mechanisms designed to reduce information asymmetry and mitigate opportunistic behavior within organizations. From an agency theory perspective, conflicts between principals (citizens or the central government) and agents (village officials) can create incentives for self-serving actions, including fraud (Jensen & Meckling, 1976). Effective internal controls through monitoring, duty segregation, and procedure enforcement serve to limit such opportunistic behavior. Within the framework of the Fraud Triangle Theory, internal control is closely associated with the "opportunity" dimension. Weak controls increase the likelihood of fraud by creating gaps in oversight, whereas strong controls reduce opportunities for manipulation and misuse of resources (Dorminey et al., 2012; Said et al., 2018). Empirical evidence generally indicates a negative relationship between the effectiveness of internal controls and fraud levels, although the magnitude of this effect may vary across governance contexts. Therefore, the proposed hypothesis is as follows:

H_1: Internal control systems significantly affect village financial fraud

2.2.2 Performance Pressure and Fraud

Performance pressure is often conceptualized as a situational factor that triggers dysfunctional behavior. Within the Fraud Triangle Theory, pressure represents a primary motivational factor that may drive individuals to justify fraudulent actions. In the context of the public sector, such pressure may arise from performance targets, administrative demands, and stakeholder expectations. However, prior research findings on the role of performance pressure have shown mixed results. Some studies indicate that excessive pressure can encourage unethical behavior, while others suggest that in highly regulated environments, pressure may enhance compliance and discipline rather than trigger fraud (Baridwan & Subroto, 2024; Bilqisth & Hakim, 2026; Kunariyah & Dewayanto, 2025). This inconsistency implies that the effect of performance pressure is contextual and does not always directly lead to fraud. Accordingly, the following hypothesis is proposed:

H_2: Performance pressure has a significant effect on village financial fraud

2.2.3 Competence and Fraud

Competence reflects an individual's knowledge, skills, and professional abilities in performing their duties. From the perspective of stewardship theory, competent individuals tend to act in the best interests of the organization by demonstrating professionalism and responsibility in the management of public resources. However, the fraud literature also recognizes the paradoxical role of employees' competence. Within the Fraud Pentagon framework, competence (or capability) may enable individuals to exploit system weaknesses if it is not accompanied by strong ethical values. Despite this dual role, most empirical studies in the public sector indicate that higher competence levels are associated with better financial management and a lower fraud risk, as individuals are more capable of complying with procedures and detecting irregularities (Rifqi & Djaddang, 2026; Sabirin, 2024; Urumsah & Hamdani, 2020). Accordingly, the proposed hypothesis is as follows:

H_3: The competence of village officials has a significant effect on village financial fraud

2.2.4 Officials' Morality and Fraud

Officials' morality reflects their commitment to ethical principles and values. In the context of fraud, integrity is closely related to the "rationalization" component of the Fraud Triangle Theory. Individuals with high moral standards are less likely to justify unethical behavior, even in the presence of pressure and opportunities. Previous studies have consistently shown that ethical values and morality play significant roles in reducing the likelihood of fraud. Morality also functions as an informal internal control mechanism that complements formal systems by guiding individual decision-making. In public governance, strengthening integrity is considered an important strategy for preventing corruption and financial misconduct (Haurissa & Dewi, 2021; Lahu & Gayatri, 2024; Lestari & Putra, 2025). Thus, the proposed hypothesis is as follows:

H_4: The morality of village officials significantly affects village financial fraud

2.2.5 Internal Control and Accountability

The internal control system functions not only as a technical mechanism but also as a means of shaping organizational behavior through enhanced transparency and compliance. Effective controls establish clear procedures, adequate documentation, and monitoring mechanisms that form the foundation of accountability. From a governance perspective, accountability emerges when control systems are implemented consistently and effectively. Empirical studies indicate that organizations with strong internal controls tend to exhibit higher levels of accountability, as every activity can be systematically recorded, monitored, and evaluated (Aryawati, Triyuwono, Roekhudin, & Mardiati, 2024; Nadirsyah et al., 2024; Sari, Ghozali, & Achmad, 2017). Accordingly, the proposed hypothesis is as follows:

H_5: The internal control system has a significant effect on accountability practices

2.2.6 Performance Pressure and Accountability

Performance pressure can influence accountability in several ways. On the one hand, excessive pressure may encourage shortcut practices and reduce transparency. Conversely, in a well-structured governance environment, pressure can motivate individuals to fulfill reporting obligations and enhance performance monitoring. Recent studies suggest that when supported by adequate governance mechanisms, performance pressure can actually improve accountability by encouraging individuals to meet reporting standards and take responsibility for their performance (Furqan, Wardhani, Martani, & Setyaningrum, 2020; Muhsin, 2016; Ye, Lin, Zhang, Liu, & Han, 2024). Accordingly, the proposed hypothesis is as follows:

