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The effect of accountability and transparency on fraud prevention in village financial management: A survey of villages in west amurang district

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ABSTRACT
This study aims to examine the effect of accountability and transparency on fraud prevention in village financial management in the villages of West Amurang District. The study employed a quantitative method using a saturated sampling (census) technique, in which the entire population was selected as the sample. The sample consisted of 36 respondents, comprising Village Heads, Village Secretaries, Village Treasurers, and Heads of Financial Affairs from nine villages in West Amurang District. Data were collected through questionnaires and analyzed using multiple linear regression. The results show that, partially, neither accountability nor transparency has a significant effect on fraud prevention in village financial management, and together the two predictors explain virtually none of the variation in fraud prevention beyond what the sample mean alone would predict. These null findings are interpreted in light of the self-reported, single-source nature of the data on a sensitive topic, which raises the plausibility of common-method and social-desirability bias alongside substantive explanations. This study implies that, although accountability and transparency remain legally mandated and normatively necessary governance principles, village governments should pursue them jointly with a stronger internal control system, greater official competence, and active community participation, rather than relying on accountability and transparency as stand-alone interventions.

Keywords: accountability; transparency; fraud prevention; village financial management; good governance
JEL Classification: H83; M42

1. Introduction

Villages hold a strategic position in national development, as they are the smallest unit of government in direct contact with the community. In recent years, the Indonesian government has devoted substantial attention to village development, particularly through Village Funds (Dana Desa) sourced from the state budget (APBN). The large allocation of these funds each year reflects the government's commitment to accelerating village development, yet it also demands sound and accountable financial management. Village financial management encompasses the entire process of planning, implementing, administering, reporting, and accounting for village finances, which must be carried out systematically, transparently, and accountably so that the funds genuinely benefit the community.

The implementation of village financial management in Indonesia is guided by Law No. 6 of 2014 on Villages, as last amended by Law No. 3 of 2024, which affirms that village governments must manage village finances transparently, accountably, and in a participatory, orderly, and budget-disciplined manner. Accountability and transparency are two of the main principles in this regard: accountability requires village governments to account for every use of funds to the community and oversight bodies, while transparency emphasizes openness of information to the public regarding the planning, use, and outcomes of Village Funds.

In practice, however, village-fund management still faces many challenges, one of the greatest being the potential for fraud—intentional deviations to obtain private or group gain that harm state finances and the village community, such as corruption, financial-statement manipulation, embezzlement, budget mark-ups, and misuse of funds. Reports from the Supreme Audit Board (BPK), regional inspectorates, and law-enforcement agencies still frequently uncover misuse of Village Funds across Indonesia. In North Sulawesi, for example, an alleged misuse of Village Funds emerged in 2019 in Rumoong Bawah village (Viral Berita, 2019), while a corruption case involving Village Funds also occurred in Tokin Baru village, Minahasa Selatan (Barometer.co.id, 2023)—illustrating that weak accountability and transparency can increase the risk of fraud.

Fraud can be explained through fraud triangle theory (Cressey, 1953), which posits that fraud arises from three factors: pressure, opportunity, and rationalization. In village-fund management, pressure may stem from economic needs, opportunity from weak supervision and low transparency, and rationalization from perpetrators' justification of their actions. The study is further supported by agency theory (Jensen and Meckling, 1976), which frames the community as principal and the village government as agent; because officials hold more information than the community, information asymmetry arises and opens room for opportunistic behavior. Accordingly, accountability and transparency become important mechanisms for reducing agency conflict and preventing fraud.

Prior studies on these relationships are inconsistent. Apriliany (2023) and Aulia et al. (2023) found that accountability and transparency have a positive and significant effect on fraud prevention, because clear accountability and openness of information narrow the room for deviation. However, Putri et al. (2023) found that transparency and accountability do not always significantly affect fraud prevention, indicating the need for further research in different regional contexts. This study contributes by examining these relationships in the villages of West Amurang District, whose social, cultural, and administrative characteristics—strong kinship ties, local decision-making culture, and varying official capacity—may affect the effectiveness of accountability and transparency in preventing fraud. Accordingly, this study analyzes the effect of accountability and transparency on fraud prevention in village financial management in West Amurang District.

Although accountability and transparency are frequently treated in the governance literature as mutually reinforcing, or even as near-synonymous, Hood (2010) cautions against this assumption, characterizing their relationship along a spectrum from "Siamese twins"—effectively indistinguishable—to "matching parts" that complement one another, to an "awkward couple" whose elements can be in tension. This distinction matters empirically as well as conceptually: accountability and transparency may not always translate into the same behavioral outcome, and a finding that one or both fail to significantly predict fraud prevention should not automatically be read as a failure of governance theory, but potentially as evidence that the two principles operate through different causal pathways that a simple linear model may not fully capture.

