Research Article

The Effect of Hexagon Fraud Elements on Village Fund Fraud with Religiosity as a Moderating Variable

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Abstract.
This research is motivated by the many cases of fraud that occur, especially related to village funds which can harm the community and hinder village progress. There is a possibility of village fund fraud in Way Suluh Krui Village. There is fraud detection using the fraud hexagon theory. Differences in the results of previous research related to the detection of fraud have been observed through the fraud hexagon theory. This study aims to determine the effect of the fraud hexagon element on the possibility of fraud moderated by religiosity. This study uses quantitative research with the formulation of associative problems. The participants in this study were local village government officials totalling 32 samples. This study used primary data with a research instrument using the questionnaire method, namely distributing questionnaires, then the results were collected and analyzed using SEM-PLS analysis with SmartPLS 4 software. The results showed that while conspiracies affected town store, extortion, pressure, opportunity, legitimization, capacity, pomposity, and agreement could not be used by legalism to direct the impact of the extortion hexagon components against the chance of town reserve extortion.

Keywords: fraud hexagon, village fund, religiosity

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1. Introduction

Cheating is lying, being deliberately untruthful while overseeing and announcing abundance, and doing as such fully intent on bringing in cash. Misrepresentation is an infringement that habitually happens and is deliberately dedicated by various people for their own advantage and the advantage of other parties. Village reserve extortion is one of the numerous deceitful exercises that occur. Town reserves are a kind of cash that comes from focal or provincial monetary adjusting reserves and is then conveyed decently and equitably for town improvement.

Town reserves are funds set aside from the State Income and Consumption Financial Plan for municipalities that are governed by or included in a City Provincial Income and

Use Financial Plan. These funds are used to support local government organization, the execution of advancement plans, local area improvement, and local community empowerment. To put it another way, town reserves are designated as taxpayer-funded projects to build the government assistance of rural networks, work on the nature of local administrations, and promote town potential so they may be independent and take themselves seriously. With regard to the budget, of course there are some parties who are irresponsible and misuse these funds, especially since the government has budgeted large funds for villages, as in data from the Ministry of Finance, the allocation of village funds continues to increase from year to year. On research [1] states that in 2015 the allocation of village funds was budgeted at 20.7 trillion, and in 2020 the allocation of village funds for all of Indonesia reached 72 trillion. According to the Finance Ministers report (2022) In 2022, the budgeted village funds amount to 68 trillion which will be allocated to 74,961 villages in 434 districts/cities in Indonesia. Overall, the village fund budget amounts to approximately 400 trillion, calculated since 2015.

Based on this amount, it can encourage the possibility of fraudulent actions that occur related to village funds. The problems with fraud in the Village Fund Budget in general are embezzlement of funds (corruption) even in small amounts, misappropriation of funds, manipulation of data, fictitious reporting, carrying out fictitious activities/projects, budget overruns, illegal collection. This case often occurs in Village Fund Allocations, Village Funds, Village Treasury, etc, [2]. The many phenomena of misuse of village funds have caused uproar and even loss for the village community and the government in general. The following is data on village fund budgets and trends in prosecuting village fund corruption in Indonesia from 2019-2022: obtained from theMinistry of Finance and ICW (2023):

Based on table 1, it can be seen that the total village fund budget budgeted by the Indonesian government for the 2019-2023 period totaled 351.68 trillion, and also the number of village fund corruption cases that occurred was 484 cases with 718 suspects who committed corruption, along with a total loss of 349 billion.

The existence of an allocation of village funds that is not small, shows that the government wants to realize equal distribution of welfare for the community, but this can lead to the possibility of irregularities being carried out by the financial management department, such as acts of fraud. Alfaruqi and Kristianti in their research stated that the amount of funds received was large, but village activities/programs were not realized properly so that the implementation of village operations was possible for misuse. This can also be due to ineffective and efficient village financial governance with the principles of accountability, transparency and participation, which raises suspicion and

TABLE 1: Amount of Village Funds and Trends in Enforcement of Village Fund Corruption in Indonesia.

Information	2019	2020	2021	2022	2023	Total
Village Funds (Trillion)	70	71,19	72	68	70	351.68
Number of Corruption Cases	46	129	154	155	-	484
Number of Corruption Suspects	49	172	245	252	-	718
State Losses (Billion)	32,3	50,1	233	33,6	-	349

Source: Ministry of Finance and ICW (2023)

can even lead to potential fraud, [3]. With cases of fraud, it is necessary to detect village fund fraud in order to minimize incidents of corruption that occur. Regarding fraud detection, there is research that states a theory that can be used.

Fraud has three conditions that trigger fraud, namely Pressure, Opportunity, and Rationalization. This theory is called the fraud triangle by Cressey in research [4].This theory is the basis for the next theory introduced by Wolfe and Hermanson, namely the fraud diamond theory which introduces the fourth element, namely capability. Then the pentagon fraud by Crowe which has an additional element of arrogance and the hexagon fraud which introduces a new element, namely Collusion. In this study the researcher chose the fraud hexagon as one of the variables because the fraud hexagon is the most recent theory and is a refinement of the three previous theories put forward by Vousinas which consists of 6 elements, namely: pressure, capability, opportunity, rationalization, collusion, arrogance by [4].

Pressure is an urge both from outside and from within the individual to do something that is not right. The following are indicators of pressure, namely: Financial factors, related to financial factors usually, a person tends to bear large amounts of debt, suffer losses, and have urgent financial needs. A person's bad habits, a person's bad habits such as procrastinating work, besides that he feels that he is entitled to a reward, thus triggering village fund fraud because he feels that in these funds there is something that is his right, pressure from external parties, external pressure can come from the family , relatives and friends, other pressures, This other pressure can be in the form of a person's lifestyle, so a person will be under pressure to gain benefits to fulfill his lifestyle so that some people prefer to commit fraud rather than honesty. Based on research from [1], [5], Pamungkas and Utomo (2018),[6] state that pressure influences

fraud. Meanwhile, in Putra and Rahayu and Sukowati's research, it was stated otherwise, that pressure had no effect on fraud in research [7].

