BUILDING ETHICAL GOVERNANCE: THE ROLE OF MORALITY, CULTURAL VALUES, AND ORGANIZATIONAL COMMITMENT IN FRAUD PREVENTION

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ABSTRACT

This study aims to analyze the influence of morality, cultural values, and organizational commitment on fraud prevention in village fund management in North Sumatra Province. The research design used is causal associative with a quantitative approach. Data were collected through questionnaires from 243 respondents consisting of village officials involved in the management of village funds in regencies/cities in North Sumatra Province. Data analysis techniques used Partial Least Square (PLS) with SmartPLS software. The results show that morality, cultural values, and organizational commitment have a positive and significant effect on fraud prevention. The morality of officials has been proven to strengthen individual ethical integrity in village financial management, cultural values provide a social ethical framework that encourages transparency and accountability, while organizational commitment reflects institutional ethics that strengthen collective responsibility in public governance. This study has limitations in terms of geographical scope and number of variables, so further research is recommended to expand the object and add other factors. The implication of these findings is the need to strengthen ethical aspects through the internalization of morality, the instillation of cultural values, and the strengthening of organizational commitment in village fund management policies, so that fraud prevention efforts can be more effective and sustainable.

Keywords: Morality, Cultural Values, Organizational Commitment, Fraud Prevention.

1. INTRODUCTION

A village is a legal community unit that has territorial boundaries and the authority to regulate and manage government affairs and local community interests based on community initiatives, ancestral rights, and traditional rights recognized in the Indonesian government system (Law No. 6 of 2014). Village autonomy empowers village governments to manage their own affairs (Tabrani et al., 2024). However, this authority also carries consequences in the form of increased responsibilities and obligations, particularly in the management of village budgets, which must be accounted for in a transparent and accountable manner (Bahri et al., 2024).

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The phenomenon of increasing Village Funds from 2015 to 2024 shows the government's commitment to equitable development. Village Funds, which were initially Rp20.7 trillion in 2015, increased to Rp71 trillion in 2024 for more than 75 thousand villages in Indonesia. In North Sumatra Province alone, the allocation of Village Funds continues to increase, with a realization rate that generally reaches more than 90% each year (DJPK, Ministry of Finance of the Republic of Indonesia, 2025). However, this increase in the budget also opens up opportunities for irregularities, ranging from mark-ups, fictitious reports, procurement manipulation, to the use of funds for personal gain.

Based on data from Indonesia Corruption Watch (ICW), the rate of corruption crimes at the village level shows an increasing trend and consistently ranks first as the sector most frequently prosecuted for corruption by law enforcement agencies from 2015 to 2021. Over the course of those seven years, there were 592 cases of corruption in villages with state losses amounting to Rp433.8 billion. This continued in 2022, with 155 corruption cases in the village sector, accounting for 26.77% of the total corruption cases handled by law enforcement agencies. Of these, 133 cases were related to Village Funds, and 22 cases were related to 6 village revenues. In 2023, corruption cases involving village funds in Indonesia increased significantly compared to previous years.

According to ICW data, in 2023 there were 791 cases of corruption and 1,695 people were named as suspects, leading to the conclusion that the trend of village fund corruption in Indonesia has been consistently rising from 2019 to 2023. In addition to ICW, based on data from the Corruption Eradication Commission, from 2015 to 2024, there were more than 900 cases of corruption related to Village Funds that were uncovered, with state losses reaching more than IDR 1.5 trillion. To overcome the large number of fraud cases occurring in the management of village funds today, a system is needed that is capable of preventing fraud from recurring and becoming a new culture in government. To overcome the large number of fraud cases occurring in the management of Village Funds today, a system is needed that is capable of preventing fraud from recurring and becoming a new culture in government. This effort can be carried out through accounting training that can improve the understanding of officials in managing financial reports (Padang & Yunus, 2025).

Fraud in the management of Village Funds is not merely a local issue, but a global phenomenon faced by various countries. In the United States, a report by the Government Accountability Office (GAO, 2022) notes that fraud in various government programs,

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including social funds and community development, causes enormous losses estimated at 233 to 521 billion US dollars per year. This figure proves that even countries with well-established regulatory systems still face serious vulnerabilities to fraudulent practices. A similar situation also occurs in Kazakhstan, where fraud in the management of village budgets is often triggered by weak supervision, nepotism, and the dominance of the political elite in decision-making (Resimić, 2024).

