



PROCEEDINGS

The 4th International Conference on Sustainable Innovation (ICoSI) 2020

Cutting Edge Innovations for Sustainable Development Goals

Universitas Muhammadiyah Yogyakarta (Indonesia)

October 13 - 14 2020

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Focal Conferences



- ✔ (ICPU) The 2nd International Conference on Pharmaceutical Updates
- ✔ (ICOMS) The 6th International Conference on Management Sciences
- ✔ (ICLAS) The 9th International Conference on Law and Society
- ✔ (ICMHS) The 4th International Conference Medical and Health Sciences
- ✔ (ICAF) The 6th International Conference for Accounting and Finance
- ✔ (ILEC) The 2nd International Language and Education Conference
- ✔ (ICONURS) The 2nd International Conference on Nursing
- ✔ (ICITAMEE) The 1st International Conference on Information Technology, Advanced Mechanical and Electrical Engineering
- ✔ (IConARD) International Conference on Agribusiness and Rural Development
- ✔ (ISHERSS) The 2nd International Symposium on Social Humanities Education and Religious Sciences
- ✔ (ICONPO) The 10th International Conference on Public Organization
- ✔ (DREAM) The 5th Dental Research and Exhibition Meeting
- ✔ (ICHA) The 5th International Conference on Hospital Administration
- ✔ (ICOSA) The 3rd International Conference on Sustainable Agriculture





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Preface by the Chairperson of the 4th ICoSI 2020



Dr. Yeni Rosilawati, S.IP. S.E., MM.

Assalamu'alaikum Wr. Wb.

All praise is due to Allah, the Almighty, on whom we depend for sustenance and guidance. Prayers and peace be upon our Prophet, Muhammad SAW, his family and all of his companions.

On behalf of the organizing committee, it is my pleasure and privilege to welcome the honourable guests, distinguished keynote & invited speakers, and all the participants.

With the main theme of “Cutting-Edge Innovations on Sustainable Development Goals (SDGs)”, the 4th International Conference on Sustainable Innovation (ICoSI) 2020 serves as a forum to facilitate scholars, policy makers, practitioners, and other interested parties at all levels from Indonesia and abroad to present their novel ideas, promote cutting-edge research, and to expand collaboration network. The conference has about 1373 participants participating from more than 8 countries 4 continents all over the world, making this conference a truly international conference in spirit.

This multidisciplinary conference was first held in 2012 and has undertaken various changes and adopted to the current technological trends of our education system. From having this conference with just 175 participants back in 2012 we have come a long way in making the conference a huge success with more than 1373 participants participating in this two-day conference.

Formerly, this conference consisted of only 9 (nine) focal conferences. This year, there are 14 focal conferences from various disciplines, namely: 1) The 2nd International Conference on Pharmaceutical Updates (ICPU), 2) The 6th International Conference on Management Sciences

(ICoMS), 3) The 9th International Conference on Law and Society (ICLAS), 4) The 4th International Conference Medical and Health Sciences (ICMHS), 5) The 6th International Conference for Accounting and Finance (ICAF), 6) The 2nd International Language and Education Conference (ILEC), 7) The 2nd International Conference on Nursing (ICONURS), 8) The International Conference on Information Technology, Advanced Mechanical and Electrical Engineering (ICITAMEE), 9) The 2nd International Conference of Agribusiness and Rural Development (IConARD), 10) The 10th International Conference on Public Organization (ICONPO), 11) The 2nd International Symposium on Social Humanities Education and Religious Sciences (ISHERSS), 12) The 5th Dental Research and Exhibition Meeting (DREAM), 13) The International Conference on Hospital Administration (ICHA), and 14) The 3rd International Conference on Sustainable Agriculture (ICoSA).

Accordingly, We are proud to announce that this year, the 4th ICoSI 2020 breaks the Museum Rekor-Dunia Indonesia (MURI) record as the Virtual Multidisciplinary Conference with the Largest Number of Area of Fields in Indonesia

In addition, this year, this conference holds special value since this is the first conference in the history of our university where the entire conference is taking place remotely on a digital platform through the use of advance technologies due to the Covid-19 Pandemic.