Theoretically, this study contributes by testing whether accountability and transparency operate as distinguishable predictors of fraud prevention in a small, kinship-based village governance setting, thereby offering an empirical data point for the "awkward couple" debate. Practically, the study offers West Amurang District's village governments, and the Attorney General's Office and Ministry of Villages more broadly, evidence on which specific governance levers most plausibly explain variation in fraud prevention outcomes. The remainder of this article proceeds as follows: Section 2 reviews agency theory and fraud triangle theory and develops the study's hypotheses; Section 3 describes the quantitative survey design; Section 4 presents the descriptive, instrument, and regression results together with their discussion; and Section 5 concludes with the study's practical implications, limitations, and directions for future research.

2. Literature review

Agency theory and fraud triangle theory

Agency theory (Jensen and Meckling, 1976) explains the relationship between principals and agents and the information asymmetry that can trigger opportunistic behavior. In village-fund management, accountability and transparency serve as control mechanisms that reduce this asymmetry between the community (principal) and the village government (agent). Fraud triangle theory (Cressey, 1953) explains that fraud arises from pressure, opportunity, and rationalization; strong accountability and transparency narrow the opportunity and rationalization elements, making deviations easier to detect and harder to justify.

Accountability and fraud prevention

Accountability is the obligation of those entrusted with public resources to account for their management and policy implementation to the community or authorized parties (Bovens, 2007). In village-fund management, clear accountability, regular reporting and supervision of budget use, makes financial activities traceable and thus narrows the opportunity for fraud. Aulia et al. (2023) and Apriliany (2023) found that accountability positively and significantly affects fraud prevention. Based on this reasoning, the first hypothesis is proposed:

H_1: Accountability has a positive and significant effect on fraud prevention

Transparency and fraud prevention

Transparency is the principle of openness in governance that allows the community to obtain clear information about financial management and government activities. In village-fund management, transparency—openness regarding budget planning, activity implementation, and financial accountability reports—enables effective public oversight, reducing both the opportunity and the rationalization for fraud (Aulia et al., 2023; Nuraini et al., 2025). Based on this reasoning, the second hypothesis is proposed:

H_2: Transparency has a positive and significant effect on fraud prevention

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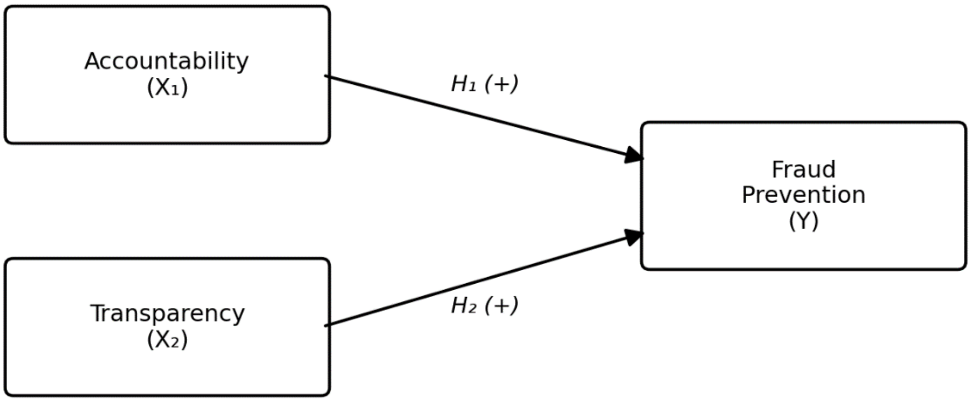

Figure 1. Conceptual framework

Although H_1 and H_2 are modeled as separate predictors, accountability and transparency are conceptually close constructs in the governance literature: both denote openness toward, and answerability to, a principal (Hood, 2010), and village officials who score highly on one dimension often score similarly on the other because the same reporting and disclosure practices underlie both. This conceptual proximity is directly relevant to the present study, since accountability (mean = 32.56) and transparency (mean = 31.92) show closely similar mean scores and standard deviations in the descriptive results reported below, raising the possibility that the two constructs move together in respondents' self-reports more than they are empirically distinguishable predictors of fraud prevention. Recent empirical work reinforces the case for testing these constructs alongside additional structural factors: Usman and Sundari (2024), studying village governance in Pinrang District, South Sulawesi, found that transparency together with the village financial application (Siskeudes) and internal control jointly explained 65.7% of the variance in fraud prevention ($R^2 = 0.657$), while Rismayani et al. (2024) found that community participation, alongside fraud hexagon factors, played a significant role in mitigating village-fund fraud risk. Both studies suggest that accountability and transparency are more likely to translate into fraud prevention when paired with structural and participatory mechanisms rather than tested in isolation, a possibility this study's own findings are positioned to speak to directly.

