

The Influence of Organizational Ethical Culture, Individual Morality and Love of Money on Fraud Management of Village Funds in Bunga Mas District, South Bengkulu Regency

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Abstract

This research aims to examine the influence of organizational ethical culture, individual morality and love of money on fraudulent management of village funds. This research was conducted in 10 villages in Bunga Mas District, South Bengkulu Regency. The population for this study comprises all village officials in Bunga Mas District who are involved in managing village funds, and the sample was drawn using purposive sampling. This research employs a quantitative approach; data were collected through primary data obtained from the distribution of questionnaires. The study included 54 respondents, comprising village heads, village secretaries, finance heads/treasurers, government heads, service heads, and welfare heads. The results of this research show that organizational ethical culture, individual morality, and love of money have adverse effects on fraudulent management of village funds in Bunga Mas sub-district, South Bengkulu Regency.

Keywords: Fraudulent Village Fund Management, Individual Morality, Love of Money, Organizational Ethical Culture

1. Introduction

The rapid development of artificial intelligence, especially through *Generative Tools* such as AI Chatbots (e.g. ChatGPT), have revolutionized various aspects of life, including the world of higher education. This chatbot offers incredible convenience (*perceived ease of use*) for students, starting from helping to complete assignments, compiling material summaries, to providing instant answers to academic questions¹. The technology's ability to produce fast, coherent, and original-looking content is a major draw, but at the same time, it raises complex ethical challenges in the campus environment. The high level of ease of access and use of AI chatbots has the potential to be the main trigger for an increase in Academic Misconduct². This behavior includes various integrity violations, such as plagiarism of AI-generated content, *Ghostwriting* (using AI to work on the task as a whole), or the use of unauthorized assistance during formative exams. If this convenience encourages students to sacrifice the deep learning process for instant results, it will threaten the quality and integrity of the academic process as a whole.

The impact of this phenomenon is crucial, especially for Accounting Students. The Accountant profession demands integrity, precision, and high ethical competence. The reliance on AI Chatbots for analytical solutions or accounting cases can undermine the development of critical

thinking skills and ethical decision-making, which are key pillars in the Accounting curriculum³. Therefore, academic integrity in the Accounting study program is an important bet in facing the ease of this AI technology. positive correlation between ChatGPT's accessibility and increased cases of plagiarism⁴. The intention of students to use new technologies is greatly influenced by their perception of ease of use and *perceived ease of use*⁵. These findings indicate that the ease of operation factor of AI is a strong predictor of students' decision to use it, including in the context of fraudulent behavior.

Although previous research has laid the groundwork on the impact of AI, there is still a *gap* significant. Existing studies tend to address AI in general or focus on intent to use. There have not been many studies that specifically and in-depth test the direct relationship between psychological variables *ease of use* AI chatbot variable key predictor with *level of academic misconduct* measurable⁶. *Gap* This is even more noticeable when narrowed down to a specific domain, namely Accounting Students, which have different ethical demands. This research is very urgent because it aims to fill the *gap* empirical statement. By focusing on the *ease of use* in the context of Accounting Students.

2. Literature Review

According to Law Number 6 of 2014, a village is a legal community unit with territorial boundaries that has the authority to administer and manage governmental affairs and the interests of the local community based on community initiatives, original rights, and/or traditional rights that are recognized and respected within the system of the Unitary State of the Republic of Indonesia. A village has administrative elements, namely the village government, which consists of the Village Head and other village officials. One of the responsibilities of village officials is to manage village funds distributed by the central government for village development, in accordance with the principles of good governance, transparency, and accountability. Accountability in the management of village funds is a critical concern for village officials, as it reflects their responsibility and success in managing village funds (Pahlawan et al., 2020). Regulation of the Minister of Home Affairs of the Republic of Indonesia Number 20 of 2018 stipulates that the administration of village financial management is carried out by the village government and supervised by the community, the Village Consultative Body (BPD), the Government Internal Supervisory Apparatus (APIP), the Sub-District Head, and the Audit Board of Indonesia (BPK). In its development, the Corruption Eradication Commission (KPK) has also participated in supervising the management of village finances allocated by the central government to village governments.

Fraud has attracted significant media attention and has become a prominent and important issue among global business actors. Fraud is an intentional act committed by an individual or group that affects financial statements and may result in losses for an entity or other parties (Anastasia & Sparta, 2019).

