

ABSTRAK

Penelitian ini bertujuan untuk menguji apakah kompetensi aparatur, moralitas individu, dan *whistleblowing* terhadap pencegahan *fraud* dalam pengelolaan dana desa dengan religiusitas sebagai variabel moderasi. Populasi penelitian ini adalah desa yang berada di Kecamatan Rimbo Ilir Kabupaten Tebo berjumlah 10 desa. Teknik pengambilan sampel dalam penelitian ini adalah purposive sampling sehingga diperoleh 60 responden. Analisis data untuk menguji hipotesis menggunakan analisis regresi berganda (*multiple regression analysis*) dan *moderated regression analysis* (MRA). Hasil penelitian ini menunjukkan bahwa kompetensi aparatur berpengaruh terhadap pencegahan *fraud*, sedangkan moralitas individu dan *whistleblowing* tidak berpengaruh terhadap pencegahan *fraud*. Kompetensi aparatur, moralitas individu, dan *whistleblowing* secara simultan berpengaruh terhadap pencegahan *fraud*. Religiusitas tidak mampu memoderasi pengaruh kompetensi aparatur terhadap pencegahan *fraud*, religiusitas mampu memoderasi moralitas individu terhadap pencegahan *fraud*, religiusitas tidak mampu memoderasi pengaruh *whistleblowing* terhadap pencegahan *fraud*.

Kata kunci: Kompetensi Aparatur, Moralitas Individu, *Whistleblowing*, Religiusitas, Pencegahan *fraud*

ABSTRACT

This study aims to test whether the competence of the apparatus, individual morality, and whistleblowing on fraud prevention in village fund management with religiosity as a moderating variable. The population of this study was villages in Rimbo Ilir District, Tebo Regency, totaling 10 villages. The sampling technique in this study was purposive sampling so that 60 respondents were obtained. Data analysis to test the hypothesis used multiple regression analysis and moderated regression analysis (MRA). The results of this study indicate that the competence of the apparatus has an effect on fraud prevention, while individual morality and whistleblowing do not have an effect on fraud prevention. The competence of the apparatus, individual morality, and whistleblowing simultaneously have an effect on fraud prevention. Religiosity is unable to moderate the effect of the competence of the apparatus on fraud prevention, religiosity is able to moderate the individual morality on fraud prevention, religiosity is unable to moderate the effect of whistleblowing on fraud prevention.

Keywords: Prevention of Farud, Competence of Apparatus, Individual Morality, Whistleblowing, Religiosity