



Why Do Village Officials Commit Fraud? Exploring the Underlying Factors

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ABSTRACT

Fraudulent behavior refers to deliberate deception or misconduct carried out by individuals or groups, aiming to gain unfair advantages at the expense of others. Such actions are typically committed with full awareness of their potential to harm other individuals or entities. This study aims to examine the influence of pressure, opportunity, rationalization, gender, and information asymmetry on the tendency to commit fraud within village governments in Denpasar City. The population in this study consists of all village officials serving as Heads of Section and Heads of Affairs who are directly involved in the administration and financial management of villages, using purposive sample, a total of 46 respondents were obtained within 27 villages. Data analysis was conducted using the Partial Least Squares (PLS) method. The results show that opportunity has a significant positive influence on the tendency to engage in fraudulent behavior among village officials. In other words, the greater the opportunity, the higher the likelihood of committing fraud. In contrast, pressure, rationalization, gender, and information asymmetry do not have a significant impact on fraudulent tendencies in the village governments of Denpasar city.



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INTRODUCTION

Fraud is a broad concept encompassing various forms of deliberate violations or misconduct (Sevyolanita et. al, 2022), while occupational fraud has become a major concern for organizations and stakeholders globally (Anindya & Adhariani, 2019; DeZoort & Harrison, 2018). The Association of Certified Fraud Examiners (ACFE, 2016) as the world's largest anti-fraud organization, defines fraud as a deliberate act of deception or error committed by individuals or groups, fully aware that their actions may result in illegitimate benefits for themselves or others, while causing harm to another party. The ACFE categorizes fraud into three primary types: (1) Asset misappropriation, involving theft or misuse of assets; (2) Financial statement fraud, where executives or officials manipulate financial information for personal gain; and (3) Corruption, which involves the misuse of influence in business transactions to benefit oneself or others.

In recent years, fraud, especially within the public sector, has increasingly been uncovered at the village government level in Indonesia. For example, a 2020 report by Bali Post highlighted a case where the Head of Pemecutan Kaja Village was named a suspect for corruption, causing a state loss of approximately IDR 190 million. This case added to the growing list of village heads in Bali prosecuted for corruption following the enactment of Law No. 6 of 2014 on Villages (Merawati et al, 2024). According to Indonesia Corruption Watch (ICW), in 2021 alone there were 154 corruption cases in the village fund sector involving 245 suspects, with an estimated state loss of IDR 233 billion. While nationally, according to the Corruption Perception Index (CPI) released by Transparency International, Indonesia has shown a significant increase in perceived corruption, surpassing countries like Australia, China, and Malaysia. Recognizing the serious consequences of fraud, researchers have sought to prevent it by identifying and understanding the factors that motivate individuals to commit fraud. By addressing the root causes of fraud, prevention efforts can be more effective and targeted. As emphasized by Vousinas (2019), tackling fraud is a complex and lengthy process that requires a deep understanding of the underlying motivations and strategies for mitigation.

One of the most widely accepted frameworks for explaining the motivation behind fraudulent behavior is the Fraud Triangle Theory, introduced by Donald Cressey (1953). This theory posits that fraud occurs when three conditions are present: pressure, opportunity, and rationalization. These elements provide a foundation for many contemporary studies aimed at diagnosing and reducing fraud risk, particularly in organizational and public governance contexts.

Pressure refers to the internal or external force that drives someone to commit fraud. This is often financial in nature, such as personal debt or economic hardship, but in many cases, it may stem from greed. Situational pressure can arise when individuals or management face financial obligations that exceed their capacity. The higher the pressure, the greater the likelihood of fraudulent behavior. This is supported by Ghafoor (2019); Handoko & Aurelia (2021) and Takalamingan et. al, (2022), who found that pressure has a positive influence on fraud. However, Anindya & Adhariani (2019) and Utomo et al (2021) reported contrasting findings, concluding that pressure does not significantly affect fraud.