Opportunity is an opportunity that someone has to commit fraud. The indicators of the opportunity variable are as follows: Weak internal controls that can lead to insecure security, and have an impact on agency operational risks that will affect all existing activities. Apart from that there is low supervision, there is an unpreparedness of the village apparatus to supervise each other's work so that it can provide opportunities for committing fraud. Based on research fromSilfani &Firdaus (2021), [8] states that opportunity has a positive effect on fraud. [1] who stated that opportunity had no effect on village fund fraud.

Rationalization is a thought or assumption that justifies wrong behavior, while indicators of elements of rationalization are: consider cheating to be normal and feel that when committing fraud it does not harm anyone according to[1], [7] stated that rationalization has a positive effect on village fund fraud.Meanwhile, in [9]research, he stated that rationalization had no effect on fraud.

Competence is a person's ability to commit fraud where he is able to create sophisticated strategies and can secure the situation in order to gain an advantage and is able to invite others to cooperate in matters of fraud. The characteristics of the ability factor in the person of the perpetrators of fraud are as follows:namely position or position, good knowledge and understanding, belief or confidence and a strong ego and one's ego that his actions will not be known, the ability to force other parties to be silent, and someone who cheats will stick to his lies, and has good stress control to keep his actions hidden and not seen by others.Based on research from [1], Rahayu,[8], [5]stated that competence had an effect on village fund fraud while on the contrary in [10] and judge's research,[11] stated ability had no effect on fraud.

Arrogance is an arrogant and selfish nature that a person has so that he commits fraud because he feels capable and confident that his actions will not be caught and will not be penalized. The indicators of the element of arrogance/ego are: Big ego, Fear ofLosing Position or Status, Autocratic, Circumvent Internal Control. Erni Suryandari and Lisdi, Rahman, Subagyo and Federsair and Zuberi stated that in their research arrogance had an effect on village fund fraud. However, in the research by [12], they stated that arrogance had no effect on village fund fraud.

Collusion is an agreement between two or more people to protect each other in their fraudulent actions. The indicators of elements of collusion are: ordering other people to commit fraud by coercion or reward, no party reprimands when making mistakes, cooperating in fraud, cooperating in fraud will make it easier for the perpetrators to

achieve their goals, this will then cause the parties involved to cover up their fraud together. The results of previous research related to collusion, according to Suryandari & Pratama (2021), collusion has no effect on fraud, while according to Steve Albrecht (2012), [14], collusion has a positive effect on fraud.

Religiosity is a person's obedience in living religious knowledge well and applying it in life. Religiosity is a whole elemental unit that makes a person called religious and does not just recognize religion, empirically religiosity influences individual moral standards and influences one's idealism. Religiosity is a form of one's obedience in living religious knowledge and applying it in his life. In Islam, it strongly rejects the existence of all forms of fraud because in principle harm will occur which will harm and is one of the disgraceful characteristics of this matter based on QS Al-Muthaffifin verses 1-6.

وَيْلٌ لِلْمُطَفِّفِينَ (١) الَّذِينَ إِذَا اكْتَالُوا عَلَى النَّاسِ يَسْتَوْفُونَ (٢) وَإِذَا كَالُوهُمْ أَوْ وَزَنُوهُمْ يُخْسِرُونَ (٣) أَلَا يَظُنُّ أُولَئِكَ أَنَّهُمْ مَبْعُوثُونَ (٤) لِ يَوْمٍ عَظِيمٍ (٥) يَوْمَ يَقُومُ النَّاسُ لِرَبِّ الْعَالَمِينَ.

"A great accident for those who cheat, (namely) those who, when they receive a measure from another *person, they ask for it to be fulfilled, and when they measure it or weigh it for someone else, they reduce it. Don't these people believe that they will actually be resurrected, on a great day, (ie) the day (when) humans stand before the Lord of the Worlds?"*(QS Al-Muthaffifin [83]: 1-6)

The verse explains that a big accident for people who cheat. The cheating referred to in this paragraph is weighing and measuring by adding or subtracting the measure. Allah SWT explains that those who cheat will be overwritten by losses and destruction. Allah SWT ordered to measure and weigh perfectly because Allah SWT had destroyed the Shu'aib people because they had cheated other people regarding weighing and measuring. Allah SWT emphasized that the act of fraud will be accounted for later in the hereafter. This verse is the basis for the prohibition against cheating, and data forms the basis for village fund fraud. This is because village fund fraud can also be in the form of exaggerating or reducing the value in the report. In Islam cheating is a disgraceful act that will harm oneself and also other parties. Related to this, religiosity is basically always in the practice of faith, sharia, and morals, in other words, faith, Islam, and Ihsan, Muhaimin (2021).

Regarding religiosity, in [1] research, religiosity was able to weaken the elements of rationalization, while in Men's research, religiosity was not able to weaken the positive influence of rationalization. Religiosity in Aprilia's research was able to moderate/weaken the effect of pressure and opportunity on fraud, religiosity was not able to moderate or weaken the effect of rationalization on fraud, religiosity strengthened the effect of

ability on fraud, religiosity was not able to moderate/weaken arrogance and collusion on fraud.

Based on the study of the description above, the hypotheses obtained from this study are:

H1 =*pressure*has a positive and significant effect on the possibility of village fund fraud.

H2 = Opportunity has a positive and significant effect on the possibility of village fund fraud.

H3 = Rationalization has a positive and significant effect on the possibility of village fund fraud.

H4 = Capabilty has a positive and significant effect on the possibility of village fund fraud.

H5 = Arrogance has a positive and significant effect on the possibility of village fund fraud.

H6 = Collusion has a positive and significant effect on the possibility of village fund fraud.

H7 = Religiosity moderates the effect of pressure on the possibility of village fund fraud.

H8 = Religiosity moderates the effect of Opportunity on the possibility of village fund fraud.

H9 = Religiosity moderates the effect of Ratinalization on the possibility of village fund fraud.

H10 = Religiosity moderates the influence of Capability on the possibility of village fund fraud.