I would take this opportunity to express my highest respect to the Rector of Universitas Muhammadiyah Yogyakarta, Dr. Gunawan Budiyanto who gave approval and ensured the maximal support from all the faculty members of Universitas Muhammadiyah Yogyakarta (UMY) that made this event a big success. In addition, my appreciation goes to all the support teams who have provided their valuable support and advice from planning, designing and executing the program.

Let me conclude my speech by encouraging the delegates to participate with an increasing number in all the activities and discussions through the digital platforms for the next two days. I wish everyone a successful, safe, and fruitful conference.

Thank you!

Wassalamu'alaikum Wr. Wb.

Yogyakarta, Indonesia, 14 October 2020



Welcoming Remarks by the Rector of Universitas Muhammadiyah Yogyakarta



Assoc. Prof. Dr. Gunawan Budiyanto

Innovation is the beginning of the development of technology, and technology is a development machine that is expected to provide benefits to humans and provide the smallest possible impact on environmental quality. In the concept of sustainable development, development must improve the quality of human life without causing ecological damage and maintain the carrying capacity of natural resources.

International Conference on Sustainable Innovation (ICoSI) is an international conference which is an annual conference held by the University of Muhammadiyah Yogyakarta (UMY), Indonesia. In 2020 this raises the issue of "Cutting-Edge Innovations on Sustainable Development Goals." Therefore, on behalf of all UMY academics, I would like to congratulate you on joining the conference, hoping that during the Covid-19 Pandemic, we can still provide suggestions and frameworks for achieving sustainable development goals.

About The 4th International Conference on Sustainable Innovation (ICoSI) 2020

Cutting Edge Innovations for Sustainable Development Goals

The 2030 Agenda for Sustainable Development is enacted by the United Nations as a shared blueprint for peace and prosperity for people and the planet, now and into the future. It consists of strategies to improve health and education, reduce inequality, and spur economic growth while also conserving natures by 2030.

This year, however, at the first one-third of its timeline, the SDG Reports shows that the outbreak of COVID-19 did hinder the achievement, or at least decelerate the progress of achieving the 17 goals. In fact, according to the report, “some number of people suffering from food insecurity was on the rise and dramatic levels of inequality persisted in all regions. Change was still not happening at the speed or scale required”, accordingly.

Therefore, in this event of pandemic, the quantity and quality of research, innovation, and more importantly multi-disciplinary collaboration are indispensable. Furthermore, there needs to be clear ends of those works. That is how those research are applicable and benefits directly to the society. That is how those research is incorporated as the drivers of policy making, and used practically in the society. Hence, the stakeholders especially the triple helix of higher education institution, government, and industry must be re-comprehended and supported to reach the common goal of the SGD.

International Conference on Sustainable Innovation (ICoSI) has been essentially attempting to strengthen this regard since its first establishment. One of the goals of ICoSI is to provide primarily a platform where scholars, practitioners, and government could grasp the development and trends of research. Hopefully, meeting these actors altogether would result in stronger collaboration, sophisticated and advantageous research, and brighter ideas for further research. Based on these reasoning, this year, the 4th ICoSI 2020 UMY is themed ‘Cutting-edge Innovations for Sustainable Development Goals’.

Improving from last year conference which brought nine focal conference, this year ICoSI 2020 UMY brings 14 disciplines, from social sciences, natural sciences, and humanities. ICoSI 2020 received as much as 1005 papers. The paper works submitted in ICoSI 2020 UMY will be published in Atlantis Proceedings, IOP Proceedings, National/International Journals, and ICoSI ISBN-indexed Proceedings.

Nevertheless, ICoSI believes that publication is only the beginning of research dissemination. The publications will enhance the chance of the research known by wider audience, and then used, applied, and incorporated at either system, institutional, or personal level of human lives.



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TRACK ECONOMICS, LAW, EDUCATION, SOCIAL, AND HUMANITIES



Effect Of Money Ethics And The Use Of Siskeudes On The Level Of Fraud In Village Fund Management With Religiosity As A Moderation Variable

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ABSTRACT

The Village Fund is one of the most important part need by village officials in financing village government operations. The Village Fund has a big impact to village development undertaken by the Village Government. Village funds can be used for physical and non-physical development, however there are many management fraud of the village fund. This study intended to determine the effect of Money Ethics and the use of SISKEUDes to the fraud in village fund management and to see the moderating effect of religiosity on that relationship. The method analysis used in this study is Partial Least Square (PLS) with SmartPLS 3 as a test tool. The results of this study indicated that religiosity successfully modifies the effect of Money Ethics and the use of SISKEUDes to the Fraud in Village Fund Management. Money Ethics and the use of SISKEUDes directly affect Fraudulent Actions in Partial Village Fund Management. The variables of Money Ethic, Use of SISKEUDes and Religiosity affected Fraud in Village Fund Management as much as 98%.