Opportunity refers to the circumstances that allow fraud to occur, typically due to weak internal controls, lack of oversight, or abuse of authority (Diany & Ratmono, 2014). According to Suryandari & Julianto (2019), opportunities for fraud may arise from two main sources: first, individuals who have in-depth knowledge of the weaknesses in an organization or system can more easily exploit them; second, ineffective internal controls provide employees the chance to commit fraud. Takalamingan et.al (2020) and Hashim (2020) found that opportunity positively affects fraud, while Handoko & Tandean (2021) and Utomo et. al (2021) found no significant relationship between opportunity and fraud.

Rationalization plays a critical role in enabling fraud, as individuals attempt to justify their dishonest actions before committing them. Justifications may include wanting to support family members, feeling entitled to additional benefits due to long service, or believing it is acceptable to take advantage of a financially successful organization. Studies by Takalamingan et.al (2020) and Utomo et. al (2021) concluded that rationalization does not influence fraudulent behavior. However, Suryandari & Pratama (2021) found the opposite, that rationalization does have a significant positive effect on fraud.

Gender differences may also influence individuals' ethical decision-making processes. According to Nugraha & Januarti (2015), masculine and feminine roles impact how men and women respond to situations. Men are often more competitive and willing to disregard rules to achieve their goals, while women tend to be more rule-oriented and cautious. However, findings vary. Waluyo (2017) found that women are more likely to commit fraud, while Apsari (2019) found that gender has no influence on fraudulent behavior. Anggraeni (2021), in contrast, concluded that gender does have a significant effect on fraud tendencies.

Information asymmetry is another factor that may lead to fraud. It occurs when the principal lacks sufficient knowledge about the agent's actual performance and contributions, making it difficult to

assess their true efforts. This informational gap creates an opportunity for individuals to engage in fraud and manipulate financial reports. Novitasari (2020) found that information asymmetry positively influences fraudulent behavior, whereas Rahayuni (2022) reported no significant effect.

Given the inconsistencies in previous empirical findings and the ongoing occurrence of fraud cases in village governments, this study is essential to conduct in order to provide a deeper understanding of the key factors that drive fraudulent behavior within village governance. The findings are expected to serve as a foundation for developing more effective fraud prevention policies, enhancing internal control systems, and strengthening ethical awareness among village officials. In addition, this study contributes theoretically by reinforcing the application of the Fraud Triangle Theory in the context of public sector governance.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Fraud Triangle Theory

Fraud Triangle theory was developed to address the fundamental question, why do individuals commit fraud? This theoretical model provides a framework for understanding the conditions that lead someone to engage in fraudulent acts. The concept was first introduced by Donald R. Cressey (1953). According to this theory, three key elements must be present for fraud to occur such as pressure, opportunity, and rationalization. Pressure refers to external or internal forces, most often financial that push individuals toward dishonest behavior. Opportunity arises when weaknesses in control systems or oversight allow the fraudulent act to take place undetected. Rationalization is the psychological process in which the perpetrator justifies their unethical behavior as acceptable or necessary.

Attribution Theory

Attribution theory developed by Fritz Heider (1958), seeks to explain how individuals interpret and assign causes to behaviors both their own and others. The theory posits that human behavior is influenced by two types of factors, such as internal factors (also known as dispositional attributions), such as personal ability, effort, or character traits and external factors (situational attributions), such as task difficulty, environmental conditions, or sheer luck. When individuals try to make sense of certain outcomes, they tend to attribute causality based on these internal and external forces. In the context of fraud, attribution theory is useful for understanding how perpetrators justify their actions and how observers perceive responsibility or blame. Attribution theory also provides insight into gender-based differences in ethical decision-making. Gender may influence how individuals perceive and respond to ethical dilemmas, including justifications for fraud.