This cross-country comparison confirms that fraud in the public sector is a universal challenge influenced by a combination of factors. In Indonesia, particularly in the management of Village Funds, villages as the smallest administrative units play a strategic role in community development, so that any form of budget misuse has the potential to directly harm the welfare of the community. Therefore, strengthening village governance based on morality, cultural values, and organizational commitment is not merely an administrative necessity, but an ethical imperative to prevent fraud and ensure that village development is transparent, accountable, and sustainable.

Table 1.
Research Gap

Independent Variables	Previous Research	Results
Morality (X_1)	Mawikere, *et al.*, (2025); Maulana, *et al.*, (2025); Asril, *et al.*, (2024); Pratiwi, *et al.*, (2024); Juniarti & Hartanti (2024); Setianingrum, *et al.*, (2025)	Significant Effect
	Qorirah & Syofyan (2024); Sidabutar, *et al.*, (2024); Suandewi (2021); Nursyam, *et al.*, (2022); Muslim, *et al.*, (2022).	Not Significant Effect
Cultural Values (X_2)	Button, *et al.*, (2023); Cheliatsidou, *et al.*, (2023); Mandal (2025); Wilda, *et al.*, (2024); Kusmanto & Kuntadi (2024); Yulientinah & Mukhlisha (2024); Aziza, *et al.*, (2024); Rahmarta, *et al.*, (2024)	Significant Effect
	Raharja & Sulistyowati (2024); Fitri & Nanda (2024); Putra (2024); Cahyani, *et al.*, (2024).	Not Significant Effect
Organizational Commitment (X_3)	Taherdoost (2021); Demirović, *et al.*, (2021); Tian & Sun (2023); Panatap (2024); Wulandari (2024); Manurung & Kristanti (2024); Muhsyaf & Pituringsih (2024); Soehaditama (2024).	Significant Effect

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Independent Variables	Previous Research	Results
	Mappanyukki, *et al.,* (2024); Enggarin, *et al.,* (2024); Rahmawan & Akbar (2024); Sahri & Nurhadianto (2024);	Not Significant Effect

Source: Review of Previous Research

Based on the research gap as shown in Table 1, it can be seen that research on the influence of morality, cultural values, and organizational commitment on fraud prevention still shows inconsistent results. Several previous studies found that these three variables have a significant effect on fraud prevention, while other studies show insignificant results. With these inconsistent results, further research is important. This study attempts to fill this gap by focusing on the management of Village Funds in North Sumatra, which is one of the sectors most vulnerable to fraud. By re-examining the influence of morality, cultural values, and organizational commitment on fraud prevention, it is hoped that this study will provide more consistent findings and enrich the literature on fraud prevention in the public sector, particularly in village administration.

2. LITERATURE REVIEW

2.1 Theoretical Framework

This study is based on a number of key theories that can explain the dynamics of fraud prevention in the context of village fund management. The Hexagon Fraud Theory (Vousinas, 2019) serves as the central framework because it is able to map the various factors that drive fraud, ranging from pressure, opportunity, and rationalization to capability, arrogance, and collusion. This theory emphasizes that fraud is not a singular phenomenon, but rather a complex interaction between internal individual factors and external organizational conditions. Therefore, fraud prevention requires a comprehensive approach that not only strengthens formal systems, but also addresses the ethical dimensions of official behavior and organizational culture.

Moral Development Theory (Kohlberg, 1958) shows that an individual's level of moral development greatly determines the ethical behavior of civil servants. Civil servants with mature morality will prioritize the values of honesty, fairness, and responsibility, and thus tend to reject misconduct even when opportunities arise. This theory emphasizes the

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importance of individual ethics in shaping personal integrity, which is the main defense against fraud.

Meanwhile, Cultural Value Theory (Hofstede, 1980) highlights the role of cultural values in influencing collective behavior. Local cultural values, such as mutual cooperation, shame, compliance with norms, and social solidarity, can function as effective social control mechanisms. In this framework, cultural values also reflect social ethics that can strengthen the accountability of the apparatus due to moral and social pressure to maintain public trust.

Finally, Institutional Theory (DiMaggio & Powell, 1983) emphasizes that organizations are not only driven by considerations of efficiency, but by the need to gain legitimacy from the external environment. Within this framework, organizational commitment is seen as a reflection of compliance with rules, norms, and public expectations. Strong organizational commitment will reinforce institutional ethics, whereby officials feel bound to maintain the reputation and legitimacy of the institution in the eyes of the public.