3. Research method

This study uses a quantitative method with a causal-associative approach to analyze the effect of the independent variables—accountability (X_1) and transparency (X_2)—on the dependent variable, fraud prevention (Y). The population comprises all village officials directly involved in village financial management in West Amurang District, totaling 36 people. Given the relatively small population, the study uses a saturated sampling (census) technique, in which the entire population serves as the sample. The 36 respondents comprise the Village Head, Village Secretary, Village Treasurer, and Head of Financial Affairs from nine villages in West Amurang District.

Primary data were collected through questionnaires measured on a four-point Likert scale (1 = strongly disagree to 4 = strongly agree). The operationalization of each variable is summarized in Table 1.

Table 1. Variable operationalization and indicators

Variable	Definition	Indicators
Accountability (X_1)	The village government's obligation to account for its management of village finances.	Conformity of reporting with regulations; accountability for budget use; clarity of roles; supervision of budget use.
Transparency (X_2)	The village government's openness in reporting village financial management.	Openness of APBDes information; accessibility of reports; community participation; adequate oversight.
Fraud Prevention (Y)	Efforts to minimize the risk of fraud in village financial management.	Application of the internal control system; compliance with procedures; supervision; official integrity.

Source: Processed data (2026)

Data were analyzed using descriptive statistics, instrument tests (validity via Pearson product-moment correlation and reliability via Cronbach's alpha), classical assumption tests (normality via the one-sample Kolmogorov-Smirnov test, multicollinearity via tolerance and VIF, and heteroscedasticity via the Glejser test), and multiple linear regression, processed with IBM SPSS version 27. The regression model is specified as:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$$

where Y = fraud prevention, X_1 = accountability, X_2 = transparency, α = constant, β_1 and β_2 = regression coefficients, and ε = error term. Hypotheses were tested using the individual parameter significance test (t-test) at the 5% level, with the coefficient of determination (Adjusted R^2) used to assess explanatory power.

Data collection ethics and common-method bias

Because respondents were asked to self-assess accountability, transparency, and fraud-prevention practices in funds they themselves administer, the questionnaire cover letter explicitly assured respondents that their identities and individual responses would be kept confidential and used solely for academic research purposes, in an effort to reduce socially desirable responding. Nonetheless, all three constructs were measured through a single self-report instrument administered to the same respondents at the same point in time, which creates a risk of common-method bias: relationships among variables may be inflated or, as in the low explanatory power reported below, attenuated by shared measurement artifacts rather than by the absence of a genuine substantive relationship. A formal statistical test for common-method variance (e.g., Harman's single-factor test) was not conducted in this study and is noted as a methodological limitation in Section 5. Likewise, the questionnaire's content validity was established through its grounding in established accountability, transparency, and fraud-prevention indicators from prior literature, though a formal expert-judgment or pilot-validation stage is not separately reported and represents a further avenue for methodological strengthening in future work.

4. Result and discussion

Descriptive statistics

The questionnaire was completed by 36 respondents, who are village officials from nine villages in West Amurang District. Descriptive statistics for the three variables are presented in Table 2.

Table 2. Descriptive statistics

Variable	N	Minimum	Maximum	Mean	Std. Dev.
Accountability (X_1)	36	30	40	32.56	3.637
Transparency (X_2)	36	25	40	31.92	4.292
Fraud Prevention (Y)	36	29	40	32.56	3.730

For all three variables, the mean exceeds the standard deviation, indicating a relatively low data spread and reasonably homogeneous responses. A more precise indicator of relative dispersion, the coefficient of variation (CV = SD/Mean), confirms this pattern: 11.2% for accountability, 13.4% for transparency, and 11.5% for fraud prevention, all well below the 20–30% range typically associated with meaningfully heterogeneous responses. The mean values suggest that accountability, transparency, and fraud-prevention efforts in the villages of West Amurang District are generally at a good level, though this low dispersion, combined with the self-reported nature of the data on a sensitive topic, is also consistent with a ceiling effect from socially desirable responding, a possibility explored further in the Discussion.