H_6: Performance pressure significantly affects accountability practices

2.2.7 Competence and Accountability

Competence plays an important role in supporting accountability because it determines an individual's ability to produce accurate, timely, and transparent reports. Without adequate knowledge and skills, accountability mechanisms cannot be effectively implemented. Empirical evidence indicates that higher competence levels are associated with better reporting quality, greater regulatory compliance, and increased transparency in public sector organizations (Askim, Bach, & Kolltveit, 2025; Capano, Cavalieri, & Pritoni, 2025; Husin, Mirosea, & Nurwati, 2024). Competent officials are more capable of consistently and reliably implementing accountability practices. Accordingly, the proposed hypothesis is as follows:

H_7: The competence of village officials significantly affects accountability practices

2.2.8 Officials' Morality and Accountability

Official' morality strengthens accountability by fostering ethical behavior and a sense of responsibility toward stakeholders. Individuals with high integrity are more likely to disclose information honestly and avoid manipulation during the reporting process. From a governance perspective, accountability is not merely a procedural obligation but an ethical commitment. Therefore, integrity becomes a key factor in promoting accountability practices within organizations (Asencio, 2022; Rahmah Hanifa, Dwi Wahyunengseh, Suharto, & Gunawan Suharto, 2026; Van der Wal & Demircioglu, 2020). Accordingly, the proposed hypothesis is as follows:

H_8: The Officials' Morality of village officials has a significant effect on accountability practices

2.2.9 Accountability and Fraud

Accountability is widely recognized as a key mechanism for reducing public sector fraud. By enhancing transparency and strengthening oversight, accountability can limit opportunities for misconduct and increase the likelihood of its detection. However, the effectiveness of accountability largely depends on its implementation. Strong and consistent accountability practices can function as both a preventive and control mechanism against fraud (Junaidi, Hendrian, & Syahputra, 2024; Putra & Putra, 2025). Conversely, weak accountability systems may fail to prevent fraud. Accordingly, the proposed hypothesis is as follows:

H_9: Accountability practices have a significant effect on village financial fraud

2.2.10 The Mediating Role of Accountability

Accountability is expected to serve as a mediating mechanism that links individual and organizational factors to fraudulent behavior. Internal control systems, competence, and moral integrity do not directly reduce fraud unless manifested in observable, enforceable, and transparent accountability practices. This perspective is consistent with governance theory, which emphasizes that formal systems and individual attributes influence outcomes through institutions. Although some studies have begun to highlight the mediating role of accountability, empirical evidence remains limited, particularly in the context of village governance (An et al., 2026; Sri & Kirana, 2020). Accordingly, the proposed mediation hypotheses are as follows:

H_{10}: Accountability practices mediate the effect of the internal control system on village financial fraud

H_{11}: Accountability practices mediate the effect of performance pressure on village financial fraud

H_{12}: Accountability practices mediate the effect of the competence of village officials on village financial fraud

H_{13}: Accountability practices mediate the effect of the moral integrity of village officials on village financial fraud

3. Methodology

This study employs a quantitative explanatory approach to examine the causal relationships among internal control systems, performance pressure, officials' competence, and moral integrity on village financial fraud, with accountability practices as a mediating variable. A cross-sectional survey design was used because it enables the testing of complex structural models involving both direct and indirect relationships among variables, consistent with the Fraud Triangle Theory, public sector governance theory, and accountability theory. The study population consisted of all village officials involved in financial management in Pariaman City, West Sumatra Province, including 55 villages across four sub-districts. Each village has approximately eight officials, including the Village Head, Village Secretary, three Heads of Affairs, and three Heads of Sections, resulting in a total of 440 respondents.

The sample size was determined using the Slovin formula, with a margin of error of 5%. The Slovin formula was used to determine the sample size from a known population, with the aim of obtaining a representative sample and minimizing sampling error (Sugiyono, 2021). The calculation results indicated that the required sample size was 209.52 respondents, which was rounded up to 210 respondents. The respondents selected for this study were determined based on specific criteria, including having held their position for at least two years, being actively serving as village officials at the time of data collection, and having responsibilities related to planning and public service delivery. These criteria were applied to ensure that respondents possessed sufficient experience and knowledge relevant to the objectives of the study.

Primary data were collected through structured questionnaires distributed directly and online. A pilot test was conducted to ensure question clarity and response consistency. All variables were measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Respondents were informed about the research objectives and assured of data confidentiality to reduce social desirability bias and improve the accuracy of their responses. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS software because this method is appropriate for predictive models involving latent constructs and mediating relationships, while also accommodating complex models without strict multivariate normality assumptions.