By combining the perspectives of Hexagon Fraud Theory, Moral Development Theory, Cultural Value Theory, and Institutional Theory, this study seeks to provide a broader understanding of the factors that influence fraud prevention, emphasizing that strengthening individual ethics, social ethics, and institutional ethics are the main foundations in building clean, transparent, and accountable village governance.

2.2 Fraud Prevention

Preventing fraud in the public sector, particularly in the management of village funds, is an increasingly important issue given the large allocation of village budgets and high public expectations for transparency and accountability from village governments. Fraud not only causes financial losses, but also undermines public trust in the government, thereby weakening the legitimacy of state institutions at the local level. Previous studies have emphasized the importance of ethical and cultural factors in preventing fraud. The morality of officials is a key factor, as individual integrity will determine whether regulations and internal control systems are consistently implemented (Mawikere et al., 2025; Maulana et al., 2025). Officials with high morality will be more resistant to the temptation to commit fraud, even when opportunities arise.

Cultural values also play a significant role as a social barrier that limits the occurrence of fraud. A culture of mutual cooperation, shame, and social attachment can create norms

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that suppress deviant behavior (Button et al., 2023; Cheliatsidou et al., 2023). Village officials who live in an environment with a strong culture of integrity tend to be more careful to maintain their personal reputation and that of their community. In addition, organizational commitment serves as an internal mechanism that strengthens collective orientation towards integrity and public service. Organizations with a high commitment to transparency and accountability tend to build systems that are more responsive to potential fraud (Taherdoost, 2021; Tian & Sun, 2023). Village officials who feel bound by organizational commitment will be more motivated to work honestly and responsibly.

3. METHODOLOGY

3.1.Research Design

The type of research conducted was causal associative, which aimed to find the cause-and-effect relationship between various variables (Sugiyono, 2019). This type of research is particularly relevant because the objective of the study is not only to describe the existing conditions of village fund management but also to test how far morality, cultural values, and organizational commitment contribute to fraud prevention. By using a causal associative design, the study was able to provide empirical evidence regarding the direct and significant effects among variables, thus offering a stronger basis for policy recommendations.

The method applied in this study was a quantitative approach, emphasizing measurement, statistical testing, and generalization of findings. Quantitative research is considered appropriate because it allows the researcher to analyze responses from a large number of village officials involved in financial management, ensuring that the conclusions drawn are representative and reliable. In addition, the research adopted a deductive-inductive approach. The deductive process was carried out by developing hypotheses based on theories such as Fraud Triangle, Attribution Theory, and Cultural Value Theory, which serve as the foundation for understanding the determinants of fraud prevention.

3.2.Sample

The population in this study was all villages in the regencies/cities of North Sumatra Province. From the 33 regencies/cities in North Sumatra Province, 243 people who were village fund management officials were selected. Thus, the sample size for this study was

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243 people. The sampling technique used was purposive sampling, considering the respondents' direct involvement in village fund management.

3.3.Data Collection

The data collection method used in this study was a questionnaire. A questionnaire is a data collection method used to gather data by distributing a list of questions to respondents so that they can provide their answers. The structured questionnaire was compiled based on the research variable indicators, namely Civil Servant Morality, Cultural Values, Organizational Commitment, and Fraud Prevention. The questionnaire used a five-point Likert scale (1 = strongly disagree to 5 = strongly agree). The questionnaire was distributed directly to respondents, and it was ensured that it was filled out by civil servants who were actively involved in village fund management to maintain data validity.

3.4.Data Analysis

This study uses data analysis techniques with Smart PLS software running on a computer. PLS (Partial Least Square) is a variance-based structural equation modeling (SEM) that can simultaneously test measurement models and structural models. Furthermore, PLS is a soft modeling analysis method because it does not assume that data must be measured on a specific scale, which means that the sample size can be small. The analysis was conducted in two stages, namely:

1. Measurement model testing (outer model): to assess the validity and reliability of indicators.
2. Structural model testing (inner model): to test the causal relationships between variables and test research hypotheses.