Instrument tests: Validity and reliability

The validity test using Pearson product-moment correlation shows that all questionnaire items for accountability (X_1), transparency (X_2), and fraud prevention (Y) are valid, with significance values below 0.05. The reliability test shows that all variables have Cronbach's alpha well above 0.70, as presented in Table 3, confirming that the instrument is reliable.

Table 3. Reliability test results

Variable	Cronbach's Alpha	Standard	Conclusion
Accountability (X_1)	0.950	0.70	Reliable
Transparency (X_2)	0.975	0.70	Reliable
Fraud Prevention (Y)	0.952	0.70	Reliable

While these coefficients confirm reliability by conventional thresholds, values this high (0.950–0.975) also raise the possibility of item redundancy—that is, items capturing largely overlapping content rather than distinct facets of each construct—which can artificially narrow response variance and is noted here as a direction for future instrument refinement (e.g., via exploratory factor analysis) rather than treated solely as a methodological strength.

Classical assumption tests

The results of the classical assumption tests are summarized in Table 4. The one-sample Kolmogorov-Smirnov test yields an Asymp. Sig. (2-tailed) of 0.200 (> 0.05), confirming normally distributed residuals. Both independent variables have a tolerance of 0.991 (> 0.10) and a VIF of 1.010 (< 10), indicating no multicollinearity. The Glejser test produces significance values of 0.383 for accountability and 0.810 for transparency (both > 0.05), indicating no heteroscedasticity. All classical assumptions are therefore satisfied.

Table 4. Summary of classical assumption tests

Test	Criterion	Result	Conclusion
Normality (Kolmogorov-Smirnov)	Asymp. Sig. > 0.05	0.200	Normal
Multicollinearity	Tolerance > 0.10; VIF < 10	0.991; 1.010	None
Heteroscedasticity (Glejser)	Sig. > 0.05	0.383; 0.810	None

Multiple Linear Regression and Hypothesis Testing

The results of the multiple linear regression and the individual parameter significance test (t-test) are presented in Table 5.

Table 5. Multiple linear regression and t-test results

Variable	Coefficient (B)	t	Sig.	Conclusion
(Constant)	22.892	—	—	—
Accountability (X_1)	0.113	0.710	0.483	H_1 rejected
Transparency (X_2)	0.044	0.233	0.817	H_2 rejected

Dependent variable: Fraud Prevention (Y). t-table (df = 33) = 2.035

Based on Table 5, the regression equation is $Y = 22.892 + 0.113X_1 + 0.044X_2 + \varepsilon$. Both coefficients are positive, but neither is statistically significant. Accountability has a t-value of 0.710 (< t-table 2.035) with a significance of 0.483 (> 0.05), so H_1 is rejected—accountability has no significant partial effect on fraud prevention. Transparency has a t-value of 0.233 (< 2.035) with a significance of 0.817 (> 0.05), so H_2 is rejected—transparency has no significant partial effect on fraud prevention. The coefficient of determination is presented in Table 6.

Table 6. Coefficient of determination

Model	R	R Square	Adjusted R Square
1	0.129	0.017	-0.044

The Adjusted R^2 of -0.044 indicates that the model using accountability and transparency does not explain the variation in fraud prevention; a negative Adjusted R^2 means that, after adjusting for the number of predictors and the sample size, the model performs no better than one using only the mean of the dependent variable. This suggests that fraud prevention in the villages of West Amurang District is more strongly influenced by factors outside the model, such as the effectiveness of the internal control system, official competence and integrity, organizational commitment and culture, whistleblowing systems, and community participation in oversight.

Discussion

The Effect of Accountability on Fraud Prevention

Accountability shows a positive but statistically insignificant effect on fraud prevention (t = 0.710; Sig. = 0.483), so H_1 is rejected. This indicates that administratively sound accountability has not become the primary factor in preventing fraud in the nine villages studied. The accountability of village officials in financial management is not, by itself, sufficient to prevent fraud unless supported by other factors such as an effective internal control system, official competence and integrity, regulatory compliance, and adequate supervision. This result is consistent with Putri et al. (2023), who also found that accountability does not significantly affect fraud prevention in village-fund management, though it differs from Apriliany (2023) and Aulia et al. (2023). The difference is likely due to variation in regional characteristics, official capacity, and the intensity of community oversight.

The Effect of Transparency on Fraud Prevention

Transparency likewise shows a positive but statistically insignificant effect on fraud prevention (t = 0.233; Sig. = 0.817), so H_2 is rejected. Although village governments have made efforts to disclose financial information to the community, this openness has not directly improved fraud prevention, plausibly because the community has not yet actively used the disclosed information to monitor village financial management. Transparency therefore becomes an effective control mechanism only when accompanied by active public participation and adequate oversight capacity. Together with the negative Adjusted R^2, these findings indicate that fraud prevention in West Amurang District is shaped mainly by factors beyond accountability and transparency, underscoring the need to strengthen the internal control system, official competence, and community participation.