The analysis consisted of two stages: evaluation of the measurement model (outer model) through convergent validity, discriminant validity, and reliability tests using outer loading, Average Variance Extracted (AVE), Cronbach's alpha, and composite reliability; and evaluation of the structural model (inner model) through the assessment of R^2, f^2, Q^2, and the significance of path coefficients using bootstrapping with 5,000 resamples, where hypotheses were considered supported when the t-statistic exceeded 1.96 and the p-value was below 0.05. The research variables consisted of independent, dependent, and mediating variables. The independent variables were the Internal Control System (X_1), Job (X_2), officials' competence (X_3), and officials' morality (X_4). The dependent variable is Village Financial Management Fraud (Y), and the mediating variable is Accountability Practices (Z). The conceptual definitions, indicators, and measurement scales for each variable can be seen in Table 1.

Table 1. Variables: Definition and measurement

No	Variables	Conceptual Definition	Indicators and Measurement Scale	Reference
1	Village Financial Fraud (*Y*)	Deviant behavior in public financial management involves the manipulation of reports, misappropriation of assets, or violation of procedures for personal gain	11 items measured on 1-5 point Likert scale	(Free, 2015; Otchere, Owusu, & Bekoe, 2023; Rustiarini et al., 2019; Sem & Hastuti, 2024)
2	Internal Control System (X_1)	A system of policies and procedures designed to ensure operational effectiveness, reliability of reporting, and prevention of fraud in the public sector	10 items measured on 1- 5 point Likert scale	(Dorminey et al., 2012; Sem & Hastuti, 2024; Tawiah & Boolaky, 2020)
3	Performance Pressure (X_2)	Individuals experience pressure due to performance targets, supervisory expectations, or resource constraints, which may trigger dysfunctional behavior	10 items measured on 1- 5 point Likert scale	(Nasfi Snoussi, Nasfi Salem, & Boulila Taktak, 2025; Yang & Li, 2021)
4	Officials' Competence (X_3)	The level of knowledge, skills, and experience of public officials in managing public finances in accordance with regulations is also important	12 items measured on 1- 5 point Likert scale	(Arthur-Holmes & Yeboah, 2025; Askim et al., 2025; Capano et al., 2025; Husin et al., 2024; Situngkir & Simarmata, 2022; Sukmawati, Putri, & Amaliyah, 2025; Tharis et al., 2022)
5	Officials' Morality (X_4)	An individual's moral and ethical commitment to performing their duties with honesty, transparency, and accountability	12 items measured on 1- 5 point Likert scale	(Fathia & Indriani, 2022; Haurissa & Dewi, 2021; Lahu & Gayatri, 2024; Lestari & Putra, 2025)
6	Accountability Practices (*Z*)	The processes and mechanisms of public accountability reflect transparency, openness of information, and compliance with reporting standards	12 items measured on 1- 5 point Likert scale	(Junaidi et al., 2024; Putra & Putra, 2025; Setiyaningsih, Christiawan, & Novandalina, 2023)

4. Results and Discussions

4.1 Research Results

4.1.1 Respondent Profile and Descriptive Statistics

The respondents in this study comprised 67 males (31.90%) and 143 females (68.10%). Based on educational background, 106 respondents (50.48%) held a bachelor's degree, 89 respondents (42.38%) had a diploma, and 15 respondents (7.14%) had an education level below a diploma. Based on the results of the descriptive statistical analysis, all research variables had a minimum value of 1.00 and a maximum value of 5.00. This indicates that all items were measured using a five-point Likert scale and that the respondents utilized the full range of responses.

Table 2. Descriptive statistics

Variables	Min	Max	Mean	Deviation Standar
Y	1.0000	5.0000	2.3061	0.8035
X_1	1.0000	5.0000	3.6145	1.0913
X_2	1.0000	5.0000	3.7447	1.0638
X_3	1.0000	5.0000	3.6575	1.0425
X_4	1.0000	5.0000	3.6838	1.0699
Z	1.0000	5.0000	4.0661	1.0953

Table 2 shows the descriptive statistics indicate that Village Financial Fraud (*Y*) has a relatively low mean value of 2.3061, with a standard deviation of 0.8035, suggesting that the tendency of fraud is generally low to moderate, and respondents' perceptions are relatively homogeneous. Meanwhile, the Internal Control System (X_1), Performance Pressure (X_2), Officials' Competence (X_3), and Officials' Morality (X_4) variables have mean values of 3.6145, 3.7447, 3.6575, and 3.6838, respectively, indicating that respondents generally perceive these variables to be in the moderate to good category, although with moderate variation in responses, as reflected by standard deviations ranging from 1.0425 to 1.0913. Furthermore, Accountability Practices (*Z*) show the highest mean value of 4.0661 with a standard deviation of 1.0953, indicating that accountability practices in village financial management are generally perceived to be well implemented, despite some differences in respondents' perceptions.