One of the factors identified in the fraud hexagon theory is opportunity. In this study, opportunity may arise due to a weak organizational ethical culture, which can create conditions that facilitate fraudulent behavior. Organizational ethical culture plays a crucial role in the success of an organization. It can be defined as a pattern of attitudes held by organizational members that shapes organizational culture in alignment with organizational goals. A strong organizational ethical culture is believed to enhance ethical work behavior and is therefore expected to minimize the likelihood of fraud (Halimatusyadiah & Robani, 2021). Several

previous studies have reported differing and inconsistent results. Research conducted by Halimatusyadiah and Robani (2021) and Lorensa et al. (2022) found that organizational ethical culture has a negative effect on fraud. In contrast, Nurjanah and Setiawan (2021) found that organizational culture does not affect fraud in the management of village fund allocations.

Survey results conducted by Indonesian Corruption Watch (ICW), as cited from databoks.katadata.co.id, indicate that from 2015 to 2021 there was an increase in cases of village fund misuse, totaling 154 cases and causing state losses of IDR 233 billion. Most fraud cases primarily involved village heads. One fraud case occurred in a village in one of the sub-districts of South Bengkulu Regency. According to targethukum.id (2021), there were proven allegations of village fund fraud in Dusun Tumbuk Tebing, Bunga Mas Sub-District, which potentially caused losses of IDR 120 million, as well as alleged fraud in bridge maintenance funds amounting to IDR 71,449,000, which did not comply with the budget stated in the Village Revenue and Expenditure Budget (APBDes). Furthermore, based on reports from bengkuluiinteraktif.com, another corruption case involving the misappropriation of village finances occurred in Gunung Kayo Village in 2020, resulting in state losses of IDR 98 million. These findings indicate that fraud in village financial management in South Bengkulu Regency remains prevalent.

2.1. Organizational Ethical Culture and Fraud in Village Fund Management

Organizational ethical culture functions as a formative sense and an internal control mechanism that provides guidance for employee behavior and attitudes. When the level of organizational ethical culture is low, individuals within an organization are more likely to have opportunities to commit fraud in village fund management. Conversely, when positive values are firmly embedded within an organization, the likelihood of fraud in village fund management decreases. Studies conducted by Halimatusyadiah and Robani (2021) as well as Lorensa et al. (2022) indicate that organizational ethical culture has a negative effect on the tendency to commit fraud. This implies that a weaker organizational ethical culture increases the tendency of individuals within an organization to engage in fraudulent behavior. Based on the explanation above, the following hypothesis is formulated.

H1: Organizational Ethical Culture has a Negative Effect on Fraud in Village Fund Management.

2.2. Individual Morality and Fraud in Village Fund Management

Rationalization refers to justifications created to legitimize fraudulent behavior. Dishonest individuals tend to rationalize fraudulent actions; however, individuals with a high level of moral reasoning are less likely to engage in fraud. Conversely, individuals with low moral reasoning tend to have a higher propensity to commit fraudulent acts. Research findings by Muliati (2022), Ayuni (2022), and Citra Amelia and Rahmawati (2021) demonstrate that individual morality has a negative effect on fraud. The higher an individual's moral level, the more likely they are to behave ethically and in accordance with prevailing norms. Individual morality guides behavior in compliance with rules, norms, and applicable laws and regulations, thereby minimizing the likelihood of fraudulent actions. Based on this explanation, the following hypothesis is proposed.

H2: Individual Morality has a Negative Effect on Fraud in Village Fund Management.

2.3. Love of Money and Fraud in Village Fund Management

Love of money is closely associated with greed. According to the fraud hexagon theory, one of the factors that triggers fraud is pressure. In this study, love of money is classified as a form of pressure that motivates individuals to commit fraudulent actions. Individuals who have a strong love of money tend to be more motivated to engage in any means necessary to obtain greater financial benefits. Research conducted by Giovano et al. (2020) found that love of money has a positive effect on the tendency to commit fraud. Similarly, studies by Dewi and Sumadi (2020) and Nursanti and Tumirin (2022) show that love of money positively influences fraudulent tendencies. These findings indicate that the higher an individual's love of money, the greater the likelihood of fraud occurring. Based on the discussion above, the following hypothesis is formulated:

H3: Love of Money has a Positive Effect on Fraud in Village Fund Management.