H11 = Religiosity moderates the effect of arrogance on the possibility of village fund fraud.

H12 = Religiosity moderates the effect of Collusion on the possibility of village fund fraud.

In view of earlier examination, this study is an extension of that exploration and spotlights on looking at the impact of the extortion hexagon component on the probability of town reserve misrepresentation, by which all parts of the extortion hexagon will be managed by legalism. This foundation data fills in as the setting for the review "Examination of the Impact of Misrepresentation Hexagon Components on the Chance of Town Asset Extortion with Legalism as a Directing Variable". The objective of this

study is to inspect what the six misrepresentation hexagonal elements might mean for the probability of town store extortion, which will be impacted by religion.

2. Literature Review

2.1. Fraud Hexagon Theory

Hexagon Theory is a theory developed by Vousinas in 2019 from the National Technical University of Athens. This theory is a development of the pentagon theory with the addition of a sixth element, namely collusion, which previously was also a development of fraud detection theories such as the triangle theory and diamond theory, the six elements include: pressure, opportunity, rationalization, ability, arrogance and collusion. Triangle theory is a theory put forward by Donald R. Cressey which states 3 reasons someone commits fraud, namely pressure, opportunity and rationalization. In 2004, the fraud diamond theory was put forward, which is a concept presented by Wolfe & Hermanson as a complement to the previous theory. Fraud diamond consists of four elements, namely pressure, opportunity, rationalization, and abilities. Furthermore, the Fraud Pentagon was developed from the two previous Fraud concepts, which added a fifth element, namely arrogance.

2.2. Attribution Theory (Attribution Theory)

Attribution theory is a theory developed by Kelley which was later updated by Green and Michell. This theory assumes that leadership behavior is the result of causative attributes. This theory defines individual observation of a person's behavior based on internal and external factors, in other words this theory states that the cause of someone doing something is due to a combination of forces from within a person (internal) and forces from outside a person (external).This theory was also developed by Heider which states that a person's behavior is determined by a combination of internal (ability, knowledge, ego, effort) and external (difficulties at work or luck, opportunity, and environment) forces. According to Sumartik (2018) there are three stages underlying the attribution process, namely:

1. Someone has to see or observe the behavior

2. One must believe that the behavior is intentional

3. One must determine whether they believe the other party was coerced into carrying out the behavior or not.

Based on this description, the fraud hexagon element, namely pressure, is an internal and external factor. It is said to be an internal factor because pressure can come from within the individual, namely in the form of the notion that money can reduce many financial problems, the desire/intention for a luxurious lifestyle. It is said to be external factors because pressure can come from outside the individual such as friends/social relations, family, work environment. For opportunity, in theory attribution is an external factor because it is a factor that comes from outside, namely the lack of internal supervision/control, lack of employee skills in work so that work is assigned to employees who are considered capable.

Rationalization is a factor that originates internally as well as externally because rationalization is the assumption that fraudulent acts are a natural thing, this is supported by external factors in the form of many fraudulent acts that occur, for the ability of this element including internal factors because it comes from the individual in the form of the ability to influence people another, the ability to do a good job, the ability to lie and stick to his lies, and the ability to control stress, then the element of arrogance, this element is also included in the internal factor, arrogance/ego is an attitude that comes from the individual in the form of a feeling of pride either because they have the ability or confidence,always say "yes" to work that cannot be done for fear that other people will know their weaknesses, for elements of collusion, are internal and external factors, namely the intention to commit fraud and then require cooperation with other parties in carrying out their intentions in attribution theory is internal factors due to religiosity in the form of faith, morals, kindness that exist in the individual.

2.3. Theory of Planned Behavior

Theory of Planned Behavior is a theory developed by Ajzen, which states that there are 3 components underlying the intention to behave, namely (Attitude, Subject norm, perceived behavior control), Ajzen (2011)

1. *Behavior Belief* that is, a person's belief in the results of a behavior and evaluation of these results, this component influences the attitude toward behavior (Attitude Toward Behavior).

2. *Normative Beliefs* that is, a person's belief in the normative expectations of other people such as family and friends, these normative expectations then form a variable subjective norm (Subjective norm).

3. *Control Belief* that is, a person's belief regarding the existence of things that encourage or inhibit behavior and perceptions related to how strongly something influences his behavior, this control belief forms the perceived behavior control variable.

for collusion in this theory there is a variable support from other parties that will affect confidence, the more parties invited to collude, the easier it will be to commit fraud. For religiosity in the theory of planned behavior acts as perceived behavior control, namely beliefs related to things that encourage or inhibit a behavior and perception.

2.4. Criminological Theory

The theory of criminology was first coined by P. Topunard in 1830-1911. Criminology comes from the word crime which means crime and logos which means science/knowledge. So that criminology is the study of crime in terms of various aspects. Here are the streams in criminology according to [12]:

1. Spiritualism

   This understanding considers good to come from God or Gods while bad comes from Satan. So that someone who does bad / evil is considered exposed to Satan's enticement. Crimes committed can be detrimental and result in conflict.

2. Naturalism

   This understanding explains rationally and is able to be proven scientifically, this encourages the emergence of thoughts about crime caused, resulting in the emergence of the theory of crime which is divided into several streams: namely, classical and positivist schools, the classical school considers human behavior to depend on humans themselves because humans are born with free will and self-determination, taking into account one's own actions, and feeling of choosing rights (life, freedom, wealth), and governments are formed to protect these rights, crime is a violation, everyone is equal before the law. While the positivist school assumes that human behavior is entirely based on biological influence on him (biological determination) and considers human behavior based on the influence of social, cultural,

3. Methods

This type of research is quantitative research with associative problem formulation. This study uses a quantitative approach that leads to proving the hypothesis. The sample in this study amounted to 32 samples with a sampling technique using a purposive sampling method, with criteria including village apparatus, village organizations and communities who have roles related to the Village Fund Budget in Pekon Way Suluh Krui. The data collection technique for this research is a questionnaire method using a questionnaire which functions to measure the opinions, attitudes, and knowledge of respondents regarding the fraudulent behavior of village funds with the influence of several factors based on the fraud hexagon namely, pressure, opportunity, rationalization, ability, arrogance and collusion moderated by religiosity. This study uses primary data and secondary data.The data was obtained from the object of research directly through the distribution of questionnaires to all respondents who were used as research samples. While secondary data, namely data obtained indirectly, namely data derived from reports, profiles, guidebooks, and other research, Pridana (2021). This study uses SEM analysis with Moderation Effects using Smart PLS 4.