4.1.2 Outer Model Results

4.1.2.1 Convergent Validity (Loading Factor)

Table 3. Results of convergent validity (loading factor)

No	Item	Loading Factor
***Y* (Fraud in Village Financial Management)**		
1	I feel that there is pressure to meet personal/group targets related to village fund allocations.	0.7560
2	Economic or social pressures often encourage officials to engage in village financial misconduct	0.7160
3	Pressure from superiors or other parties sometimes pushes me to make decisions that are not in accordance with regulations	0.7690
4	Lack of supervision allows perpetrators to freely engage in village financial fraud	0.7910
5	A weak administrative system creates opportunities for the misuse of village funds	0.7610
6	A lack of transparency in village financial reports creates opportunities for fraud	0.8120
7	Limited community involvement in monitoring village finances facilitates fraudulent activities	0.7810
8	Some officials consider the misappropriation of village funds to be a normal or acceptable practice	0.7930
9	Some individuals feel justified in taking personal gains because they believe they have worked hard	0.7720
10	Some individuals believe that the misappropriation of village funds does not directly harm anyone	0.7820
11	Officials sometimes feel that as long as programs continue to run, minor irregularities can be tolerated	0.7760
X_1 (Internal Control System)		
1	There is a work culture that upholds integrity in my work environment	0.9100
2	My superiors set a good example in financial management	0.9140
3	We routinely identify risks in village financial management	0.9010
4	Preventive measures have been put in place to reduce the likelihood of errors or fraud	0.8980

5	There are clear procedures at every stage of village financial management	0.8960
6	Every village financial expenditure requires multi-level approval	0.8990
7	Financial information is communicated transparently to all relevant stakeholders	0.8910
8	Communication among officials is effective in the implementation of the budget	0.8770
9	Internal supervision is conducted regularly over the implementation of the village budget	0.8980
10	The results of supervisory evaluations are followed up with corrective actions	0.9310
***X_2* (Job and Performance Pressure)**		
1	I face specific targets in managing the village budget	0.7810
2	There is a demand for village programs to be implemented in accordance with the established plan	0.8230
3	I strive to ensure that budget absorption is carried out in line with the established expectations	0.8510
4	Village financial management has reporting deadlines that must be met	0.8560
5	I often work under limited time to complete financial reports	0.8450
6	A tight schedule of activities and reporting requires a high level of punctuality	0.8400
7	The workload in village financial management is quite heavy	0.8300
8	I handle several administrative tasks simultaneously	0.8280
9	Financial management tasks require a high level of concentration and accuracy	0.8000
10	My work in village financial management can be evaluated by other parties	0.7030
***X_3* (Apparatus Competency)**		
1	I have a good understanding of village financial management regulations	0.8640
2	I am familiar with the procedures for disbursing and using village funds	0.8860
3	I understand the laws and regulations related to village finance	0.8490
4	I can explain the basic rules of village financial management to the community	0.8570
5	I am able to prepare village financial reports accurately and on time	0.8560
6	I have technical skills in village budget management	0.8930
7	I am able to use software or information systems to record village finances.	0.8830
8	I am skilled in preparing the Village Budget and Expenditure Plan (RABDes) accurately	0.9020
9	I always strive to work professionally in carrying out my duties	0.8770
10	I am responsible for the implementation and reporting of village finances	0.8850
11	I uphold work ethics in every financial management activity	0.8760
12	I demonstrate a commitment not to engage in any form of misconduct	0.8760
***X_4* (Morality of the Apparatus)**		
1	I comply with all applicable rules and regulations in financial management	0.9060
2	I am aware that misconduct may result in legal sanctions.	0.8960
3	I strive to do my best for myself without harming others	0.8940
4	I maintain moral values in my work even when I am not being supervised	0.9030
5	I maintain good relationships with my colleagues in performing my duties	0.9130
6	I consider the social impact in every decision I make	0.9050
7	I support the creation of social harmony in the village work environment	0.8930
8	I reject corrupt practices because they can disrupt community welfare	0.9000
9	My decisions at work consider the benefits for the wider community	0.9070
10	I actively contribute to fair and transparent financial management	0.9020
11	I uphold the values of honesty and fairness in all actions	0.9000
12	I avoid all forms of misconduct that are contrary to public ethics	0.8880
***Z* (Accountability Practices)**		
1	The village government carries out its duties honestly and responsibly	0.9130
2	The use of village funds is carried out in accordance with applicable regulations	0.9020

