

ABSTRAK

Skripsi dengan judul “Penerapan Sistem Pengendalian Internal dan Kompetensi Aparatur sebagai Upaya Pencegahan *Fraud* dalam Pengelolaan Dana Desa (Studi pada Pemerintah Desa Ngadisuko, Kecamatan Durenan, Kabupaten Trenggalek)” yang ditulis oleh Windi Malisa Putri, NIM. 126403202156, Jurusan Akuntansi Syariah, Fakultas Ekonomi dan Bisnis Islam, UIN Sayyid Ali Rahmatullah, Pembimbing Ahmad Budiman, M.S.I.

Banyaknya kasus kecurangan dalam pengelolaan dana desa yang dilakukan oleh aparatur desa yang terjadi akibat dana desa yang berjumlah cukup besar. Selain itu, dana desa yang diperoleh selalu mengalami perubahan setiap tahunnya. Sehingga membutuhkan pengawasan dari berbagai pihak agar tindakan kecurangan tidak terjadi.

Tujuan dari penelitian ini adalah (1) Mendeskripsikan penerapan sistem pengendalian internal dalam upaya pencegahan *fraud* pada pengelolaan dana desa di Pemerintah Desa Ngadisuko Kecamatan Durenan Kabupaten Trenggalek. (2) Mendeskripsikan tingkat kompetensi aparatur terhadap upaya pencegahan *fraud* pada pengelolaan dana desa di Pemerintah Desa Ngadisuko, Kecamatan Durenan, Kabupaten Trenggalek. (3) Mendeskripsikan upaya mengenai pencegahan *fraud* dalam pengelolaan dana desa di Pemerintah Desa Ngadisuko Kecamatan Durenan Kabupaten Trenggalek.

Metode yang digunakan pada penelitian ini adalah pendekatan kualitatif dengan jenis penelitian studi kasus. Jenis data yang digunakan adalah data primer dan data sekunder. Data primer diperoleh dari wawancara dan observasi, sedangkan data sekunder diperoleh dari dokumentasi. Adapun informan pada penelitian ini yaitu Bapak Mutriman selaku Kepala desa, Ibu Rumiatur selaku Sekertaris Desa, Bapak Fery Prima Giri selaku KAUR Keuangan, dan Bapak Sumanto selaku Ketua BPD.

Hasil dari penelitian ini disimpulkan bahwa penerapan sistem pengendalian internal dalam upaya pencegahan *fraud* pada pengelolaan dana desa di Desa Ngadisuko Kecamatan Durenan Kabupaten Trenggalek telah menerapkan berbagai komponen pengendalian internal yang meliputi lingkungan pengendalian, penilaian risiko, aktivitas pengendalian, informasi dan komunikasi, serta pemantauan. Selain itu, kompetensi aparatur desa juga memainkan peran penting dalam pencegahan *fraud* dengan pelatihan dan edukasi bagi aparatur desa maka akan terbukti meningkatkan pemahaman dan keterampilan mereka dalam mengelola dana desa secara transparan dan akuntabel. Upaya mengatasi pencegahan *fraud* dalam pengelolaan dana desa memerlukan pendekatan holistik, penerapan teknologi, kerja sama antar berbagai pihak, dan penguatan hukum dengan strategi yang tepat, maka dapat diharapkan bahwa upaya pencegahan *fraud* dalam pengelolaan dana desa dapat diminimalkan secara signifikan.

Kata Kunci: Sistem pengendalian Internal, Kompetensi Aparatur, *Fraud*, Pengelolaan Dana Desa

ABSTRACT

The thesis with the title "The Application of Internal Control System and Apparatus Competence as an Effort to Prevent Fraud in Village Fund Management (Study on Ngadisuko Village Government, Durenan District, Trenggalek Regency)" written by Windi Malisa Putri, NIM. 126403202156, Department of Sharia Accounting, Faculty of Islamic Economics and Business, UIN Sayyid Ali Rahmatullah, Supervisor Ahmad Budiman, M.S.I.

The number of cases of fraud in the management of village funds carried out by village officials occurred due to a large amount of village funds. In addition, the village funds obtained always change every year. So it requires supervision from various parties so that fraudulent acts do not occur.

The objectives of this study are (1) To describe the application of the internal control system in an effort to prevent fraud in the management of village funds in the Ngadisuko Village Government, Durenan District, Trenggalek Regency. (2) Describe the level of competence of the apparatus towards fraud prevention efforts in the management of village funds in Ngadisuko Village Government, Durenan District, Trenggalek Regency. (3) Describe efforts to prevent fraud in the management of village funds in Ngadisuko Village Government, Durenan District, Trenggalek Regency.

The method used in this study is a qualitative approach with a type of case study research. The types of data used are primary data and secondary data. Primary data was obtained from interviews and observations, while secondary data was obtained from documentation. The informants in this study are Mr. Mutriman as the Village Head, Mrs. Rumiaturun as the Village Secretary, Mr. Fery Prima Giri as the Head of Finance, and Mr. Sumanto as the Chairman of BPD.

The results of this study concluded that the implementation of the internal control system in an effort to prevent fraud in the management of village funds in Ngadisuko Village, Durenan District, Trenggalek Regency has implemented various internal control components which include control environment, risk assessment, control activities, information and communication, and monitoring. In addition, the competence of village officials also plays an important role in fraud prevention with regular training and education for village officials, which will be proven to increase their understanding and skills in managing village funds in a transparent and accountable manner. Efforts to prevent fraud in the management of village funds require a holistic approach, the application of technology, cooperation between various parties, and strengthening the law with the right strategy, so it can be expected that fraud prevention efforts in village fund management can be significantly minimized.

Keywords: Internal Control System, Apparatus Competence, Fraud, Village Fund Management