Agency Theory

Agency theory as articulated by Eisenhardt (1989), is grounded in the relationship between two parties: the principal (e.g., stakeholders or government) and the agent (e.g., local government or village officials), where the agent is entrusted to act on behalf of the principal. Agency Theory directly supports the role of information asymmetry in fraudulent behavior. This occurs when agents (e.g., village officials) possess more information about activities and resources than principals (e.g., government or community stakeholders). When such asymmetry exists, agents can manipulate information to hide unethical acts, increasing the risk of fraud. A lack of transparency and accountability in public fund management, especially at the village level creates an environment where fraudulent behavior may go unnoticed.

The Influence of Pressure on Fraudulent Behavior

Pressure is often the initial driver behind fraudulent behavior. Individuals may face intense personal demands stemming from lifestyle pressures, financial hardship, gambling tendencies, a desire to outsmart the system, or dissatisfaction with their work environment. According to the Fraud Triangle Theory, such pressure can increase the likelihood of fraud when not managed properly. Consistent with this, empirical studies by Takalamingan et.al (2022), and Priyastiwi & Setyowati (2022) found that

pressure has a significant positive influence on fraud tendencies. Based on this rationale, the hypothesis is formulated as follows:

H₁: Pressure has a positive influence on the tendency to commit fraud

The Influence of Opportunity on Fraudulent Behavior

Opportunity refers to the availability of conditions that allow fraud to occur. These conditions often include weak internal controls, lack of monitoring, and ineffective organizational structures. Organizations must establish robust systems and place employees in roles that minimize their ability to exploit vulnerabilities. Studies by Takalamingan et.al (2022), Utomo et. al (2021), and Andayani & Sari (2019) support the notion that opportunity significantly increases the likelihood of fraud. Accordingly, the following hypothesis is proposed:

H₂: Opportunity has a positive influence on the tendency to commit fraud

The Influence of Rationalization on Fraudulent Behavior

Rationalization is a cognitive process by which individuals justify their unethical actions before committing them. It plays a central role in many fraud cases, as individuals convince themselves that their actions are acceptable or even necessary. Studies by Suryandari & Pratama (2021) found that rationalization significantly contributes to fraudulent behavior in the management of village funds. Based on these findings, the following hypothesis is formulated:

H₃: Rationalization has a positive influence on the tendency to commit fraud

The Influence of Gender on Fraudulent Behavior

Gender, as a socially and culturally constructed trait, may affect moral reasoning and ethical judgment. Gender differences can influence how individuals perceive and respond to ethical dilemmas. Research by Anggraeni (2021) and Andayani & Sari (2019) showed that gender has a significant effect on fraud tendencies, suggesting that men and women may differ in ethical behavior. Based on this, the following hypothesis is proposed:

H₄: Gender has a positive influence on the tendency to commit fraud

The Influence of Information Asymmetry on Fraudulent Behavior

Information asymmetry occurs when agents (e.g., fund managers or village officials) possess more information than principals (e.g., oversight bodies or the public). This imbalance can create opportunities for fraud, as agents may manipulate or withhold information to serve personal interests. Research conducted by Lestari & Supadmi (2017) and Rahayuni (2022) supports the notion that information asymmetry positively affects accounting fraud. Hence, the following hypothesis is proposed:

H₅: Information asymmetry has a positive influence on the tendency to commit fraud

METHODOLOGY

This research was conducted in Denpasar city, with 27 village governments. The sample in this study was determined using a purposive sampling technique, by selecting one Head of Section (*Kepala Seksi*) and one Head of Affairs (*Kepala Urusan*) from each village. These individuals were chosen based on their direct involvement in the administrative and financial management of the village. As a result, a total of 54 respondents were selected from 27 villages in Denpasar city. Data collected from respondents were analyzed using the Partial Least Squares (PLS) approach, which is suitable for exploring complex relationships between variables in a relatively small sample size.