Keywords: SISKEUDes, Farraud, The Village Fund

INTRODUCTION

At the beginning of its appearance, the Village Fund was intended to improve the quality of public services carried out by village officials, improve the quality of life of the community, and most importantly from the flow of village funds, namely to position the village to be the subject of development. The optimal utilization of village funds can change and accelerate the wheels of rural economic development in the village [1]. Village funds can also be used to encourage innovation and new entrepreneurs so that they can increase the production and marketing of village products that can be marketed no longer at the regional or village scale but can be on a national scale and even internationally through existing market places [2].

The amount of hope or effort from the government in increasing the potential or development of the village can be chosen from one of President Joko Widodo's development focuses in his two periods, namely village development. In 2020 there will be an increase in the allocation of village funds to Rp. 72 Trillion, in which the increase in village funds is aimed at increasing the empowerment of village communities and developing the economic potential of the village [2]. Until 2020, village funds have been able to build 201,899 KM of Village Roads, 1,181,659 meters of bridges, 9,329 village markets, 38,140 units of BUMDes activities, 60,274 irrigation and 4,265 village reservoirs [3]. Until 2020, it

was stated that village funds used to improve the quality of life of rural communities were able to build 21,118 sports facilities, 966,350 clean water, 260,039 toilets, 10,101 Polindes, 31,376.

Seeing the increase in the allocation of existing village funds and the quite significant impact of allocating village funds which is quite large, but there have also been negative impacts from the allocation of existing village funds. The problem or negative impact that arises from the allocation of village funds is the occurrence of embezzlement or the occurrence of inappropriate allocations by village officials. In 2015-2018 there were 252 cases of corruption in the village budget, which consisted of misuse of the budget, fictitious reports, embezzlement, budget inflation and bribery [4]. There was a significant increase in violations of village fund distribution in 2018 from previous years [5].

The act of cheating by village officials is very detrimental to both the community and the State. Someone will commit fraud in this case committing embezzlement because it is caused by his love for money so high that the Money Ethics owned by that person is not good [6]. Money Ethics has an effect on fraud and in this study also found that Religiosity was able to moderate the influence of Money Ethics on fraud [7]. Money Ethics has an effect on fraud, but religiosity is not able to moderate the relationship [8]. Money Ethics that is on someone can affect the existing fraud [9].

Information technology was created in order to facilitate the work of its users and the existence of information technology can tie the performance of its users. The use of information technology when it is not used properly can lead to fraud [10]; [11]; [12]. When the level of religiosity is high from village fund managers, it can prevent fraud [13].

Based on the research above, it is still not known whether the level of religiosity can moderate the effect of using information technology in fraud committed by village fund managers and there are not many studies that directly prove the moderating effect of the level of religiosity on the influence of Money Ethics on fraudulent acts of financial managers. village. Based on this explanation, the researcher is interested in conducting research with the title "The Effect of Money Ethics and the Use of SISKEUDes on Fraud in Fund Management with the Level of Religiosity as a Moderation Variable (Studies on Village Officials in Tegal Regency)"

LITERATURE REVIEW AND HYPOTHESIS

Management Of Village Funds

The embodiment of good governance (good governance) in the management of village funds is to promote transparency, accountability, orderly budgeting discipline and community participation. The management of village funds promotes good governance [13]. Deviant policies in budget preparation can be minimized by the participation of the public [14].

There is an allocation of funds earmarked for villages originating from balancing funds channeled to the district government originating from the APBN in the amount of at least 10% which is used for village development both physically and non-physically [15].

Fraud

Fraud is an act in which dishonest acts occur. Fraud is a general expression that includes all the ways in which cunning is used to get more advantage than itself which comes from wrong judgment [16]. Fraud in this case is an act outside the proper corridor. Fraud will occur where the related parties do not know or are aware of the existing code of ethics [17].