3	There is no abuse of authority in the implementation of village activities	0.9060
4	The village financial administration process follows established procedures	0.9210
5	The village accounting information system is adequate and can be used effectively	0.9160
6	All village activities are systematically documented and reported	0.9010
7	Village programs are implemented in accordance with the planned objectives	0.9150
8	The village government considers alternative activities before selecting a program	0.9020
9	Village program implementation is carried out efficiently and in a targeted manner	0.9240
10	The village government is accountable to the community for the policies it adopts	0.9010
11	Village policies are formulated based on the needs and aspirations of the community	0.9180
12	The village government is open to criticism and policy evaluation from the community as well as legislative bodies	0.9070

Convergent validity was assessed by evaluating the outer loading values of each indicator on its respective latent construct. Based on the general PLS-SEM criteria, an indicator is considered to have satisfactory convergent validity if it has a loading value of ≥ 0.70 (Hair, Hult, Ringle, & Sarstedt, 2021). The results show that all indicators in this study have loading values above 0.70; therefore, all items were considered valid and retained in the model.

4.1.2.2 Discriminant Validity – Fornell-Larcker Criterion

Table 4. Results of discriminant validity (Fornell-Larcker criterion)

Item	X_1	X_2	X_4	Y	Z	X_3
X_1	0.9020					
X_2	-0.0180	0.8170				
X_4	-0.0580	0.6890	0.9010			
Y	-0.4310	-0.4680	-0.5220	0.7740		
Z	0.3620	0.4430	0.4590	-0.7900	0.9100	
X_3	-0.0720	0.1550	0.0910	-0.5080	0.4720	0.8760

Based on Table 4, the test results show that the square root of the AVE for each construct is higher than the correlations with other constructs. Therefore, it can be concluded that this research model demonstrates good discriminant validity based on the Fornell-Larcker criterion, indicating that each construct can explain its variables better than the other constructs in the model (Hair et al., 2021).

4.1.2.3 Discriminant Validity – HTMT (Heterotrait-Monotrait Ratio)

Table 5. Results of discriminant validity (HTMT)

Item	X_1	X_2	X_4	Y	Z	X_3
X_1						
X_2	0.0640					
X_4	0.0630	0.7000				
Y	0.4470	0.4860	0.5450			
Z	0.3670	0.4480	0.4680	0.8240		
X_3	0.0830	0.1570	0.0930	0.5320	0.4820	

Based on the results in Table 5, all HTMT values between the constructs were below the threshold of 0.90. Therefore, it can be concluded that the model meets the criteria for discriminant validity (Hair et al., 2021).

4.1.2.4 Reliability Test (Cronbach's Alpha and Composite Reliability (rho_c))

Reliability was assessed using two main indicators: Cronbach's alpha and Composite Reliability (ρc). A construct is considered reliable if it has Cronbach's alpha and Composite Reliability values above 0.70. The results of the reliability test are as follows.

Table 6. Results of reliability test

Item	Cronbach's alpha	Composite reliability (rho_c)
X_1	0.974	0.978
X_2	0.944	0.952
X_4	0.979	0.981
Y	0.933	0.943
Z	0.981	0.983
X_3	0.972	0.975

Based on the results presented in Table 6, all constructs have Cronbach's alpha and Composite Reliability values above 0.70, indicating a very strong level of internal consistency (Hair et al., 2021). Therefore, it can be concluded that the research instrument has very good reliability and is suitable for use in structural-model analysis.

4.1.3 Inner Model Results

4.1.3.1 R-Square Test (R^2)

Table 7. Results of R-square (R^2) test

Item	R-square	R-square adjusted
Y	0.78	0.775
Z	0.584	0.576

Table 7 shows the coefficient of determination (R^2) measures the ability of independent variables to explain the variation in the dependent variable within the structural model, where values of 0.75, 0.50, and 0.25 are categorized as substantial, moderate, and weak, respectively (Hamid, 2019). The results show that the Village Financial Fraud (Y) variable has an R^2 value of 0.78 and an adjusted R^2 of 0.775, indicating that 77.5% of the variation in village financial fraud can be explained by internal control systems, performance pressure, competence, morality, and accountability practices as mediating variables. This substantial value demonstrates that the model has a strong explanatory power for fraud.

Meanwhile, the Accountability Practices (Z) variable has an R^2 value of 0.584 and an adjusted R^2 of 0.576, indicating that 57.6% of the variation in accountability practices can be explained by internal control systems, performance pressure, competence, and morality, which fall within the moderate to substantial category. Overall, these findings indicate that the structural model possesses strong predictive power in explaining village financial fraud and fairly strong explanatory power for accountability practices as a mediating variable.