The variables used in this study include five independent variables, such as pressure, opportunity, rationalization, gender, and information asymmetry, and one dependent variable, namely the tendency to commit fraud. Each variable was operationalized based on established theoretical and empirical frameworks. Pressure refers to internal or external forces that motivate an individual to commit fraud, such as lifestyle demands, financial distress, gambling behavior, job dissatisfaction, or a desire to defeat the system. It is measured through two indicators: personal pressure and external pressure. Opportunity

is defined as the perceived possibility to commit fraud due to weaknesses in the internal control system or ineffective supervision. It is measured through two indicators: the existence of opportunity and the offender's confidence in avoiding detection. Rationalization represents the cognitive justification made by individuals before committing fraud, allowing them to perceive their unethical actions as acceptable or necessary. The indicators used include abuse of position, abuse of power, and management inaction. Those variables is assessed using a 4-point Likert scale across 4 items, modified from Sevyolanita et. al (2022).

Gender in this context refers to the socially constructed roles and expectations related to being male or female, which may influence moral judgment and decision-making in the workplace. It is measured using two indicators, biological sex and job position, through 2 items on a 4-point Likert scale, modified from Anggraeni (2021). Information asymmetry refers to the imbalance of information between agents (village officials) and principals (external stakeholders), where agents possess more knowledge about internal operations, creating opportunities for opportunistic behavior. It is measured through two indicators, information held by village officials and information held by external parties, using 4 items on a 4-point Likert scale, modified from Amelia & Rahmawati (2021).

Finally, the tendency to commit fraud is conceptualized as the inclination or likelihood of an individual to engage in fraudulent acts, including document manipulation, falsification, financial misreporting, or abuse of position for personal gain. This variable is measured through five indicators: document manipulation, document falsification, omission of reports, misstatement of financial reports, and personal interest. Five items were used to assess this variable, applying a 4-point Likert scale modified from Sevyolanita et. al (2022) and Suryandari & Julianto (2019).

RESULT AND DISCUSSION

The number of questionnaires distributed in this study was 54, however eight questionnaires were not returned, resulting in 46 usable questionnaires. The following is Figure 1, which presents the PLS algorithm model.

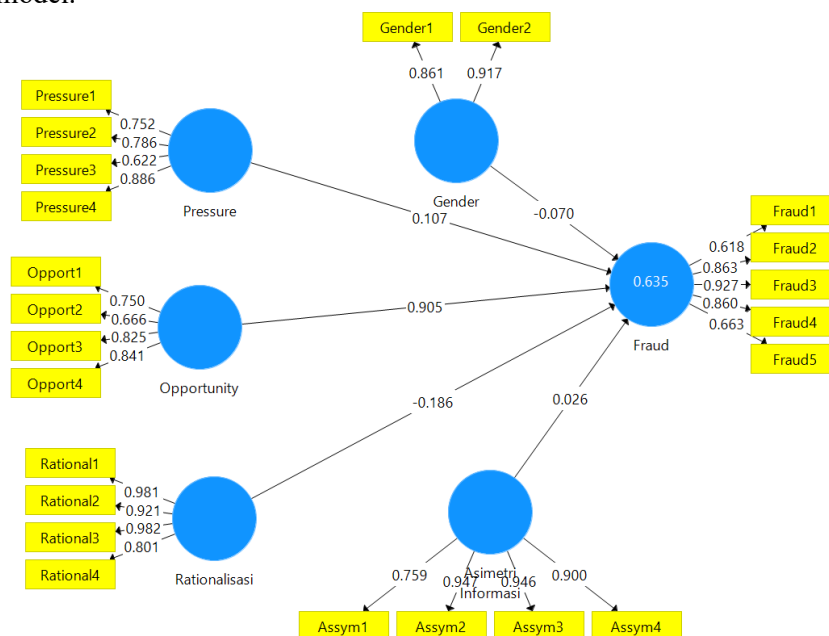


Figure 1. PLS Algorithm Model

The evaluation of the measurement model is conducted using the PLS algorithm analysis. This evaluation focuses on assessing individual convergent validity, discriminant validity, and item reliability. Convergent validity is examined through the Average Variance Extracted (AVE) and outer loading values. Meanwhile, composite reliability and Cronbach's alpha are used to assess internal

consistency or the reliability of each construct. For the model to be considered reliable, the outer loading should exceed 0.60, composite reliability and Cronbach's alpha should both be above 0.70, and the AVE should be greater than 0.50. As presented in Table 1, all constructs meet these criteria, confirming that the model demonstrates strong internal consistency and reliability (Hair et al., 2019).