3. Research Method

This study employs a quantitative research approach. According to Sugiyono (2018), quantitative research is a method used to examine a specific population or sample, in which data are collected using research instruments and analyzed using quantitative or statistical techniques. The purpose of this approach is to describe phenomena and test predetermined hypotheses. The research design adopted in this study is a survey research design. In survey research, information is collected by administering questions to respondents regarding their beliefs, perceptions, characteristics of an object, and behaviors that have occurred or are currently occurring (Sugiyono, 2018).

Table 1. Variable Research Measurements

No	Variable	Indicators	Questionnaire Items
1	Fraud (Y)	1. Financial statement fraud 2. Asset misappropriation 3. Corruption	Items 1–3 Items 4–6 Items 7–9
2	Organizational Ethical Culture (X1)	1. Visible role modeling 2. Communication of ethical expectations 3. Ethical training 4. Sanctions for unethical behavior 5. Ethical protection mechanisms	Items 1–2 Items 3–6 Item 7 Items 8–10 Item 11
3	Individual Morality (X2)	1. Pre-conventional level 2. Conventional level 3. Post-conventional level	Item 1 Items 2–4 Items 5–6
4	Love of Money (X3)	1. Good 2. Evil 3. Achievement 4. Respect 5. Budget 6. Freedom	Items 1–2 Items 3–4 Item 5 Items 6–7 Items 8–9 Items 10–12

Population refers to the entire set of objects or subjects with specific characteristics and attributes selected by researchers for analysis and conclusion drawing (Sujarweni, 2019). In this study, the population consists of all village officials working in the village governments of Bunga Mas Sub-District, South Bengkulu Regency. Each village has eight village officials, comprising the Village Head, Village Secretary, Head of General and Administrative Affairs, Head of Financial Affairs/Treasurer, Head of Planning Affairs, Head of Government Affairs, Head of Welfare Affairs, and Head of Public Service Affairs. Thus, the total population in this study amounts to 80 village officials working in the village governments of Bunga Mas Sub-District, which consists of 10 villages.

The sample in this study includes village officials who are directly involved in village financial management in accordance with Regulation of the Minister of Home Affairs Number 20 of 2018 concerning village financial management. These officials include the Village Head, assisted by the Village Secretary, Head of Government Affairs, Head of Financial Affairs/Treasurer, Head of Welfare Affairs, and Head of Public Service Affairs. An additional criterion applied is that the village officials must have worked for more than one year.

Among the total number of village officials, two officials are not involved in village fund management, namely the Head of Planning Affairs and the Head of General Affairs. Therefore, the total sample size in this study is 60 village officials who are directly involved in village financial management based on the provisions of Regulation of the Minister of Home Affairs Number 20 of 2018.

4. Findings and Discussions

Descriptive statistics are used to provide an overview of the variables examined in this study. Accordingly, a descriptive statistics table is employed using analytical measures including the minimum value, maximum value, mean, and standard deviation. To present an overview of the research variables showing theoretical ranges and actual ranges, as well as the mean and standard deviation, the results of the descriptive statistical analysis are presented in **Table 2** as follows:

Table 2 Descriptive statistics

Variable	N	Theoretical Range			Actual Range			Standard Deviation
		Min	Max	Mean	Min	Max	Mean	
Organizational Ethical Culture	54	11	55	33	38	55	45.90	4.270
Individual Morality	54	6	30	18	15	30	26.59	2.580
Love of Money	54	12	60	36	12	33	22.70	6.218
Village Fund Fraud	54	9	45	27	9	20	14.22	2.943

The Respondent Overview Table shows that this study involved 150 Accounting students at Bengkulu City University, where the majority of respondents were women (61.3%). The distribution of respondents by semester shows a good focus on students who are already engaged in core lectures, with 56.7% coming from semesters 3 to 5. This is important because students in the middle to final semester are the subjects who most often deal with complex tasks and potentially use the help of technology. All respondents have met the inclusion criteria by having experience using AI Chatbots, with 52.0% stating that they use it very often. This preliminary data indicates that the use of AI Chatbots is a widespread and intense phenomenon among Accounting students at the study site. The high frequency of use (52.0% very often) indicates that this technology has become an integral tool in their learning process. Therefore, the potential risk of *academic misconduct* that comes from the ease of this tool deserves to be investigated in depth, because the technology is no longer a new item but has become part of students' academic habits.