4. Results and Discussion

4.1. Data Description

In this study the questionnaire was distributed directly at the Way Suluh Village Office, the following is a description of the research respondents:

The number of questionnaires distributed and the number of questionnaires that can be processed

TABLE 2: The number of questionnaires distributed and the number of questionnaires that can be processed.

No.	Information	Amount
1.	Questionnaires distributed	32
2.	Questionnaires that can be processed	32

Based on table 2 shows that the questionnaires distributed to respondents and questionnaires that can be processed amounted to 32.

Based on table 3 the number of respondents who filled out the research questionnaire was based on the village apparatus group, which totaled 15 people with a percentage

TABLE 3: Description of Respondents by Group.

No.	Information	Amount	Percentage
1.	Village Officials	15	46.875%
2.	Village Organization (LPM)	12	37.5%
3.	Village Organization (LHP/BPD)	5	15.625%
	Total	32	100%

of 46.875% and the village organization group which consisted of the two organizations involved, namely the Community Empowerment Institute (LPM) which totaled 12 people with a percentage of 37.5% and the organization of the Pemkonan Association Institution (LHP)/Village Consultative Body (BPD) totaling 5 people with a percentage of 15,625%.

TABLE 4: Description of Respondents by Age.

No.	Information	Amount	Percentage
1.	<25 Years	6	18.75%
2.	26-35 Years	13	40.625%
3.	36-45 Years	8	25%
4.	Over 45 Years	5	15.625%
	Total	32	100%

Based on table 4, the number of respondents who filled out the research questionnaire aged less than 25 years was 6 people with a percentage of 18.75%, for those aged 26-35 years there were 13 people with a percentage of 40.625%, those aged 35-45 years were 8 people with percentage of 25% and those aged over 45 years amounted to 5 people with a percentage of 15,625%.

TABLE 5: Description of Respondents by Term of Office.

No.	Information	Amount	Percentage
1.	<3 Years	11	34.375%
2.	>3 Years	21	65.625%
	Total	32	100%

Based on table 5, the number of respondents who filled out the research questionnaire who had a tenure of <3 years was 11 people with a percentage of 34,375% and those who had a tenure of >3 years totaled 21 people with a percentage of 65,625%.

4.2. Structural Equation Modeling (SEM) Analysis with Moderating Effects

a. Measurement Model (Outer Model)

1) Validity test

Convergent Validity

After inputting the data and creating the model, it is continued at the calculation stage using the PLS Algorithm so that the values of each indicator and variable will be visible. The following is a model of indicators and latent variables that have not been made outliers. Outlier is the process of eliminating question or statement data in the outer model that does not meet the validity and reliability requirements, namely data whose value is less than 0.70.

The model of indicators and latent variables before outliers are applied. The Outlier process is carried out by eliminating indicators that have a value below 0.70. The elimination process starts from the indicator that has the smallest value until all values from each indicator meet the requirements for data validity and reliability. Based on the model in Figure 4.1, there are 11 statements/questions that represent indicators that do not meet the requirements, namely on the pressure variable X1.3A, X1.3B, on the ability variable X4.1, X4.3, X4.4, on the arrogance variable X5.2, X5.4, on the variable possibility of village fund fraud Y.2D and on the religiosity variables Z.2, Z.3, Z.4. In the validity test there are two assessment criteria, which are seen from the loading factor value and the AVE value:

a. Loading Factor Value

The following is the loading factor value based on the output of SmartPLS:

TABLE 6: Outer Loading.

Indikator	X1	X2	X3	X4	X5	X6	Y	Z
X1.1A	0.813							
X1.1B	0.765							
X1.2B	0.725							
X1.3A	0.773							
X1.4A	0.738							
X1.4B	0.707							
X2.1A		0.842						
X2.1B		0.885						
X2.2A		0.824						

TABLE 6: Continued.

Indikator	X1	X2	X3	X4	X5	X6	Y	Z
X2.2B		0.838						
X3.1A			0.732					
X3.1B			0.730					
X3.1C			0.786					
X3.2			0.755					
X4.2				0.741				
X4.5				0.789				
X4.6				0.872				
X5.1A					0.733			
X5.1B					0.707			
X5.1C					0.862			
X5.3					0.819			
X6.1						0.907		
X6.2						0.882		
Y.1A							0.827	
Y.1B							0.719	
Y.2A							0.902	
Y.2B							0.771	
Y.2C							0.882	
Y.2E							0.879	
Y.2F							0.791	
Y.2G							0.763	
Z.1								0.770
Z.5A								0.748
Z.5B								0.926

Source: SmartPLS Output

Based on table 6 it can be seen that all values of each statement/question representing the indicators in the model have met the requirements, namely having a value of more than 0.70, so that it is declared valid.

b. Average Variance Extracted (AVE) Value

The following is the AVE value based on the output of SmartPLS:

TABLE 7: Average Variance Extracted (AVE).

Variable	AVE	Keterangan
Pressure	0.569	Valid
Chance	0.718	Valid

TABLE 7: Continued.

Variable	AVE	Keterangan
Rationalization	0.564	Valid
Ability	0.644	Valid
Arrogance	0.613	Valid
Collusion	0.800	Valid
Possible Village Fund Fraud	0.671	Valid
Religiosity	0.670	Valid

Source: SmartPLS Output

Based on table 7, the AVE values for each variable are for pressure = 0.569, opportunity = 0.718, rationalization = 0.564, ability = 0.644, arrogance = 0.613, collusion = 0.800, variable possibility of village fund fraud = 0.671 and religiosity = 0.670. in the sense that all constructs have been declared valid because they have a value of ≥0.50.