Table 1. Outer Model Measurement

Contract	Item Number	Loading Factor	Composite Reliability	Cronbach Alpha	AVE
Pressure	Pressure1	0,752	0,798	0,766	0,589
	Pressure2	0,786			
	Pressure3	0,622			
	Pressure4	0,886			
Opportunity	Opport1	0,750	0,855	0,777	0,598
	Opport2	0,666			
	Opport3	0,825			
	Opport4	0,841			
Rationalization	Rational1	0,981	0,959	0,941	0,854
	Rational2	0,921			
	Rational3	0,982			
	Rational4	0,801			
Asymmetry Information	Asym1	0,759	0,939	0,914	0,795
	Asym2	0,947			
	Asym3	0,946			
	Asym4	0,900			
Gender	Gender1	0,861	0,883	0,739	0,791
	Gender2	0,917			
Fraudulent Behavior	Fraud1	0,618	0,894	0,847	0,633
	Fraud2	0,863			
	Fraud3	0,927			
	Fraud4	0,860			
	Fraud5	0,663			

Source: Author

In addition, discriminant validity in PLS can be evaluated using the Fornell-Larcker criterion. As presented in Table 2, the square root of the AVE for each construct exceeds the highest correlation it has with any other construct. This indicates that each construct is distinct from the others, thereby confirming that all constructs demonstrate adequate discriminant validity.

Table 2. Discriminant Validity using *Fornell-Larcker Criterion*

Construct	InfAsym	Fraud	Gender	Opportunity	Pressure	Rational
Information Asymmetry	0,891					
Fraud	0,623	0,795				
Gender	0,748	0,566	0,889			
Opportunity	0,814	0,785	0,791	0,733		
Pressure	0,689	0,575	0,476	0,665	0,767	
Rationalization	0,868	0,610	0,806	0,842	0,633	0,924

Source: Author

The hypotheses were tested by performing bootstrapping analysis and the results as presented in Table 3:

Table 3. Hypotheses result

Hypotheses	Symbol	Coefficient	P-values	Supported
Pressure→ Fraud	H ₁	0,107	0,524	No
Opportunity→ Fraud	H ₂	0,905	0,014	Yes
Rationalization→ Fraud	H ₃	-0,186	0,631	No
Gender→ Fraud	H ₄	-0,070	0,754	No
Information Asymmetry → Fraud	H ₅	0,026	0,942	No

Source: Author

The Influence of Pressure on Fraudulent Behavior

The first hypothesis proposed that pressure has a positive influence on the tendency to commit fraud. However, the variable of pressure did not show a significant effect on fraudulent behavior ($p = 0,524 > 0,050$). Although theoretically pressure such as financial strain or job-related stress is considered a motivator for fraud, in this study, it appears that such pressures were either not intense enough or were effectively managed within the organizational environment, leading to the rejection of H₁. According to Tuanakotta (2016), fraud often occurs due to the presence of pressure. Pressure refers to internal or external forces that compel an individual to engage in fraudulent behavior, often driven by lifestyle demands, financial difficulties, or dissatisfaction with their work. This pressure may stem from within the individual and is often shaped by the workplace environment. Albrecht et.al (2012) also emphasized that the higher the pressure experienced by an individual, the greater the likelihood of fraudulent behavior. The analysis shows that pressure does not significantly influence the tendency to commit fraud among village officials. Although pressure, such as financial difficulties or lifestyle demands is often assumed to drive unethical behavior, this result suggests that in the context of village governance in Denpasar, such pressures may not be strong enough or widespread enough to trigger fraudulent actions. The findings of this study are in line with previous research conducted by Anindya & Adhariani (2019) and Utomo et. al (2021) that pressure does not significantly affect fraud.

