

**FAKTOR-FAKTOR YANG MEMPENGARUHI POTENSI *FRAUD*  
DALAM PENGELOLAAN DANA DESA AKIBAT PANDEMI *COVID-19*  
(Studi Kasus Pada Desa-Desa di Kabupaten Buleleng)**

**Oleh**

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**ABSTRAK**

Penelitian ini memiliki tujuan untuk menganalisis faktor-faktor yang mempengaruhi potensi *fraud* dalam pengelolaan dana desa akibat pandemi *Covid-19*. Penelitian ini dilakukan di Kabupaten Buleleng dengan populasi seluruh pegawai pada 129 desa yang ada di Kabupaten Buleleng. Pengambilan sampel menggunakan *purposive sampling* sehingga diperoleh sampel sejumlah 116 responden. Data penelitian ini dikumpulkan dengan menggunakan kuesioner yang kemudian diolah dengan analisis regresi linear berganda dengan bantuan SPSS versi 22 *for windows*. Terdapat beberapa pengujian yang dilakukan pada penelitian ini, meliputi: uji statistik deskriptif, uji kualitas data, uji asumsi klasik dan uji hipotesis. Hasil penelitian menunjukkan bahwa (1) pengawasan berpengaruh negatif dan signifikan terhadap potensi *fraud* dalam pengelolaan dana desa, (2) partisipasi anggaran berpengaruh negatif dan signifikan terhadap potensi *fraud* dalam pengelolaan dana desa, dan (3) kompetensi sumber daya manusia berpengaruh negatif dan signifikan terhadap potensi *fraud* dalam pengelolaan dana desa.

**Kata kunci:** kecurangan, pengawasan, anggaran, kompetensi

***FACTORS AFFECTING THE POTENTIAL OF FRAUD IN VILLAGE  
FUND MANAGEMENT DUE TO THE COVID-19 PANDEMIC (CASE  
STUDY IN VILLAGES IN BULELENG REGENCY)***

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***ABSTRACT***

*This study aims to analyze the factors that influence the potential for fraud in the management of village funds due to the Covid-19 pandemic. This research was conducted in Buleleng Regency with a population of all employees in 129 villages in Buleleng Regency. Sampling using purposive sampling in order to obtain a sample of 116 respondents. The research data was collected using a questionnaire which was then processed by multiple linear regression analysis with the help of SPSS version 22 for windows. There are several tests carried out in this study, including: descriptive statistical test, data quality test, classical assumption test and hypothesis testing. The results showed that (1) supervision had a negative and significant effect on the potential for fraud in the management of village funds, (2) budget participation had a negative and significant effect on the potential for fraud in the management of village funds, and (3) the competence of human resources had a negative and significant effect on potential fraud in the management of village funds.*

***Keywords: fraud, supervision, budget, competence***