4.1. Validity Test Results

The validity test is conducted to determine whether the questionnaire items are valid. In this study, validity testing was performed using bivariate correlation analysis by examining the output of the Pearson correlation. The test applied a two-tailed significance level of 0.05 (5%). An item is considered valid if the calculated correlation coefficient (r-count) is greater than or equal to the critical value from the r-table (r-table). Based on the results obtained, it can be concluded that all questionnaire items related to organizational ethical culture, individual morality, love of money, and fraud in village fund management have significance values smaller than 0.05. In addition, the Pearson correlation coefficients (r-count) for all items are greater than the r-table value of 0.226. These results indicate that all questionnaire items meet the validity criteria using Pearson correlation analysis.

Table 3. Summary of Reliability and Classical Assumption Test Results

Test Type	Variable	Statistic / Indicator	Value	Criteria	Conclusion
Reliability Test	Village Fund Management Fraud (Y)	Cronbach's Alpha	0.780	> 0.70	Reliable
	Organizational Ethical Culture (X1)	Cronbach's Alpha	0.833	> 0.70	Reliable
	Individual Morality (X2)	Cronbach's Alpha	0.702	> 0.70	Reliable
	Love of Money (X3)	Cronbach's Alpha	0.852	> 0.70	Reliable
Normality Test	Unstandardized Residual	Asymp. Sig. (2-tailed)	0.200	> 0.05	Normally Distributed
Multicollinearity Test	Organizational Ethical Culture (X1)	Tolerance / VIF	0.917 / 1.090	Tolerance > 0.10 VIF < 10	No Multicollinearity
	Individual Morality (X2)	Tolerance / VIF	0.956 / 1.046	Tolerance > 0.10 VIF < 10	No Multicollinearity
	Love of Money (X3)	Tolerance / VIF	0.942 / 1.062	Tolerance > 0.10 VIF < 10	No Multicollinearity
Heteroskedasticity Test (Glejser)	Organizational Ethical Culture (X1)	Significance	0.482	> 0.05	No Heteroskedasticity
	Individual Morality (X2)	Significance	0.126	> 0.05	No Heteroskedasticity
	Love of Money (X3)	Significance	0.239	> 0.05	No Heteroskedasticity

Based on the summary presented in Table 3, all research instruments demonstrate adequate

reliability, as indicated by Cronbach's Alpha values exceeding 0.70. Furthermore, the classical assumption tests show that the regression model fulfills the normality assumption, is free from multicollinearity, and does not exhibit heteroskedasticity. Therefore, the regression model used in this study is considered appropriate and suitable for hypothesis testing.

4.2. Hypothesis Testing Results

Hypothesis testing in this study aims to examine whether the independent variables have an effect on the dependent variable. To evaluate the goodness of fit of the regression model and determine whether the model is appropriate for further analysis, a decision criterion with a significance level of 0.05 was applied. The values of F-statistic and R^2 , as generated from the SPSS output, are presented in Table 4 below.

Table 4 Results of Hypothesis Testing

Variable	Coefficient	t-value	Sig.	Result
Organizational Ethical Culture (X1)	-0.335	-4.312	0.000	Accepted
Individual Morality (X2)	-0.313	-2.491	0.016	Accepted
Love of Money (X3)	0.063	1.201	0.235	Rejected
Constant	36.473	7.513	0.000	—
R Square	0.419			
Adjusted R Square	0.385			
F-statistic	12.037			
Sig. (F)	0.000			

F-Test Results

The F-test is conducted to examine the overall significance of the regression model. If the test result is not significant, it indicates that there is no linear relationship between the independent variables and the dependent variable, meaning that the model is not suitable for prediction. The regression model is considered fit if the probability value is less than 5% (0.05). Based on the regression results presented in Table 4.10, the F-statistic value is 12.037 with a significance value of 0.000. Since the probability value is less than 0.05, it can be concluded that the regression model used in this study is appropriate and feasible for analysis.

