

INTISARI

Penelitian ini bertujuan untuk menganalisis pengaruh Jabatan Aparatur Desa, *Financial Pressure*, Kompetensi Aparatur Desa, *Ineffective Monitoring*, Sistem *Weakness*, Rasionalisasi terhadap *Fraud* pada Dana Desa dan Religiusitas sebagai moderasi variabel Rasionalisasi terhadap *Fraud* pada Dana Desa. Penelitian ini ditinjau dari perspektif aparatur desa. Pengambilan sampel pada penelitian ini menggunakan metode *convenience sampling* yang dilakukan di Provinsi Daerah Istimewa Yogyakarta. Jenis data yang digunakan adalah data primer. Dengan mengadopsi teori *fraud pentagon*, penelitian ini menurunkan tujuh hipotesis yang diuji dengan menggunakan alat analisis SEM-PLS melalui aplikasi *SmartPLS v3.0*. Hasil penelitian menunjukkan bahwa Jabatan Aparatur Desa, *Financial Pressure*, Rasionalisasi, dan Sistem *Weakness* berpengaruh positif terhadap *Fraud* pada Dana Desa, sedangkan Kompetensi Aparatur Desa dan *Ineffective Monitoring* tidak berpengaruh secara signifikan terhadap *Fraud* pada Dana Desa. Sementara itu, Religiusitas terbukti melemahkan pengaruh positif Rasionalisasi terhadap *Fraud* pada Dana Desa.

Kata Kunci: Jabatan Aparatur Desa, *Financial Pressure*, Kompetensi Aparatur Desa, *Ineffective Monitoring*, Sistem *Weakness*, Rasionalisasi, dan religiusitas.

ABSTRACT

This research aims to analyze the influence of the position of the village apparatus, financial pressure, competence of the village apparatus, ineffective monitoring, system weakness, rationalization towards fraud in village funds and religiosity as a moderating variable of rationalization towards fraud in village funds. This research was reviewed from the perspective of village apparatus. This study using convenience sampling method conducted in the Special Province of Yogyakarta. The type of data used is primary data. By adopting the pentagon fraud theory, this study revealed seven hypotheses tested using SEM-PLS analysis tools through the SmartPLS v3.0 application. The results showed that the position of the village apparatus, financial pressure, rationalization, and system weakness had a positive effect on fraud behavior in village funds, while the competence of village officials and ineffective monitoring did not significantly influence fraud in village funds. Meanwhile, religiosity has been proven to weaken the positive influence of rationalization on fraud in village funds.

Keywords: *Position of the Village Apparatus Financial Pressure, Village Apparatus Competencies, Ineffective Monitoring, System Weakness, Rationalization, and Religiosity.*