The Influence of Opportunity on Fraudulent Behavior

The second hypothesis proposed that opportunity has a positive influence on the tendency to commit fraud. The result indicates a significant positive relationship between opportunity and fraudulent behavior ($p = 0.014 < 0,050$), thus H₂ is accepted. Opportunity emerged as the only variable with a significant and positive effect on the tendency to commit fraud. This aligns with the Fraud Triangle Theory, which posits that the presence of opportunities, often arising from weak internal controls, lack of oversight, or ineffective sanctions provides fertile ground for fraudulent acts. A high coefficient (0.905) suggests that when internal control is weak or monitoring is insufficient, the likelihood of fraud increases substantially. It is emphasizing that opportunity is a critical enabler for unethical conduct in the workplace, especially within public administration at the village level. According to Tuanakotta (2016), in the context of fraud, the greater the opportunity, the stronger the intention for someone to engage in fraudulent behavior. Opportunities for fraud generally arise from weak internal controls and poor management supervision. When internal control systems are ineffective and sanctions are not strictly enforced, opportunities for misconduct increase. Conversely, strong internal control mechanisms and firm enforcement of penalties can significantly reduce the chances of fraudulent activity. This result aligns with previous research by Takalamangan et.al (2022), Utomo et. al (2021), and Andayani (2019) which found that opportunity affect positive significantly the tendency to commit fraud.

The Influence of Rationalization on Fraudulent Behavior

The third hypothesis proposed that rationalization has a positive influence on the tendency to commit fraud. The result found it to be insignificant ($p = 0,631 > 0,050$), it means H₃ is rejected. This indicates that rationalization does not have a significant influence on the tendency to commit fraud. The responses provided by participants showed that most respondents disagreed with statements suggesting

rationalization as a justification for fraudulent behavior. Village officials generally feel they are treated fairly and compensated in accordance with their responsibilities. Their expectations are met, and there is a perception of fairness within the organizational system. Furthermore, leaders in these village administrations are not seen as abusing their authority or positions. When issues or suspicions arise, upper management takes them seriously and actively seeks appropriate solutions.

Rationalization typically refers to an individual's attempt to justify deviant actions. Perpetrators may convince themselves that their actions are not actually fraudulent but are instead something they rightfully deserve, often based on their perceived contributions or dedication to the organization. However, in this study, such justification mechanisms appear to be minimal or absent among the respondents, reducing the likelihood of fraud being rationalized or accepted as normal behavior. This indicates that justifications or moral excuses used to legitimize unethical behavior are not a prominent factor among the respondents. It may reflect an organizational culture where wrongdoing is clearly understood as unacceptable, thus reducing the role of internal justification in the decision to commit fraud. These findings are consistent with previous research by Takalamingan et.al (2022), Utomo et al. (2021), and Priyastiwati & Setyowati (2022), which also found that rationalization does not significantly influence fraudulent behavior.

The Influence of Gender on Fraudulent Behavior

Gender as tested in H_4 , also showed no significant relationship with fraud tendency ($p = 0,754 > 0,050$). This suggests that both male and female officials behave similarly when it comes to ethical decision-making in the village governance context. There is no evidence to support gender-based differences in susceptibility to fraud, supporting the idea that ethical conduct is more likely influenced by professional standards and organizational norms than by gender identity. This means that gender does not significantly influence the tendency to commit fraud, and thus H_4 is rejected.

According to Coate and Frey (2000), the main difference between men and women in the workplace lies in their early socialization experiences and role-related expectations. Early workplace socialization shapes employees' perceptions and attitudes toward job expectations and potential rewards. Both male and female employees are equally motivated by rewards and incentives, which can drive them to perform well. Consequently, both genders are equally likely to develop positive work behaviors, such as diligence and responsibility. Based on respondents' answers, most participants disagreed with statements suggesting that gender differences influence fraudulent behavior. This indicates that employees in village governments do not perceive any differences in characteristics, motives, or ethical standards between men and women regarding fraudulent actions. In fact, gender does not play a role in position assignments within the village apparatus; both men and women are given equal opportunities for promotion and responsibility.