4. RESULTS AND DISCUSSION

4.1.Result

Convergent Validity

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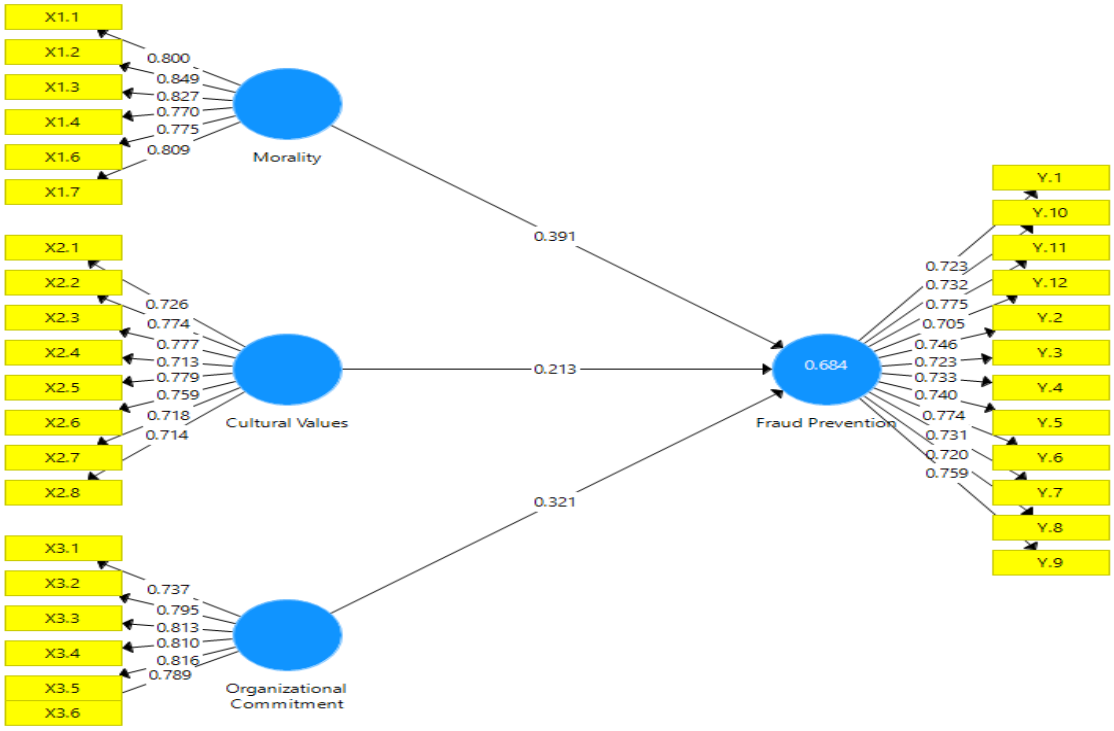
Convergent validity aims to determine the validity of each relationship between indicators and their constructs or latent variables. In testing convergent validity, assessments can be made based on outer loadings or loading factors as shown in the following figure.

Figure 2.
Loading Factor



Source: Processed data (2025)

Based on the figure above, it can be seen that all indicators used in this study have a loading factor value greater than 0.7. Thus, the model in this study is said to have good convergent validity. In addition to using the loading factor value, the Average Variance Extracted (AVE) value can also be used to measure convergent validity in a research model. The AVE value describes how much diversity there is in the indicators contained in a construct, with a recommended AVE value of 0.50.

Table 2.
Average Variance Extracted (AVE)

Variables	AVE	Result
Morality	0.648	Valid
Cultural Values	0.556	Valid
Organizational Commitment	0.630	Valid
Fraud Prevention	0.546	Valid

Source: Processed data (2025)

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The results above show that all indicators representing the tested variables have an AVE value above 0.5. This indicates that there is a strong correlation between the indicators.

Discriminant Validity

Discriminant validity testing was conducted using HTMT scores with a criterion of ≤ 0.90 (Henseler et al., 2015). The results of the discriminant validity testing are as follows:

Table 3.
HTMT

Variabel	Morality	Cultural Values	Organizational Commitment	Fraud Prevention	Result
Morality					Valid
Cultural Values	0.683				Valid
Organizational Commitment	0.852	0.726			Valid
Fraud Prevention	0.838	0.725	0.832		Valid

Source: Processed data (2025)

Based on the above test results, it is known that all variables have an HTMT value lower than 0.9. Thus, the model in this study is said to have good discriminant validity.

Reliability

Reliability testing aims to prove the accuracy, consistency, and precision of instruments in measuring variables. A variable can be considered reliable if Cronbach's Alpha, rho_A, and Composite Reliability values are greater than 0.70.

Table 4.
Reliability

Variables	Cronbach's Alpha	rho_A	Composite Reliability	Result
Morality	0.891	0.895	0.917	Reliable
Cultural Values	0.886	0.888	0.909	Reliable
Organizational Commitment	0.882	0.884	0.911	Reliable
Fraud Prevention	0.924	0.925	0.935	Reliable

Source: Processed data (2025)

The table above shows that each construct has a value above 0.70 in the Cronbach's Alpha, rho_A, and Composite Reliability tests, so all variables can be considered reliable.