4.3. Discriminant Validity

In this test, there are two assessment criteria, which are seen from the cross-loading value and the correlation value between latent constructs.

a. Cross Loading Value

The following is the discriminant validity value based on the output of SmartPLS:

TABLE 8: Cross Loading.

Indikator	X1	X2	X3	X4	X5	X6	Y	Z
X1.1A	**0.813**	0.285	0.363	0.031	0.416	0.061	0.253	0.041
X1.1B	**0.765**	0.465	0.326	0.160	0.384	0.331	0.306	0.124
X1.2B	**0.725**	0.047	0.430	0.155	0.199	0.212	0.263	0.151
X1.3A	**0.772**	0.139	0.403	0.061	0.342	0.025	0.282	0.108
X1.4A	**0.738**	0.310	0.292	0.082	0.142	0.097	0.223	0.095
X1.4B	**0.707**	0.261	0.267	-0.050	0.249	0.068	0.292	0.375
X2.1A	0.186	**0.842**	0.553	0.660	0.715	0.506	0.684	0.153
X2.1B	0.333	**0.885**	0.330	0.574	0.478	0.487	0.623	0.177
X2.2A	0.148	**0.824**	0.312	0.451	0.477	0.454	0.548	0.417
X2.2B	0.466	**0.838**	0.524	0.462	0.615	0.591	0.632	0.137
X3.1A	0.312	0.336	**0.732**	0.484	0.459	0.315	0.461	0.340
X3.1B	0.297	0.271	**0.730**	0.297	0.493	0.242	0.439	0.009
X3.1C	0.427	0.397	**0.786**	0.429	0.431	0.270	0.509	0.123

TABLE 8: Continued.

Indikator	X1	X2	X3	X4	X5	X6	Y	Z
X3.2	0.339	0.524	**0.755**	0.339	0.614	0.500	0.511	0.264
X4.2	0.159	0.636	0.194	**0.741**	0.482	0.339	0.593	0.218
X4.5	-0.069	0.403	0.512	**0.788**	0.358	0.310	0.477	0.137
X4.6	0.120	0.463	0.573	**0.872**	0.532	0.457	0.501	0.056
X5.1A	0.348	0.363	0.446	0.424	**0.732**	0.354	0.603	0.403
X5.1B	0.236	0.309	0.586	0.190	**0.707**	0.399	0.362	0.362
X5.1C	0.310	0.628	0.612	0.585	**0.862**	0.397	0.620	0.339
X5.3	0.309	0.737	0.486	0.509	**0.819**	0.577	0.670	0.295
X6.1	0.119	0.642	0.377	0.486	0.627	**0.907**	0.575	0.216
X6.2	0.211	0.426	0.425	0.331	0.353	**0.882**	0.515	0.011
Y.1A	0.288	0.546	0.404	0.534	0.620	0.489	**0.825**	0.468
Y.1B	0.242	0.488	0.324	0.484	0.570	0.365	**0.720**	0.121
Y.2A	0.231	0.632	0.585	0.679	0.693	0.558	**0.902**	0.195
Y.2B	0.106	0.573	0.554	0.512	0.606	0.514	**0.770**	0.379
Y.2C	0.265	0.661	0.616	0.555	0.598	0.540	**0.881**	0.417
Y.2E	0.499	0.628	0.500	0.524	0.637	0.557	**0.879**	0.344
Y.2F	0.371	0.702	0.574	0.512	0.601	0.565	**0.792**	0.160
Y.2G	0.351	0.577	0.597	0.532	0.560	0.380	**0.763**	0.485
Z.1	0.184	0.063	0.285	0.099	0.208	0.072	0.259	**0.770**
Z.5A	-0.089	0.128	-0.036	0.165	0.150	0.019	0.173	**0.747**
Z.5B	0.269	0.333	0.262	0.174	0.478	0.173	0.441	**0.927**

Source: Output SmartPLS

Based on table 8 indicators of the variable pressure (X1), opportunity (X2), rationalization (X3), ability (X4), arrogance (X5), collusion (X6), possibility of village fund fraud (Y), religiosity (Z) has a value that meet the requirements of 0.70 and above so that all of them are declared valid.

b. Correlation Between Latent Constructs

TABLE 9: Correlation Variable Latent Value, AVE and AVE Square Root.

Indicator	X1	X2	X3	X4	X5	X6	Y	Z	AVE	AVE root
X1	1,000	**0.337**	**0.460**	**0.097**	**0.390**	**0.181**	**0.362**	**0.204**	0.569	0.754
X2	**0.337**	1,000	**0.515**	**0.639**	**0.682**	**0.603**	**0.738**	**0.251**	0.718	0.847
X3	**0.460**	**0.515**	1,000	**0.516**	**0.666**	**0.446**	**0.641**	**0.248**	0.564	0.751
X4	**0.097**	**0.639**	**0.516**	1,000	**0.577**	**0.461**	**0.748**	**0.394**	0.644	0.802
X5	**0.390**	**0.682**	**0.666**	**0.577**	1,000	**0.556**	**0.133**	**0.181**	0.613	0.783

TABLE 9: Continued.

Indicator	X1	X2	X3	X4	X5	X6	Y	Z	AVE	AVE root
X6	**0.181**	**0.603**	**0.446**	**0.461**	**0.556**	1,000	**0.610**	**0.133**	0.800	0.895
Y	**0.362**	**0.738**	**0.641**	**0.663**	**0.746**	**0.610**	1,000	**0.395**	0.671	0.819
Z	**0.204**	**0.251**	**0.248**	**0.178**	**0.394**	**0.133**	**0.395**	1,000	0.670	0.819
Information: X1: Pressure X2: Opportunity		X3: Rationalization X4: Ability				X5: Arrogance X6: Collusion				

Source: Output SmartPLS

Based on the data in table 9, it shows that the correlation value between constructs and other constructs is smaller than the AVE square root value. This shows that all constructs are declared valid.

2) **Reliability Test**

In the reliability test the assessment is carried out based on composite reliability where the value must be above 0.70 so that it can be said to be reliable.