Fraud is the misrepresentation of material facts committed by one party to another with the aim of deceiving and influencing other parties to believe in these facts. Based on these opinions, it can be concluded that not cheating is an action that can harm the party another where the perpetrator of the act of fraud is aimed at gaining benefits for the perpetrator [18].

Money Ethic

Money is one of the most important aspects of human life by using money to fulfill people's daily needs. Money also can or is often used to measure a person's success rate. In United States, a person's success is measured by money and income [19]. Money is closely related to the personality and attitude of humans [20].

Money ethic is a person's perspective on money [21]. Money Ethic is the meaning and importance of money [22]. Someone who has high money ethics will place a higher interest in money and ethically will be less sensitive than people who have low money ethics [23].

The act of Fraud by village officials is very detrimental to both the community and the State. Someone will commit fraud in this case committing embezzlement because it is caused by his love for money so high that the Money Ethics owned by that person is not good [6]. Money Ethics influences fraud [7]. Money Ethics influences fraud [8]. Money Ethics that is on someone can affect the existing fraud [9].

H1: Money Ethics affects fraud in the management of village funds.

Use of SISKEUDes

SISKEUDes is an application or information system used by the village in reporting and preparing the APBDes. Information technology is a scientific discipline that is developing so rapidly [24]. Information technology is a technology used to process data, process, obtain, compile, store, manipulate data in various forms to produce information used for decision making [25].

Information technology was created in order to facilitate the work of its users and the existence of information technology can tie the performance of its users. The use of information technology when it is not used properly can lead to fraud [10]; [11]; [12].

H3: The use of SISKEUDes affects fraud in the management of village funds

Religiosity

Religiosity is the level of one's trust in role models in life and the procedures for worship. The level of human religiosity affects the pattern of life and the steps to be achieved. The higher a person's religiosity can lead to or direct actions towards a better direction [26]. Religiosity is a determining factor for the steps a person will take in making policy [27].

H2: Religiosity is able to moderate the influence of Money Ethics on fraud in village fund management

H4: Religiosity is able to moderate the effect of using SISKEUDes on fraud in managing village funds

RESEARCH METHODOLOGY

The research was a research that is based on hypothesis testing. A research which was conducted by using hypothesis testing is a quantitative research where the research is based on a specific population or sample using certain instruments in order to obtain the hypothesis test results [28]. This research was conducted at a Desa Se Kabupaten Tegal which provided a sample of 150 respondents.

The type of data used in this study is primary data, where the data is directly obtained from information sources [29]. The tool used to obtain information from this study was a questionnaire. The measurement scale in this study used a Likert scale which the opinion ranges from 1-5 for each question. This study used a Partial Least Square (PLS) analysis model which used the SmartPLS 3 tool.

RESULTS

The research was conducted using the SmartPLS 3 tool with the Partial Least Square (PLS) analysis method. Respondents in this study were 150 respondents. The method for selecting respondents was using the random sampling. The Partial Least Square (PLS) method goes through 3 stages in data analysis. The initial stage is carried out to look at the validity and reliability of the existing indicators, the second stage is to determine the fit model that will be used in the hypothesis testing, and the last stage is to test the hypothesis.

Designing the Measurement Model (Outer Model)

This stage is to determine the validity and reliability of the indicators connecting the latent variables. The indicators of this research are reflective because the indicators of latent variables affect the indicators so that three measurement stages are used, namely:

Discriminant Validity

The evaluation was carried out to see the square root of average variance extracted (AVE). The measurement model is assessed based on the measurement of cross loading with the construct. If the construct correlation with each indicator is greater than the size of the other constructs, then the latent construct predicts the indicator better than other constructs.

If value \sqrt{AVE} higher than the correlation value between constructs, a good discriminant validity is achieved. The indicator is said to be valid when the AVE value is > 0.5

Table 1 AVE Value

Variable	AVE
<i>Money Etics</i>	0.653
<i>Use of SISKEUDes</i>	0.732
<i>Fraud Actions in Village Financial Management</i>	0.697
<i>Religiosity</i>	0.619

Based on the results of data processing carried out with the help of SmartPLS 3.0 software, it was found that the AVE value for all constructs was > 0.50 . So that it can meet the convergent validity requirements.