4.1.3.2 F-Square Test

Table 8. Results of effect size (F-square) test

Item	X_1	X_2	X_4	Y	Z	X_3
X_1				0.4070	0.4130	
X_2				0.0060	0.0260	
X_4				0.2190	0.1470	
Y						
Z				0.2020		
X_3				0.3520	0.4690	

Table 8 shows the effect size (f^2) test measures the contribution of each exogenous variable to the endogenous variable in the structural model by assessing the changes in the R^2 value when a specific variable is removed from the model. Based on the criteria proposed by Hamid (2019), f^2 values of 0.02, 0.15, and 0.35 indicate small, medium, and large effects, respectively, respectively. The analysis results show that the largest effect sizes in the model are demonstrated by Competence (*X_3*) on Accountability Practices (*Z*), Internal Control System (*X_1*) on Accountability Practices (Z), and both Internal Control System (*X_1*) and Competence (*X_3*) on Village Financial Fraud (*Y*). In contrast, Performance Pressure (*X_2*) exhibits a very small effect size on both endogenous variables, consistent with the previous significance test results. These findings indicate that structural factors, particularly internal control systems, and individual capacity factors, such as competence and morality, play a more dominant role than performance pressure in explaining accountability practices and village financial fraud than performance pressure.

4.1.3.3 Results of the Direct Effect Hypothesis Test (Path Coefficients)
The results of the direct effect hypothesis test (path coefficients) can be seen in Figure 2.

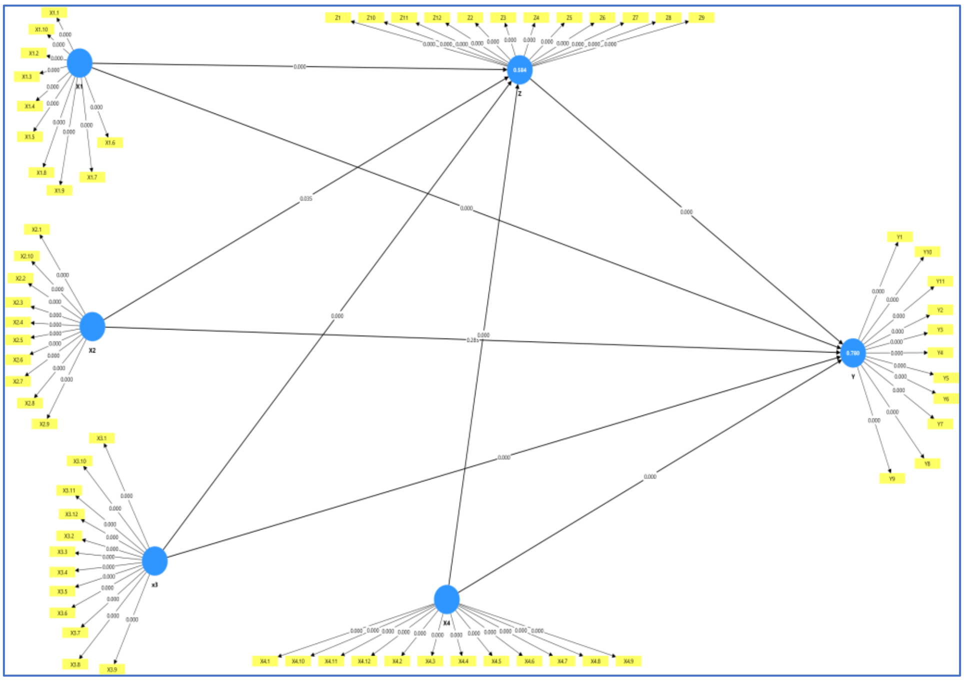

Figure 2. Results of Bootstrapping Test

Table 9. Results of the direct effect hypothesis test (path coefficients)

Item	P values	Hypothesis
$X_1 \rightarrow Y$	0.0000	Supported
$X_1 \rightarrow Z$	0.0000	Supported
$X_2 \rightarrow Y$	0.2850	Rejected
$X_2 \rightarrow Z$	0.0350	Supported
$X_3 \rightarrow Y$	0.0000	Supported
$X_3 \rightarrow Z$	0.0000	Supported
$X_4 \rightarrow Y$	0.0000	Supported
$X_4 \rightarrow Z$	0.0000	Supported
$Z \rightarrow Y$	0.0000	Supported

Based on Table 9, eight of the nine hypotheses proposed in this study are supported, as they have p-values < 0.05, while only the relationship between performance pressure and village financial fraud is not significant (Hair et al., 2021). These findings indicate that structural factors, particularly internal control systems, individual capacity factors such as competence and morality, and accountability practices significantly explain village financial fraud, whereas performance pressure does not directly trigger fraud, despite influencing accountability practices.