Hypothesis Testing

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Hypothesis testing was conducted to determine how Morality, Cultural Values, and Organizational Commitment influence Fraud Prevention. The analysis was performed using the Partial Least Square-Structural Equation Modeling (PLS-SEM) approach through SmartPLS software.

Table 5.
Inner Model

	Original Sample (O)	T Statistics (|O/STDEV|)	P Values
Cultural Values -> Fraud Prevention	0.213	3.849	0.000
Morality -> Fraud Prevention	0.391	5.327	0.000
Organizational Commitment -> Fraud Prevention	0.321	4.622	0.000
R Square		0.684	
R Square Adjusted		0.680	

Source: Processed data (2025)

Based on the results of the inner model testing in Table 5, it can be seen that Morality, Cultural Values, and Organizational Commitment have a positive and significant effect on Fraud Prevention at a significance level of 5%. The path coefficient values show that Morality ($\beta = 0.391$; $t = 5.327$; $p = 0.000$) has the strongest influence on fraud prevention, followed by Organizational Commitment ($\beta = 0.321$; $t = 4.622$; $p = 0.000$) and Cultural Values ($\beta = 0.213$; $t = 3.849$; $p = 0.000$).

The R Square result obtained was 0.684, indicating that Morality, Cultural Values, and Organizational Commitment simultaneously explained 68.4% of the variation in Fraud Prevention, while the remaining 31.6% was influenced by other variables outside this research model. Thus, this research model has a fairly strong explanatory power in describing the factors that influence fraud prevention in village fund management in

4.2.Discussion

The Influence of Morality on Fraud Prevention

The results of this study indicate that morality has a positive and significant influence on fraud prevention. Morality can be understood as a set of ethical principles and behavioral standards that guide individuals in making decisions, distinguishing right from wrong, and determining whether an action is ethically justifiable (Kohlberg, 1958). In the perspective of the Fraud Triangle (Cressey, 1953), morality plays an important role in breaking the rationalization aspect that often becomes the justification for fraudulent behavior. Village

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officials with good morality tend to prioritize integrity, honesty, and responsibility in carrying out their duties, thus playing an important role in reducing the potential for fraud. In other words, morality is the first line of defense that can prevent deviant behavior even when there are opportunities and pressures that can trigger fraud.

These findings are consistent with previous research. Mawikere, et al. (2025) and Maulana, et al. (2025) emphasize that morality plays an important role in shaping clean behavior among officials and is able to suppress fraudulent practices in the public sector. Furthermore, Asril, et al. (2024) found that the higher the level of morality of a civil servant, the lower the chance of abuse of authority in public financial management. Other studies also provide similar evidence. Pratiwi, et al. (2024) and Juniarti & Hartanti (2024) emphasize that morality serves as a guide for individual ethics, as well as an effective fraud prevention instrument because it can limit deviant behavior. Furthermore, Setianingrum, et al. (2025) found that high public servant morality can strengthen public servants' ability to resist all forms of temptation and pressure that could potentially lead to fraud.

The Influence of Cultural Values on Fraud Prevention

The results of this study indicate that cultural values have a positive and significant influence on fraud prevention. Cultural values can be understood as a set of norms, beliefs, and practices that exist in society and are passed down from generation to generation, which serve as guidelines for action and decision-making (Hofstede, 1980). In village administration, cultural values such as mutual cooperation, shame culture, compliance with norms, and social solidarity play an important role as social control mechanisms that limit deviant behavior. Village officials who are rooted in these cultural values tend to uphold the trust of the community and avoid actions that could potentially lead to fraud. These findings can be explained through Cultural Value Theory, which emphasizes that collective values and norms internalized in society serve as behavioral guidelines and instruments of social control. Strong cultural values shape the awareness of officials that any deviant behavior not only violates formal rules but also undermines highly respected social norms.

Institutional Theory also reinforces this understanding by emphasizing that culture that has been institutionalized in organizations and communities can shape the behavior of officials so that they are more compliant with ethical standards and avoid fraudulent practices. Thus,

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the internalization of cultural values can maintain social harmony and strengthen the effectiveness of fraud prevention at the village level.