TABLE 10: Composite Reliability.

Variable	*Composite Reliability*	Information
Pressure	0.888	Reliable
Chance	0911	Reliable
Rationalization	0.838	Reliable
Ability	0.844	Reliable
Arrogance	0.863	Reliable
collusion	0.889	Reliable
Possibility of Village Fund Fraud	0.942	Reliable
Religiosity	0.858	Reliable

Source: Output SmartPLS

Based on table 10 shows that based on the output of the reliability test the value of each construct is above 0.70, so that all constructs are declared reliable.

4.4. Hypothesis Testing with Structural Model (Inner Model)

This test is carried out after connecting all variables, this test is carried out by bootstrapping with the aim of knowing the direction and how much influence the variables have. This can be seen based on the inner model assessment criteria, namely through R-Square/ R-Square Adjusted and through significance. The following is the model after bootstrapping. The significant effect with a significance level of 10%. Meanwhile, the

other variables are not significant. The following are the R-Square/R-Square Adjusted values and the significance based on the Path Coefficients:

TABLE 11: R-Square/R-Square Adjusted.

	R-square	R-square Adjusted
Possibility of Village Fund Fraud	0.790	0.638

Table 11 shows that the Adjusted R-Square value is 0.638, which means that exogenous variables (X1, X2, X3, X4, X5, X6) and moderating variables (Z) affect endogenous variables by 63.8% which are categorized as moderate and the remaining 36.2 % influenced by other factors outside the research model.

TABLE 12: Path Coefficients.

Variables	Original Sample (O)	Sample Average (M)	Standard Deviation	T Statistics	P (P values)	Inf.
Pressure -> Possible_Village Fund Cheating	0.144	0.086	0.255	0.564	0.287	Rejected
Opportunity -> Possibility_Village Fund Fraud	0.090	0.029	0.355	0.252	0.401	Rejected
Rationalization -> Possibility of Village Fund Fraud	0.093	0.139	0.384	0.243	0.404	Rejected
Ability -> Possible_Village Fund Cheating	0.223	0.118	0.271	0.822	0.206	Rejected
Arrogance -> Possible_Village Fund Cheating	-0.043	0.072	0.356	0.120	0.452	Rejected
Collusion -> Possibility of Village Fund Fraud	0.474	0.504	0.355	1,334	0.091	Accepted
Religiosity x Pressure -> Possible_Village Fund Cheating	0.171	0.048	0.435	0.394	0.347	Rejected
Religiosity x Opportunity -> Possibility_Village Fund Fraud	-0.070	-0.050	0.553	0127	0.450	Rejected
Religiosity x Rationalization -> Possible_Village Fund Cheating	0.425	0.392	0.666	0.638	0.262	Rejected
Religiosity x Ability -> Possibility_Village Fund Cheating	-0.185	-0.102	0.525	0.353	0.362	Rejected

Variables	Original Sample (O)	Sample Average (M)	Standard Deviation	T Statistics	P (P values)	Inf.
Religiosity x Arrogance -> Possible_Village Fund Cheating	-0.243	-0.207	0.541	0.450	0.327	Rejected
Religiosity x Collusion -> Possible_Village Fund Cheating	-0.142	-0.185	0.415	0.343	0.366	Rejected

Based on table 12, it shows the results of testing the hypothesis that the variables of pressure, opportunity, rationalization, ability have a not significant positive effect on the possibility of village fund fraud. Collusion has a positive and significant effect on the possibility of village fund fraud.

Arrogance has a negative and insignificant effect on the possibility of village fund fraud. Religiosity is not able to significantly weaken the influence of chance, ability, arrogance. Religiosity is able to significantly weaken the influence of collusion on the possibility of village fund fraud. However, religiosity is not able to weaken or moderate the effect of pressure and rationalization on the possibility of village fund fraud.

4.4.1. The Effect of Pressure on the Possibility of Village Fund Fraud

From the results of the analysis, it is known that pressure has no significant effect on the possibility of village fund fraud. This indicates that the village apparatus considers that pressure does not affect them to commit village fund fraud because the majority of village apparatus feel that their financial capabilities are well fulfilled, not all village apparatus have bad habits (gambling/drinking, delaying work) and complaints from other parties. family and a luxurious lifestyle so that village officials feel that this will not make them feel pressure. Pressure is a situation where someone is under pressure and has to act underhanded in overcoming difficulties. Pressure often comes from the closest people such as parents, friends or relatives. The results of this study do not support the hexagon fraud theory.

In attribution theory, pressure is an internal and external factor that influences individual behavior, so this study also does not support attribution theory,Sumartik (2018).If it is associated with the theory of planned behavior where intention greatly influences a person's behavior, even if someone has pressure, they do not have the intention to commit fraud, then fraud will not occur. The results of this study are in line with research from [7] who found that pressure has no significant effect on the possibility of fraud.

4.4.2. The Effect of Opportunity on the Possibility of Village Fund Fraud

From the results of the analysis, it is known that opportunity has no significant effect on the possibility of village fund fraud. This shows that the village apparatus considers opportunity to have no effect on the possibility of fraud in village funds. This is because not all village officials agree with the statements submitted because village officials feel that internal control in the office is good enough and although supervision is not always carried out and village apparatus from both the leadership and co-workers have a sense of kinship, especially since all parties live in the same area so that even though there is an opportunity it will not influence them to commit fraud because it will have an impact that is not good for the local village. Chanceis a situation that allows someone to act fraudulently because they have the opportunity to commit fraud so that this research is contrary to the theory of fraud hexagon stated by Vousinas 2019).

In theory, opportunity attribution is an external factor that can occur due to lack of internal supervision/control, lack of employee skills at work so that work is assigned to employees who are considered capable so that this can affect a person's behavior. However, in the theory of planned behavior, a person's behavior is an embodiment of intention, so that if there is no intention, even though there is a good opportunity to cheat, then cheating will not occur. The results of this study are in line with the results of research from [1], [12]which state that opportunity has no significant effect on fraud.