Alternative Methodological Explanations for the Null Findings

Beyond the substantive explanation offered above, the negative Adjusted R^2 and non-significant coefficients warrant a more critical methodological interpretation, given that both predictors and the dependent variable were measured through a single self-report instrument administered to the very officials responsible for the funds being evaluated. First, common-method bias is a plausible contributor: because accountability, transparency, and fraud prevention were all rated by the same respondents at the same time using the same Likert format, shared method variance can attenuate as well as inflate observed relationships, and the present design offers no independent check (such as a Harman's single-factor test or a second data source) to rule this out. Second, social-desirability bias is a particular concern for fraud-related self-report data: officials asked to rate their own accountability, transparency, and fraud-prevention practices have an evident incentive to present themselves favorably, which would compress genuine variation and could produce the restricted, high-skewed score ranges observed in Table 2 (e.g., accountability scores clustering between 30 and 40). Third, with only 36 respondents and two predictors, the study has limited statistical power to detect small-to-moderate effects, so the null results are also consistent with a true but modest effect that this sample was underpowered to detect, rather than with the complete absence of a relationship.

These measurement-related explanations do not replace the substantive account offered above, that fraud prevention likely depends on internal control, competence, and community participation, but they suggest that some portion of the model's very low explanatory power may reflect how the constructs were measured rather than a genuine absence of any relationship between accountability, transparency, and fraud prevention.

This very low explanatory power stands in sharp contrast to Usman and Sundari (2024), who, studying a comparable village governance setting in Pinrang District, South Sulawesi, found that transparency, the Siskeudes village financial application, and internal control jointly produced an R^2 of 0.657, more than an order of magnitude higher than the present study's Adjusted R^2 of −0.044. Read together, the two studies suggest that transparency and accountability may only translate into measurable fraud prevention when combined with a structural mechanism such as internal control or a standardized financial application, rather than operating as sufficient stand-alone predictors; West Amurang District's villages, unlike Usman and Sundari's (2024) research setting, were not evaluated on internal control in the present model, which may partly explain the divergence in explanatory power between the two studies.

5. Conclusion

Based on the analysis of the effect of accountability and transparency on fraud prevention in village financial management in West Amurang District, two conclusions can be drawn. First, accountability has no significant partial effect on fraud prevention ($t = 0.710$; Sig. $= 0.483$), indicating that the accountability of village officials alone has not significantly improved fraud prevention. Second, transparency has no significant partial effect on fraud prevention ($t = 0.233$; Sig. $= 0.817$), indicating that openness of financial information alone has not significantly improved fraud prevention. The negative Adjusted R^2 further indicates that accountability and transparency do not adequately explain the variation in fraud prevention, which is likely more strongly influenced by other factors outside the model.

This study recommends that village governments in West Amurang District continue to pursue accountability and transparency, which remain necessary and legally mandated governance principles under Law No. 6 of 2014 as amended by Law No. 3 of 2024 and are supported by prior literature elsewhere (e.g., Apriliany, 2023; Aulia et al., 2023; Usman and Sundari, 2024), even though this specific study did not detect a statistically significant direct effect of either variable on fraud prevention. Rather than treating this null result as grounds for abandoning accountability and transparency, the evidence instead suggests these principles should be pursued jointly with a stronger internal control system, greater official competence, and active community participation, consistent with Usman and Sundari's (2024) finding that transparency combined with internal control and a standardized financial application explains substantially more variation in fraud prevention than transparency alone. Future research is encouraged to add such variables, including the government internal control system (SPIP), official competence, individual morality, organizational culture, and whistleblowing systems, and to examine other districts, so that the determinants of fraud prevention can be understood more comprehensively. This study is subject to several limitations. Its small sample (36 respondents from a single district) limits statistical power and generalizability, so the findings should be interpreted with caution and generalized only to comparable village governance contexts. The cross-sectional, single-source, self-report design—in which accountability, transparency, and fraud prevention were all rated by the same respondents at one point in time on a sensitive topic—leaves the study susceptible to common-method and social-desirability bias, as discussed in Section 4; future studies could strengthen causal and measurement inference through longitudinal designs, multi-source data (e.g., independent auditor or community assessments), or a formal common-method-bias test such as Harman's single-factor test.

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