4.1.3.4 Results of the Indirect Effect Hypothesis Test

Table 10. Results of the indirect effect hypothesis test

	P values	Hypothesis
$X_1 \rightarrow Z \rightarrow Y$	0.0000	Supported
$X_2 \rightarrow Z \rightarrow Y$	0.0730	Rejected
$X_3 \rightarrow Z \rightarrow Y$	0.0000	Supported
$X_4 \rightarrow Z \rightarrow Y$	0.0010	Supported

Based on Table 10, an indirect effect test was conducted to examine the mediating role of Accountability Practices (Z) in the relationships between the independent variables (X_1, X_2, X_3, X_4) and Village Financial Fraud (Y), with significance determined based on a p-value < 0.05. The results show that three of the four indirect effect hypotheses are supported, indicating that accountability practices mediate the relationships between the Internal Control System, Competence, and Integrity with Village Financial Fraud, while failing to mediate the relationship between Performance Pressure and Village Financial Fraud. These findings reinforce the strategic role of accountability practices as a governance mechanism that links structural and individual factors to reduce village financial fraud.

4.2 Discussion

4.2.1 The Role of Internal Control Systems in Reducing Fraud

The results of this study indicate that the internal control system has a negative and significant effect on village financial fraud and a positive effect on accountability practices. These findings suggest that the more effective the internal control system, the lower the likelihood of fraud. Theoretically, these findings are consistent with the Fraud Triangle Theory, particularly the opportunity dimension of fraud. A strong internal control system can reduce opportunities for fraud through supervision, segregation of duties, and adequate internal audit procedures. In the context of public sector governance, internal control serves as a key instrument for enhancing transparency and accountability in financial management. Furthermore, the mediation results show that accountability practices significantly mediate the relationship between internal control systems and fraud. This means that internal control does not only function in a technical-administrative manner but also strengthens a culture of accountability, which ultimately reduces the risk of fraud. This finding confirms that internal control simultaneously serves both preventive and normative functions.

4.2.2 Performance Pressure and Fraud: An Interesting Non-Significant Finding

Contrary to the initial hypothesis, performance pressure has no significant effect on village financial fraud. This finding indicates that the pressure to achieve targets or administrative demands does not necessarily lead village officials to engage in fraudulent behavior. Theoretically, in the Fraud Triangle Theory, pressure is one of the main factors that trigger fraud. However, the results of this study suggest that in the context of village financial management, performance pressure does not directly translate into deviant behavior. This can be explained by several reasons.

1. Performance pressure in the public sector is more administrative than financial.
2. Social values and community oversight in villages are relatively strong in these regions.
3. Accountability mechanisms and social control function as counterbalances to this pressure.

Interestingly, performance pressure significantly affects accountability practices. This indicates that such pressure may encourage officials to improve compliance and reporting rather than engaging in misconduct. Thus, in this context, performance pressure functions more as a stimulus for improving administrative performance than as a fraud trigger.

4.2.3 Competence as a Dominant Determinant

Competence has been proven to have a significant effect on fraud and also a significant effect on accountability practices. Based on the effect size (f^2) value, competence is one of the most dominant determinants in the model, particularly with respect to accountability practices. These findings confirm that human resource capacity is a key factor in village financial governance. Officials who possess a strong understanding of accounting, regulations, and financial management procedures tend to:

1. Be more capable of carrying out reporting systems correctly,

2. Be more aware of legal consequences,
3. They are less likely to engage in manipulation.

From the perspective of organizational behavior theory, competence not only enhances technical ability but also increases self-confidence and professionalism, which indirectly strengthens commitment to accountability. The mediation results show that accountability practices reinforce the effect of competence in reducing the occurrence of fraud. This indicates that competence not only has a direct impact on reducing fraud but also improves the quality of governance.

4.2.4 Officials' Morality as a Reinforcer of Integrity

Officials' morality has a significant effect on fraud and a significant effect on accountability practices. These results are consistent with the Fraud Pentagon Theory, particularly in the dimensions of rationalization and personal integrity. Individuals with a high level of morality tend to have strong integrity standards and are less likely to rationalize fraud. In the context of village governance, morality serves as an ethical safeguard that prevents misconduct, even when opportunities or pressure exist. The mediating role of accountability practices indicates that morality not only has a personal impact but is also reflected in organizational behavior through transparent and responsible reporting. In other words, morality strengthens the systemic culture of accountability.

