

# **PENGARUH RELIGIUSITAS, INTEGRITAS, DAN PENEGAKAN PERATURAN TERHADAP *FRAUD* PADA PENGELOLAAN KEUANGAN DESA DI KABUPATEN BULELENG**

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## **ABSTRAK**

Tujuan dari penelitian ini yakni mengetahui pengaruh religiusitas, integritas, dan penegakan peraturan terhadap *fraud* pada pengelolaan keuangan desa di Kabupaten Buleleng. Pendekatan kuantitatif digunakan pada penelitian ini dengan menjadikan kuesioner berskala *Likert* sebagai data primer. Populasi yang digunakan yakni perangkat desa yang terdiri dari Kepala Desa, Sekretaris Desa, dan Kaur Keuangan dengan total jumlah populasi secara keseluruhan yaitu 387 perangkat desa di Kabupaten Buleleng. Metode pengambilan sampel yang digunakan adalah metode *probability sampling* yaitu teknik *proportional random sampling* dengan responden sebanyak 168 responden. Analisis regresi linier berganda dengan bantuan *SPSS 24.0 for Windows* digunakan untuk mengolah perolehan data. Setelah dilakukan pengujian, ditemukan bahwa *fraud* pada pengelolaan keuangan desa dipengaruhi secara negatif dan signifikan oleh variabel religiusitas ( $X_1$ ), variabel integritas ( $X_2$ ), dan variabel penegakan peraturan ( $X_3$ ).

**Kata kunci:** religiusitas, integritas, penegakan peraturan, *fraud* pada pengelolaan keuangan desa

**THE EFFECT OF RELIGIOSITY, INTEGRITY, AND  
ENFORCEMENT OF REGULATIONS TOWARD FRAUD IN  
VILLAGE FINANCIAL MANAGEMENT IN BULELENG  
REGENCY**

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**ABSTRACT**

*The purpose of this study was to find out the effect of religiosity, integrity, and enforcement of regulations toward fraud in village financial management in Buleleng Regency. This study used quantitative approach which was using primary data sources that was obtained through questionnaires and measured with a Likert scale. The functionary village consisting of the Headman, Secretary, and the Head of Finance with the total population of 387 functionary village in Buleleng Regency were chosen as the population of this study. The sampling was the probability sampling method that was proportional random sampling technique with 168 respondents. The obtained data were processed using multiple linear regression analysis method with the support of SPSS 24.0 for Windows. After being tested, it was found that the fraud in village financial management was affected by the religiosity variable ( $X_1$ ), the integrity variable ( $X_2$ ), and the enforcement regulation variable ( $X_3$ ).*

**Keywords:** *religiosity, integrity, enforcement regulation, fraud in village financial management*