These findings are supported by research conducted by Button, et al. (2023) and Cheliatsidou, et al. (2023), which confirms that cultural values have a significant influence on individual ethical behavior and can serve as a barrier to fraud. Cultural values are considered capable of creating collective norms that encourage officials to act in accordance with the moral standards that apply in society. Mandal (2025) and Wilda, et al. (2024) also found that the internalization of local cultural values contributes greatly to fraud prevention efforts, especially in the public sector, which is prone to abuse of authority. Cultural values are seen as a moral foundation that strengthens the integrity of officials while reducing the opportunity for corrupt behavior. Research by Kusmanto & Kuntadi (2024), Yulientinah & Mukhlisha (2024), and Aziza, et al. (2024) also confirms that strong cultural values can strengthen the sense of responsibility of officials in managing public funds. This is because a culture that is deeply rooted in society creates effective social control, where any form of fraud is seen as a violation of shared norms. Similarly, Rahmarta, et al. (2024) found that cultural values embedded in the lives of village officials can act as a filter in decision-making, thereby reducing the potential for fraud. Officials with strong cultural ties tend to consider the social and moral implications of each action, not just the formal legal aspects.

The Influence of Organizational Commitment on Fraud Prevention

The results of this study indicate that organizational commitment has a positive and significant effect on fraud prevention. Organizational commitment can be understood as loyalty, emotional attachment, and a sense of responsibility that individuals feel toward the organization where they work (Meyer & Allen, 1991). In village administration, organizational commitment reflects a willingness to put the interests of the village above personal interests, maintain the reputation of the institution, and ensure that public funds are managed honestly and responsibly. Officials with a high level of organizational commitment tend to avoid fraudulent acts because they realize that any form of fraud can damage public trust and harm the village as a whole.

Institutional Theory emphasizes that organizational commitment arises from norms, rules, and institutional practices embedded in the organizational structure. Village officials with high organizational commitment demonstrate alignment between personal values and

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institutional values, thus tending to be consistent in maintaining integrity. Furthermore, Fraud Theory asserts that fraud prevention does not only depend on formal supervision, but also on internal factors such as loyalty and integrity that grow from organizational commitment (Yunus, et al., 2019). In other words, organizational commitment functions as a moral and structural bond that prevents officials from engaging in fraudulent behavior even when opportunities or pressures arise.

These findings are supported by Taherdoost's (2021) research, which shows that strong organizational commitment can reinforce ethical behavior in individuals, thereby reducing the risk of fraud in public fund management. Demirović, et al. (2021) also confirm that officials who are highly committed to their organization are more disciplined in complying with rules and more consistent in maintaining integrity. Research by Tian & Sun (2023) and Panatap (2024) found that organizational commitment contributes significantly to preventing fraud, because officials who are loyal to their organization will be more concerned about the sustainability and success of the development programs they manage. Such officials will strive to maintain public trust by avoiding malpractice.

Research by Wulandari (2024), Manurung & Kristanti (2024), and Muhsyaf & Pituringsih (2024) also found similar evidence, where organizational commitment acts as a reinforcing factor in maintaining accountability and integrity in village fund management. Officials with strong commitment tend to be more resistant to the temptation to commit fraud because they feel a moral responsibility to their organization. Furthermore, Soehaditama (2024) emphasizes that good organizational commitment will reduce the likelihood of fraud. Thus, the results of this study are in line with previous findings that consistently show that organizational commitment plays an important role in improving fraud prevention.

5. CONCLUSION

This study confirms that fraud prevention in village financial management is largely determined by the moral strength of officials, cultural values, and organizational commitment. The morality of officials is a key factor that guides individuals to remain ethical when faced with opportunities or pressures that could lead to fraud. Cultural values rooted in community life serve as social guidelines that shape attitudes, beliefs, and collective actions oriented toward honesty and responsibility. Meanwhile, organizational commitment strengthens village

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governance by ensuring that every village official has the integrity and dedication to carry out their duties transparently.

The integration of morality, cultural values, and organizational commitment builds a solid ethical foundation, enabling village governance to be clean, accountable, and oriented towards the public interest. This shows that fraud prevention is not merely a matter of technical internal control, but rather part of a multi-layered process of ethical governance at the individual, social, and institutional levels. Thus, this study makes an important contribution to understanding that the success of fraud prevention lies in strengthening ethics at all levels of village management.

The findings of this study provide direction for the formulation of village financial management policies. Village governments need to strengthen moral guidance programs for officials, re-instill local cultural values as a mechanism for social control, and increase organizational commitment through consistent regulation and supervision. These efforts will encourage the formation of sustainable ethical governance in fraud prevention.

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