

ABSTRAK

Fraud dalam pengelolaan keuangan desa menjadi isu penting karena dapat menghambat terwujudnya tata kelola desa yang akuntabel dan transparan. Penelitian ini bertujuan untuk mengidentifikasi model konseptual *fraud* dalam pengelolaan keuangan desa serta menganalisis pengaruh karakteristik aparatur desa terhadap potensi terjadinya *fraud*. Penelitian dilakukan pada lima desa di Kecamatan Cileungsi, Kabupaten Bogor menggunakan pendekatan kualitatif dengan desain studi kasus. Penelitian menggunakan *Fraud Hexagon Theory* sebagai landasan teori. Data diperoleh melalui kajian literatur terhadap 20 jurnal ilmiah, wawancara mendalam dengan Kepala Urusan (Kaur) Keuangan sebagai partisipan utama yang didukung oleh partisipan triangulasi, observasi, dan dokumentasi. Analisis data dilakukan menggunakan perangkat lunak NVivo melalui proses coding dan visualisasi data. Hasil penelitian menunjukkan bahwa seluruh elemen *Fraud Hexagon* ditemukan dalam pengelolaan keuangan desa, dengan *pressure* sebagai elemen yang paling dominan, kemudian *capability*. Tekanan terutama berasal dari target program desa, kebijakan pemerintah, dan tuntutan pihak eksternal, sedangkan *capability* berkaitan dengan kompetensi dan pemahaman regulasi aparatur desa. Selain itu, karakteristik aparatur desa berupa usia, kompetensi, dan masa kerja memiliki keterkaitan dengan kemunculan elemen *Fraud Hexagon*, sedangkan besaran anggaran desa tidak menunjukkan keterkaitan yang konsisten terhadap potensi *fraud*.

Kata Kunci: *Fraud* pengelolaan keuangan desa, *Fraud Hexagon Theory*, Karakteristik Aparatur Desa, NVivo

ABSTRACT

Fraud in village financial management has become an important issue as it can hinder the realization of accountable and transparent village governance. This study aims to identify a conceptual model of fraud in village financial management and to analyze the influence of village officials' characteristics on the potential occurrence of fraud. The research was conducted in five villages in Cileungsi District, Bogor Regency, using a qualitative approach with a case study design. Fraud Hexagon Theory was employed as the theoretical framework. Data were collected through a literature review of 20 scientific journals, in-depth interviews with Heads of Finance Affairs as the primary participants, supported by triangulation participants, as well as observations and documentation. Data were analyzed using NVivo software through coding and data visualization techniques. The findings reveal that all elements of the Fraud Hexagon were identified in village financial management, with pressure emerging as the most dominant element, followed by capability. Pressure primarily stemmed from village program targets, government policies, and external demands, while capability was associated with the competence and regulatory understanding of village officials. Furthermore, the characteristics of village officials, including age, competence, and tenure, were found to be associated with the emergence of Fraud Hexagon elements. In contrast, village budget size did not demonstrate a consistent relationship with the potential occurrence of fraud.s

Keywords: *Village Financial Management fraud, Fraud Hexagon Theory, Village Officials' Characteristics, NVivo*