

**PENGARUH PENEGAKAN PERATURAN, BUDAYA ETIKA
ORGANISASI, *PERSONAL FINANCIAL NEED* DAN KOMPETENSI SDM
TERHADAP KECENDERUNGAN PENYALAHGUNAAN ASET BUMDesa
DI KECAMATAN BANJAR DAN GEROKGAK**

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ABSTRAK

Penelitian ini dilakukan untuk menganalisis pengaruh penegakan peraturan, budaya etika organisasi, *personal financial need*, dan kompetensi sumber daya manusia terhadap penyalahgunaan aset pada BUMDesa di Kecamatan Banjar dan Kecamatan Gerokgak. Penelitian ini menerapkan pendekatan kuantitatif dengan berlandaskan *Fraud Diamond Theory*. Populasi penelitian adalah pengelola BUMDesa yang memiliki unit usaha simpan pinjam di Kecamatan Banjar dan Kecamatan Gerokgak. Sampel penelitian berjumlah 84 responden yang berasal dari 21 BUMDesa dan dipilih menggunakan teknik purposive sampling. Data dikumpulkan melalui penyebaran kuesioner dan dianalisis menggunakan analisis regresi linear berganda dengan bantuan program SPSS 25. Hasil penelitian menunjukkan bahwa penegakan peraturan, budaya etika organisasi, dan kompetensi sumber daya manusia berpengaruh negatif dan signifikan terhadap penyalahgunaan aset, sedangkan *personal financial need* tidak berpengaruh terhadap penyalahgunaan aset pada BUMDesa di Kecamatan Banjar dan Kecamatan Gerokgak.

Kata Kunci : penegakan peraturan, budaya etika organisasi, *personal financial need*, kompetensi sumber daya manusia, penyalahgunaan aset

***THE EFFECT OF REGULATORY ENFORCEMENT, ORGANIZATIONAL
ETHICAL CULTURE, PERSONAL FINANCIAL NEED, AND HUMAN
RESOURCE COMPETENCE ON THE TENDENCY OF ASSET
MISAPPROPRIATION IN VILLAGE-OWNED ENTERPRISES (BUMDesa) IN
BANJAR AND GEROKGAK DISTRICTS***

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ABSTRACT

This study aims to examine the effect of regulatory enforcement, organizational ethical culture, personal financial need, and human resource competence on asset misappropriation in Village-Owned Enterprises (BUMDesa) in Banjar and Gerokgak Districts. This study employed a quantitative approach based on the Fraud Diamond Theory. The population consisted of BUMDesa managers operating savings and loan business units in Banjar and Gerokgak Districts. The sample comprised 84 respondents from 21 BUMDesa selected using purposive sampling. Data were collected through questionnaires and analyzed using multiple linear regression with the assistance of SPSS version 25. The results indicate that regulatory enforcement, organizational ethical culture, and human resource competence have a negative and significant effect on asset misappropriation. Meanwhile, personal financial need has no significant effect on asset misappropriation in BUMDesa in Banjar and Gerokgak Districts.

Keywords: *regulatory enforcement, organizational ethical culture, personal financial need, human resource competence, asset misappropriation*