Moreover, male and female employees working within the same professional environment tend to develop similar ethical values and moral standards. This shared ethical foundation contributes to similar behavior patterns, including resistance to fraudulent behavior. As a result, both male and female employees are considered to have equal potential to engage or not engage in fraud. The findings of this study contradict several previous studies, such as those by Fadlilah (2017), who found that men are more prone to committing fraud, and Waluyo (2017), who argued that women are more likely to engage in fraud. Other studies by Andayani & Sari (2019) and Anggraeni (2021) also reported that gender has an influence on fraudulent behavior. However, the present findings align with the study conducted by Apsari (2019), which found that gender does not significantly affect the likelihood of committing fraud.

The Influence of Information Asymmetry on Fraudulent Behavior

The fifth hypothesis proposed that information asymmetry has a positive influence on the tendency to commit fraud. However, the result shows insignificant relationship ($p = 0,942 > 0,050$), means that information asymmetry does not significantly influence the tendency to commit fraud, and therefore, H_5 is rejected. The finding suggests that disparities in access to information between village officials and stakeholders do not significantly influence fraudulent behavior. This may indicate that information

is relatively well-distributed or that existing transparency mechanisms reduce the potential for opportunistic behavior.

This finding is consistent with research conducted by Saftarini et. al (2015), who argued that fraudulent behavior often arises when opportunities are created through poor transparency in financial management. Typically, only internal actors, those with in-depth knowledge of financial processes are in a position to exploit such asymmetries. However, in this study, respondents predominantly disagreed with statements suggesting the presence of significant information gaps between internal staff and external stakeholders. Employees appear to be transparent and honest in sharing financial and administrative information with external stakeholders, thereby reducing the potential for misuse or fraud driven by information asymmetry. These results are also in line with the studies of Rahayuni (2022), Setiawan et al. (2015), and Putri & Suartana (2022), which similarly found that information asymmetry does not significantly affect fraudulent tendencies. A mismatch in the level of information between internal and external parties is not necessarily a determinant of fraud, particularly when transparency practices are already in place and consistently followed.

CONCLUSION

This study investigated the influence of pressure, opportunity, rationalization, gender, and information asymmetry on the tendency to commit fraud among village officials in Denpasar city. The findings reveal that only opportunity significantly influences fraudulent behavior, while pressure, rationalization, gender, and information asymmetry do not show any significant impact. Theoretically, the study provides partial support for the Fraud Triangle Theory, confirming the relevance of opportunity but questioning the consistent applicability of pressure and rationalization across all settings. Even though other factors were not statistically significant, the implementation of sound internal controls, ethical leadership, and transparent financial practices remain important in maintaining organizational integrity and trust.

These findings also carry important implications for both policy and practice. First, efforts to combat fraud at the village level should focus on minimizing opportunities by enhancing transparency, enforcing accountability mechanisms, and promoting community oversight. Regulatory bodies and regional governments may consider developing standardized anti-fraud guidelines, especially for villages managing large financial allocations such as village funds (*Dana Desa*). Second, training programs for village officials should not only focus on technical skills but also include ethics and anti-fraud awareness, fostering a culture of integrity and civic responsibility. Since internal motivation (pressure or rationalization) was not a major driver in this study, external systems of control should be prioritized as preventive measures.

Despite offering important insights, this study has several limitations that must be acknowledged. First, the sample was limited to 46 respondents from 27 village governments in Denpasar, which may limit the generalizability of the findings. Additionally, this research used a cross-sectional design, capturing perceptions at a single point in time, which may not reflect changing attitudes or long-term behavior. Future research could address these limitations by employing a larger and more diverse sample across different regions, incorporating longitudinal methods to capture fraud trends over time. Researchers are also encouraged to explore other potential predictors of fraudulent behavior such as organizational culture, leadership style, or whistleblowing mechanisms. Combining qualitative approaches such as interviews or case studies with quantitative analysis may also yield deeper insights into the complex motivations behind fraud in the public sector.

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