4.4.3. The Effect of Rationalization on the Possibility of Village Fund Fraud

From the results of the analysis, it can be seen that rationalization has no significant effect on the possibility of village fund fraud. This happened because the results of village officials' responses regarding rationalization as measured by the assumption that cheating was normal and that they felt they did not harm other parties did not show a significant effect. Village officials consider cheating to be criminal behavior and cannot be said to be reasonable even though there are many acts of corruption, so the results of this study do not support the fraud hexagon theory. Rationalization is a conflict that exists in the perpetrator of fraud by justifying the actions he has done.

In attribution rationalization theory, this is an internal factor in the form of the assumption that fraud is reasonable and supported by external factors with the large number of fraud cases that have occurred. If it is connected with the theory of planned behavior, then everything returns to intention, even though having the assumption that cheating

is a natural thing and supported by the many cases that have occurred, if you have no intention, then cheating will not be carried out. The results of this study are in line with the results of Akrom Faradiza (2021) research which states that rationalization has no significant effect on fraud.

4.4.4. The Effect of Ability on the Possibility of Village Fund Fraud

From the results of the analysis, it can be seen that ability has no significant effect on the possibility of village fund fraud because the village apparatus' responses to abilities as measured by position, knowledge and understanding, belief, coercion and stress control cannot prove a significant relationship between ability and the possibility of village fund fraud. Village officials consider that individuals who have the ability will not commit fraud because they have good knowledge and understanding so that they know the consequences that will be received if they commit fraud. From the results of the analysis, the results of this study are in contrast to the hexagon fraud theory. Ability is a person's capacity to commit fraud, in this case the person is able to create sophisticated strategies and can secure the situation in order to gain an advantage and is able to invite others to cooperate in matters of fraud. But people who have good skills also have good knowledge and understanding regarding fraud and its consequences.

Based on the theory of ability attribution is an internal factor that can influence individual behavior to commit fraud, but in theory of planned behavior intention as a behavioral control can suppress the desire of individuals who have the ability to commit fraud. This is because someone who has good skills in his work will not commit fraud because he has no intention of cheating. The results of this study are in line with the results of research fromWati & Puspitasari (2019), Affandi et al., (2022) which state that ability has no significant effect on fraud.

4.4.5. The Effect of Arrogance on the Possibility of Village Fund Fraud

From the results of the analysis, it can be seen that arrogance has no significant effect on the possibility of village fund fraud. The results of village apparatus responses regarding arrogance as measured by ego, fear of losing one's position, feeling of entitlement and avoiding internal control do not show a relationship between arrogance and the possibility of village fund fraud because someone who has a high ego that person does not want to be seen badly by other people, someone who will be more concerned with his image and good name, besides that arrogance is measured through the fear of

losing one's position because by committing fraud one will lose one's position and even get sanctions which will damage the good name of the perpetrator so that fraud will not be carried out by people who have high arrogance, so this research does not support hexagon fraud theory. Arrogance is an attitude of superiority that can appear when a person feels himself superior to others. This research is not in line with the fraud hexagon theory which assumes that arrogance is a factor causing fraud.

Based on attribution theory which considers arrogance as an internal factor that influences a person's behavior. If it is related to the theory of planned behavior where a person's intention determines a person's behavior, it means that the intention underlies individual beliefs regarding personality and attitude to be taken so that arrogant people will not commit fraud because of a high attitude of arrogance, someone thinks that committing fraud will make himself look down by other parties.The results of this study are in line with the results of research from (Sukowati (2022), Apsari & Suhartini (2021)which state that arrogance has no significant effect on fraud.

4.4.6. The Effect of Collusion on the Possibility of Village Fund Fraud

From the results of the analysis, it can be seen that collusion has a positive and significant effect on the possibility of village fund fraud so that this study supports the hexagon fraud theory. In this case, based on the results of village apparatus responses regarding collusion, which was measured through ordering and forcing other parties and inviting other parties to work together, they were able to prove that there was a significant influence between collusion and the possibility of village fund fraud.Collusion is an agreement between two or more people to protect each other in their fraudulent actions.

In attribution theory, collusion is an external factor that causes a person's behavior. Whereas in the theory of planned behavior where intention affects individual behavior, in this case collusion is a supporting factor for the intention to cheat so that cheating will definitely occur because of intention and social support, namely collusion which makes it easier for perpetrators to commit fraud.The results of this study are in line with the results of research from Apsari & Suhartini (2021), Affandi et al., (2022)which state that collusion has a positive and significant effect on fraud.

4.4.7. The Effect of Religiosity in Moderating the Relationship of Pressure to the Possibility of Village Fund Fraud

The results of the analysis show that religiosity is not able to moderate or weaken the effect of pressure on the possibility of village fund fraud. This is because the results of the response of the village apparatus are not able to prove significantly that religiosity can weaken the influence of pressure on the possibility of fraud in village funds. Village apparatus, religious people can be influenced by their family and environment, especially when humans outwardly have lust as the toughest test, this is in accordance with the statement from Thouleses which states that there are two factors that affect a person's religiosity, namely internal factors (heridity factors, age level, personality and condition psychological) and external factors (family, environmental, institutional and community environment).

However, in the theory of criminology by Topo Santoso, he stated that theory of crime, there is an understanding of naturalism in the flow of positivism which states that human behavior is based on biological factors, namely fully based on biological influences within the individual and cultural factors, namely human behavior is influenced by social behavior, culture and the environment of society according by Darwata 2017).Based on this statement, it is known that a high level of religiosity cannot guarantee that a person will always behave according to religious teachings because religious individuals are not free from sin. The results of this study are in line with the results of research by Amalia & Nurkhin (2019) which state that religiosity is not able to weaken the influence of pressure on fraud.

4.4.8. The Effect of Religiosity in Moderating the Relationship of Opportunity to the Possibility of Village Fund Fraud

The results of the analysis show that religiosity is not able to moderate or weaken the influence of opportunity on the possibility of village fund fraud. In this case the village apparatus considers religiosity to be incapable of moderating either strengthening or weakening the influence of opportunity on the possibility of village fund fraud because religiosity can be influenced by psychological, lust, biological and environmental factors so that someone who is religious can commit crimes including fraud, so the results of this study are not support the theory of planned behavior.