Coefficient of Determination Test (R^2)

The coefficient of determination (R^2) is used to measure the proportion of the dependent variable that can be explained simultaneously by the independent variables. In this study, the interpretation is based on the Adjusted R Square value from the regression model summary. As shown in Table 4.10, the Adjusted R Square value is 0.385, indicating that 38.5% of the variation in fraud in village fund management can be explained by organizational ethical culture, individual morality, and love of money. The remaining 61.5% is explained by other factors not included in the regression model.

t-Test Results

Based on the analysis presented in Table 4.10, the regression coefficient for organizational ethical culture is -0.335, with a t-value of -4.312 and a significance value of 0.000, which is

less than 0.05. This indicates a negative and significant effect of organizational ethical culture on fraud in village fund management. Therefore, Hypothesis 1 (H1) is accepted. Furthermore, the regression coefficient for individual morality is -0.313, with a t-value of -2.491 and a significance value of 0.016, which is also less than 0.05. This result indicates a negative and significant effect of individual morality on fraud in village fund management. Thus, Hypothesis 2 (H2) is accepted. In contrast, the regression coefficient for love of money is 0.063, with a t-value of 1.201 and a significance value of 0.235, which is greater than 0.05. This finding indicates that love of money does not have a significant effect on fraud in village fund management. Therefore, Hypothesis 3 (H3) is rejected.

4.3. Discussion

Based on the hypothesis testing results, this study finds that **organizational ethical culture** and **individual morality** have a negative effect on fraud in village fund management in Bunga Mas Sub-District, South Bengkulu Regency, while **love of money** does not have a significant effect. These findings indicate that ethical and moral factors play a crucial role in reducing fraudulent practices in village financial management. The negative effect of organizational ethical culture suggests that the stronger the ethical values implemented within village governments, the lower the level of fraud in village fund management. Organizational ethical culture serves as an internal control mechanism that shapes the behavior and attitudes of village officials. Newly appointed officials tend to adapt to the prevailing norms and practices within the organization. When village leaders act as ethical role models, supported by clear ethical communication, adherence to regulations, established codes of ethics, and sanctions for unethical behavior, village officials are more likely to behave ethically and avoid fraudulent actions. This finding is consistent with the fraud hexagon theory, particularly the elements of opportunity and rationalization, and supports prior studies that emphasize the importance of ethical culture in preventing fraud.

Furthermore, individual morality is found to have a negative and significant effect on fraud in village fund management. This result indicates that higher levels of moral reasoning among village financial managers reduce the likelihood of fraudulent behavior. Village officials with strong moral values tend to comply with ethical standards, present financial reports honestly, and apply prudence in carrying out their responsibilities. This finding aligns with the fraud hexagon theory, especially the rationalization component, and is supported by Kohlberg's moral development theory, which states that individuals at higher stages of moral development prioritize collective interests over personal gain and are therefore less inclined to engage in fraudulent behavior.

In contrast, **love of money** does not significantly influence fraud in village fund management. This suggests that a strong orientation toward money does not necessarily lead village officials to commit fraud. One possible explanation is that individuals with high love of money may be more aware of and deterred by the legal, social, and reputational risks associated with fraudulent actions. Legal sanctions and social consequences may outweigh financial motivations, thereby discouraging fraudulent behavior. Although this finding does not support the fraud hexagon theory in terms of pressure, it is consistent with several previous studies that found no significant relationship between love of money and fraud.

Overall, this study highlights that strengthening organizational ethical culture and enhancing individual morality among village officials are key strategies for minimizing fraud in village

fund management, while love of money alone is not a decisive factor in encouraging fraudulent behavior in the context of village governance in Bunga Mas Sub-District, South Bengkulu Regency.

5. Conclusion

The purpose of this study was to examine the relationship between organizational ethical culture, individual morality, and love of money on fraud in village fund management. Based on the results of the analysis, it can be concluded that organizational ethical culture has a negative effect on fraud in village fund management in Bunga Mas Sub-District. This finding indicates that a stronger implementation of ethical values within village governments contributes to a lower level of fraud in the management of village funds. In addition, individual morality is found to have a negative effect on fraud in village fund management. This result suggests that higher levels of moral reasoning among village fund managers reduce the likelihood of fraudulent behavior. Meanwhile, love of money does not have a significant effect on fraud in village fund management, indicating that a high orientation toward money does not necessarily encourage village officials to engage in fraudulent practices in Bunga Mas Sub-District, South Bengkulu Regency.

Based on the findings, discussion, and conclusions of this study, as well as considering the existing limitations, several recommendations are proposed. Future research is encouraged to incorporate additional variables from the fraud hexagon theory, such as capability, arrogance, and collusion, in order to provide a more comprehensive analysis of fraud in village fund management. Furthermore, it is recommended that future studies provide guidance or supervision to respondents during questionnaire distribution to ensure that responses are accurate and thoughtfully completed, thereby improving the quality of the data collected.

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