4.2.5 Accountability Practices as a Governance Mechanism

Accountability practices have been proven to significantly affect village financial fraud and function as a mediating governance mechanism in most structural relationships. Accountability serves as a mechanism for transparency, an instrument of public accountability, and a means of social oversight. In the context of village governance, accountability is not only administrative but also social and moral in nature; therefore, improving the quality of accountability practices can reduce opportunities for misconduct. The findings show that accountability practices significantly mediate the effects of internal control systems, competence, and morality on fraud perpetration. Effective internal control systems not only directly reduce opportunities for fraud but also strengthen financial reporting and accountability practices, while competent officials are better able to implement accountability principles.

Similarly, morality strengthens fraud prevention when integrity is translated into accountable organizational practices, such as transparent reporting, comprehensive documentation, and compliance with procedures. In contrast, performance pressure did not have a significant indirect effect on fraud through accountability practices. This finding indicates that although performance pressure may encourage improvements in reporting or administrative compliance, it is not strong enough to trigger behavioral changes that lead to fraud, either directly or indirectly, through accountability mechanisms. These results imply that, within the context of village governance, moral and capacity-related factors are more dominant than pressure-related factors in explaining fraudulent behavior.

Thus, accountability practices are more effective when supported by strong competence, integrity, and internal control systems rather than pressure-oriented performance mechanisms. Several practical implications arise from these findings. First, competence is identified as the strongest driver of accountability practices ($f^2 = 0.469$), indicating the need for mandatory competency-based certification programs for village treasurer and planner. Second, internal control systems should be strengthened not only through formal procedures but also through transparent reporting mechanisms that support accountability. Third, because performance pressure does not directly reduce fraud, public policy should shift from emphasizing budget absorption targets to strengthening accountability practices and governance quality. Finally, the validated research instrument can be utilized as a self-diagnostic tool by villages to identify and prevent behavioral fraud risks in village financial management.

5. Conclusions

5.1 Conclusion

Based on the PLS-SEM analysis, this study finds that internal control systems, officials' competence, and officials' morality significantly reduce village financial fraud, both directly and indirectly through accountability practices, while performance pressure does not significantly influence fraud in the context of village governance. The main theoretical contribution of this study lies in confirming the mediating role of accountability practices as a crucial governance mechanism that bridges the influence of structural factors (internal control systems) and individual factors (competence and morality) on reducing fraud. These findings demonstrate that fraud prevention is not solely determined by organizational systems or individual capacity but also by how these factors are translated into transparent, responsible, and accountable governance practices. Furthermore, the model's strong predictive power highlights the importance of an integrative approach that combines governance systems, individual capacity, and accountability practices in explaining and preventing village financial fraud.

5.2 Research Limitations
This study had several limitations that should be considered when interpreting the findings. First, the use of a cross-sectional design limits the ability to capture behavioral changes and causal relationships over time, which means that the identified relationships are predictive rather than fully longitudinal. Second, reliance on self-reported questionnaires may introduce subjective biases, including social desirability bias, particularly because the study addresses sensitive issues such as fraud and integrity. Third, the study is limited to village officials in Pariaman City; therefore, the generalizability of the findings to regions with different social, cultural, and governance characteristics should be interpreted cautiously. Finally, this study focuses mainly on internal organizational and individual factors and does not fully incorporate external influences such as community oversight, digital technology, or political pressure, which may also affect the occurrence of fraud.

5.3 Suggestions and Directions for Future Research
Based on these limitations, future research should employ longitudinal or mixed-method designs to better capture the dynamics of village financial fraud and causal relationships over time, while also expanding the study scope across different regions to improve the generalizability and understanding of varying governance contexts. Future studies should incorporate additional variables, such as organizational culture, digital governance, external oversight systems, community participation, and political factors, to develop a more comprehensive public sector fraud model, and adopt multilevel analysis approaches to examine the interactions among individual, organizational, and institutional factors, as suggested in contemporary fraud literature.

Future research may also utilize the fraud hexagon framework or other contemporary behavioral theories to enrich theoretical perspectives on public sector fraud. Additional limitations that should be considered include the potential influence of common method variance due to self-reported data from the same source, the limited geographical scope restricted to one city in West Sumatra, and the exclusion of external factors such as political interference, community oversight, and digital governance, which may moderate the observed relationships between the variables.

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Author Contributions
HF and RDP contributed to the conceptualization of the study. The methodology was developed by HF, RDP and DP. Formal analysis was conducted by HF and DPM, while investigation was carried out by RDP and DP. Data curation was performed by DPM. HF was responsible for writing the original draft preparation. RDP, DP, and DPM contributed to writing, review, and editing of the manuscript. HF

provided supervision throughout the research process. All authors have read and agreed to the published version of the manuscript.

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