1. Composite Reliability

To determine composite reliability, if the value of the composite reliability $\rho^C > 0.7$ can be said that the construct has high reliability or reliable and $\rho^C > 0.6$ is said to be quite reliable.

Table 2. Value of Composite Reliability

Variable	CR
<i>Money Etics</i>	0.904
<i>Use of SISKEUDes</i>	0.891
<i>Fraud Actions in Village Financial Management</i>	0.920
<i>Religiosity</i>	0.830

Based on the results of SmartPLS 3.0 data processing, it was found that the Composite Reliability value for all constructs was > 0.70 . So it can be concluded that all construct indicators are reliable or in other words meet the reliability test.

2. Cronbach Alpha

The reliability test was strengthened by the presence of Cronbach alpha where the consistency of each answer was tested. Cronbach alpha is good if $\alpha \geq 0.5$ and said enough if $\alpha \geq 0.3$

Table 3 Cronbachs Alpha Value

Variable	CA
<i>Money Etics</i>	0.866
<i>Use of SISKEUDes</i>	0.822
<i>Fraud Actions in Village Financial Management</i>	0.889
<i>Religiosity</i>	0.692

The Cronbach alpha value produced by all constructs is very good, namely > 0.5 , so it can be concluded that all

reflective construct indicators are reliable or meet the reliability test.

Designing a Structural Model (Inner Model)

The structural model uses the R-square for the dependent construct, the Stone-Geisser Q-square test for predictive relevance and the t test and the significance of the structural path parameter coefficients. R² is used to assess the effect of the independent latent variable on the dependent latent variable. The criteria for limiting the value of R² are in three classifications, namely 0.67, 0.33, and 0.19. Besides that, it also looks at the Qsquare predictive relevance to measure how good the observed value is and also the estimated parameters. A Q-square value greater than 0 indicates that the model has a predictive relevance value, while a Q-square value less than 0 indicates that the model lacks predictive relevance.

Table 4 R-Square Value

Variable	R-Square
<i>Money Ethics</i>	
<i>Use of SISKEUDes</i>	
<i>Fraud Actions in Village Financial Management</i>	0.980
<i>Religiosity</i>	

It is known that the R-Square value is 0.980 or 98%. Based on this, it can be seen that Money Ethics and the use of SISKEUDes have an effect on Fraud in Village Financial Management with a moderation of Religiosity of 98%, so only 2% of other factors influence the occurrence of Fraudulent Acts in Village Financial Management.

FIT Research Model

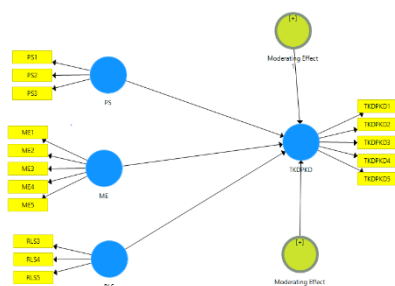


Figure 1
 FIT Research Model

Hypothesis Testing (Resampling Bootstrapping)

The confidence level used is 95%, so the level of precision is (α) = 5% = 0.05, and the t-table value is 1.98. If the t-statistic value is smaller than the t-table value and

the Pvalues value is greater than 0.05, then Ho is accepted and Ha is rejected. Meanwhile, if the t-statistic value is greater than t-table and Pvalue is less than 0.05, then Ho is rejected and Ha is accepted.

Table 5 Research Results

Hypothesis	T Statistics	P Values	Information
Moderation 1 PS->TKDPKD	3,228	0.001	Received
Moderation 2 ME->TKDPKD	3,736	0,000	Received
ME>TKDPKD	18,528	0,000	Received
PS>TKDPKD	8,955	0,000	Received

Based on Table 5, it can be seen that all hypotheses have been successfully supported or accepted where the overall t-statistic value is greater than the t-table and the P-value is less than 0.05. So it can be concluded that money ethics and the use of SISKEUDes have a direct effect on the level of fraudulent acts of village financial management and religiosity successfully moderates this relationship.

CONCLUSION

Based on the results of the research conducted it was found that, it can be seen that all hypotheses have been successfully supported or accepted where the overall t-statistic value is greater than the t-table and the P-value is less than 0.05. So it can be concluded that money ethics and the use of SISKEUDes have a direct effect on the level of fraudulent acts of village financial management and religiosity successfully moderates this relationship.

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