In the theory of criminology in the understanding of naturalism in the flow of positivism which states that human behavior is based on biological factors, namely fully based on

biological influences within the individual and cultural factors, namely human behavior is influenced by social behavior, culture and the community environment.Gusti Ngurah Darwata, Teaching Materials on Criminology Terminology, (Denpasar: Faculty of Law, Udayana University 2017).In this case, high religiosity will indeed make individuals carry out God's commands and stay away from things that are prohibited, but there are factors that can affect religiosity, giving rise to the possibility that someone will deviate from religious teachings. The results of this study are in line with the results of research byAmalia & Nurkhin (2019) which state that religiosity is not able to weaken the effect of opportunity on fraud.

4.4.9. The Effect of Religiosity in Moderating Rationalization Relationships on the Possibility of Village Fund Fraud

The results of the analysis show that religiosity is not able to moderate or weaken the effect of rationalization on the possibility of village fund fraud because the results from the responses of village officials are not able to prove that religiosity significantly weakens the effect of pressure on the possibility of village fund fraud. Based on the results of the analysis, this study does not support the theory of planned behavior which states that religiosity acts as an individual control in behavior so that religiosity is able to control fraudulent acts despite rationalization as measured by the assumption that cheating is normal and does not harm other parties. The five dimensions that measure religiosity.

However, in the theory of criminology by Topo Santoso, there is an understanding of naturalism in the flow of positivism which states that human behavior is based on biological factors, namely fully based on biological influences within the individual and cultural factors, namely human behavior is influenced by social behavior, culture and the environment of society.Gusti Ngurah Darwata, Teaching Materials on Criminology Terminology, (Denpasar: Faculty of Law, Udayana University 2017).The results of this study are in line with the results of research from Apsari & Suhartini (2021, Suryandari & Pratama (2021)which state that religiosity is not able to weaken the effect of rationalization on fraud.

4.4.10. The Effect of Religiosity in Moderating the Relationship of Ability to the Possibility of Village Fund Fraud

The results of the analysis show that religiosity is not able to moderate or weaken the effect of ability on the possibility of village fund fraud. In this case the village apparatus indicated that religiosity was not able to moderate either strengthen or weaken the effect of capacity on village fund fraud. This is proven based on the answers of village officials regarding religiosity as measured through the intellectual dimension, unable to prove significantly the effect of religiosity in moderating pressure on cheating.

The intellectual dimension is the dimension that measures the extent to which a person knows, understands and understands religion and applies it in everyday life. The results of this study do not support the theory of planned behavior which states that religiosity is an individual's control in behavior so that religiosity is able to control fraudulent acts even though there is pressure.However, criminological theory states tha theory of crime, there is an understanding of naturalism in positivism which states that human behavior is based on biological factors, which are entirely based on biological influences within the individual and cultural factors, namely human behavior is influenced by social, cultural and social behavior. So that religious people are not always in the truth and always apply religious teachings so that in this case religiosity cannot moderate the effect of ability on fraud.The results of this study are in line with the results of research by Amalia & Nurkhin (2019)which state that religiosity is not able to weaken the influence of pressure on fraud.

4.4.11. The Effect of Religiosity in Moderating the Relationship of Arrogance to the Possibility of Village Fund Fraud

Based on the results of the analysis, it stated that religiosity was not able to moderate or weaken the effect of arrogance on possible fraud in village funds, because the results of the village apparatus' responses turned out to be unable to prove the level of religiosity to minimize the effect of arrogance on possible fraud in village funds. From the results of this research analysis does not support the theory of planned behavior which assumes that religiosity controls individual behavior with the aim of protecting self-esteem even by committing fraud

However, this research supports the theory of criminology which states that understanding of naturalism in positivism which states that human behavior is based on

biological factors where human behavior is based on biological influences within individuals and cultural factors, namely human behavior is influenced by social behavior, culture and the community environment.So that religiosity cannot be used as a control over individual behavior because of these factors that allow someone who is religious to also commit fraud, therefore religiosity cannot weaken the effect of arrogance on fraud. The results of this study are in line with research from [12] which states that religiosity is not able to moderate the effect of arrogance on fraud.

4.4.12. The Effect of Religiosity in Moderating Collusion Relationships on the Possibility of Village Fund Fraud

Based on the results of the analysis, it shows that religiosity is not able to moderate or weaken the influence of collusion on the possibility of village fund fraud. In this case the village apparatus considers religiosity to be incapable of moderating either strengthening or weakening the influence of collusion on village fund fraud because the results of the responses did not show a significant effect. Based on these results, the results of this study do not support the theory of planned behavior which states that religiosity is an individual's control in behavior so that religiosity is able to control fraudulent acts despite collusion.

However, in criminological theory, there is a theory of crime in positivism which states that human behavior is based on biological factors, which are entirely based on biological influences within the individual and cultural factors, namely human behavior is influenced by social behavior, culture and the community environment.So that even if someone colludes with other parties to cheat, religiosity cannot be used as a controller because of the dominant influencing factors, especially the support of other parties, so someone who is religious cannot be sure that he is always on the truth and can commit fraud. The results of this study are in line with the results of [12] research which stated that religiosity is not able to weaken the effect of pressure on fraud.

5. Conclusion

Based on the results of the analysis and discussion, it can be concluded that pressure has no significant effect on the possibility of village fund fraud, opportunity has no positive and significant effect on the possibility of village fund fraud, rationalization has no significant effect on the possibility of village fund fraud, ability has no significant effect on the possibility of village fund fraud, and arrogance have no significant effect on

the possibility of village fund fraud. Meanwhile, collusion has a positive and significant effect on the possibility of village fund fraud. For religiosity which acts as a moderating variable, it is unable to moderate or weaken the influence of all elements of the fraud hexagon (pressure, opportunity, rationalization, ability, arrogance and collusion) on the possibility of village fund fraud.

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