

**PENGARUH LITERASI KEUANGAN, *BEHAVIORAL FINANCE*, DAN
SISTEM PENGENDALIAN INTERNAL DALAM MENCEGAH *FRAUD*
PELAPORAN KEUANGAN BUM DESA DI KECAMATAN SERIRIT**

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ABSTRAK

Tujuan penelitian ini adalah untuk mengetahui pengaruh literasi keuangan, *behavioral finance*, dan sistem pengendalian internal dalam mencegah *fraud* pelaporan keuangan BUM Desa di Kecamatan Seririt. Penelitian ini menggunakan pendekatan kuantitatif, dengan metode pengumpulan data menggunakan survei melalui penyebaran kuesioner kepada pengelola BUM Desa di Kecamatan Seririt dan dianalisis menggunakan analisis regresi linier berganda dengan bantuan program SPSS. Hasil penelitian menunjukkan bahwa literasi keuangan, *behavioral finance*, dan sistem pengendalian internal berpengaruh positif dan signifikan dalam mencegah terjadinya *fraud* pelaporan keuangan. Determinan utama pada penelitian ini adalah sistem pengendalian internal, karena variabel tersebut memiliki pengaruh yang paling dominan terhadap pencegahan *fraud* pelaporan keuangan dibandingkan dengan variabel independen lainnya.

Kata Kunci: literasi keuangan, *behavioral finance*, sistem pengendalian internal, pencegahan *fraud*.

***THE INFLUENCE OF FINANCIAL LITERACY, BEHAVIORAL FINANCE,
AND INTERNAL CONTROL SYSTEMS IN PREVENTING FRAUDULENT
FINANCIAL REPORTING OF VILLAGE-OWNED ENTERPRISES (BUM
Desa) IN SERIRIT DISTRICT***

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ABSTRACT

This study aims to examine the influence of financial literacy, behavioral finance, and internal control systems in preventing fraudulent financial reporting in Village-Owned Enterprises (BUM Desa) in Seririt District. This research employed a quantitative approach, with data collected through surveys by distributing questionnaires to BUM Desa managers in Seririt District. The data were analyzed using multiple linear regression analysis with the assistance of the SPSS program. The results of the study indicate that financial literacy, behavioral finance, and internal control systems have a positive and significant effect on the prevention of fraudulent financial reporting. The main determinant in this study is the internal control system variable, as it has the most dominant influence on the prevention of fraudulent financial reporting compared to the other independent variables.

Keywords: financial literacy, behavioral finance, internal control systems, fraud prevention.