



The Effect of Good Governance on Preventing Potential Fraud in the Management of BOK Funds at Puskesmas in Mojokerto District

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Abstract

This study aims to test and analyze the effect of good governance—specifically accountability, effectiveness, and transparency—on the potential for fraud in the management of BOK funds at Puskesmas (Health Centers) in Mojokerto District. A simple random sampling technique was employed, and samples were selected randomly based on the calculated sample size using the Slovin formula. The analysis was conducted using multiple linear regression to determine the relationships between the variables. The findings reveal that accountability, effectiveness, and transparency do not significantly influence the potential for fraud at the Mojokerto Regency Health Centers. This suggests that the implementation of good governance practices does not directly impact the potential for fraudulent activities in the management of BOK funds at these health centers. These results highlight the need for further investigation into other factors that may contribute to fraud prevention and underscore the complexity of fraud management within public health institutions.

Keywords: accountability; effectiveness; transparency; potential fraud

INTRODUCTION

Public services involve very broad aspects of life. In the life of a state, the government has the function of providing various public services needed by the community (Yuliantini, Cantyawati, Pratuwu, & Indrayani, 2019), including health services. Health services are one of

the government's priorities, so the fulfilment of the health budget as one of the basic dimensions of human development in the State Budget (APBN) is necessary. This health budget is used to fulfil the improvement of universal health service coverage and service quality

and sustainability (Soputan, Tinangon, & Lambey., 2018).

One form of health service provided by the government for the community is the health center (Puskemas). As a health service center, Puskesmas has two functions, namely public service functions and clinical/medical service functions. Currently, there are still various problems faced by Puskesmas and their networks to improve the health status of the community. Some of these problems include financing for health services, especially the limited operational costs of services provided by local governments to meet the operational costs of Puskesmas in their regions (Yuliantini dkk., 2019). To overcome these problems, the central government launched the Health Operational Assistance (BOK) (Amalianti, 2021).

BOK aims to assist regions in achieving national targets in the health sector, which is a mandatory regional authority. Puskesmas must meet the needs of the community through six programs, ranging from nutrition, Maternal and Child Health (MCH)/KB, sanitation, health promotion, prevention and eradication of infectious diseases, and treatment. However, in its management, BOK funds still have many obstacles so that the achievement of program

success is still not fulfilled (Syadza, 2021). These obstacles include the risk of fraud in the management of BOK.

Since the implementation of BOK, the risk of fraud in health services has become increasingly apparent in Indonesia. This risk arises and can become more widespread due to the pressure of the new financing system in Indonesia, the opportunity due to lack of supervision, and the justification for committing this act (Hamson & Makkah, 2021). Healthcare fraud risks costing the country's health fund and reducing the quality of health services. In many cases, the risk of healthcare fraud occurs due to underpaid medical personnel, imbalances between the healthcare system and the healthcare burden, providers not providing adequate incentives, shortages of medical equipment, inefficiencies in the system, lack of transparency in healthcare facilitation and cultural factors (Soputan dkk, 2018).

One evidence of BOK fund fraud occurred at the Bulukumba Health Center in 2017 with evidence of corruption amounting to Rp. 10,598,083,000. The alleged corruption case of the 2020 Health Operational Assistance (BOK) activity funds, at Sukarami Health Center in

Muara Enim Regency, found many violations that caused state losses of 464 million rupiah.

The potential for fraud that occurs in the management of BOK funds can be caused by poor implementation of good governance at Puskesmas. One way to develop good governance is to improve the quality of performance of the concerned agency (Putriany, 2018). Based on Government Regulation No. 38 of 2017, each government agency can make updates in each of its activities so that it can support the achievement of the good governance process which aims to improve the performance of Puskesmas administration as one of the local government agencies, and is directed to accelerate the realization of community welfare. In the health sector, potential fraud is not only in the form of corruption but also includes assets misuse and statements falsification. Fraud in the health sector can be committed by all parties involved in the BOK program ranging from users of Puskesmas services, health service providers, and drugs and medical devices providers. Uniquely, each of these actors can cooperate in the act of fraud or cheat each other (Soputan et al., 2018).

Good or bad governance can be assessed if it has intersected with all

elements of the principles of good governance (Triyanto, Purnawan, & Saputra., 2021). Health centers are required to implement good governance through a good governance system by creating transparency, accountability, and effectiveness in a state of financial management. In realizing a good governance system, there needs to be changes in the field of government accounting, because financial information is produced for various parties through the accounting process (Radjak & Taidi, 2022).

In Indonesia, several studies have been conducted on the causes of fraud, including research conducted Alfaruqi & Kristianti (2019), Putri & Wahyono (2018), Wijayanti & Hanafi (2018), Seputro, et al., (2017), dan Atmadja & Saputra (2017). Meanwhile, research abroad regarding this fraud was conducted by Omukaga (2020), Sitanala (2019), Nwayanwu (2018), Abdullahi & Mansor (2018), Hopper (2017), dan Drogalas et al., (2017).

Factors that can be used to overcome and anticipate potential fraud that occurs in relation to the management of BOK funds are by analyzing the level of effectiveness of the management of BOK funds, transparency, and accountability in the proper management of these BOK

funds. The effectiveness of internal control affects the potential for fraud in the management of BOK funds. Effectiveness is related to the relationship between the expected and the actual achieved results. Effectiveness is the relationship between outputs and objectives. The greater the contribution of output to the achievement of goals, the more effective the organization, program, or activity (Zahra, Sarwani, Sari, & Hamdani, 2022).

This is supported by several researchers such as Sitanala (2019), Putri & Wahyono (2018), Wijayanti & Hanafi (2018), Ratmono et al. (2017), dan Atmadja & Saputra (2017) which explain that the effectiveness of internal control greatly affects the potential for fraud. The results of research by Hermiyeti (2008), Nisak dkk., (2013), dan Purwitasari (2013) state that internal control has a significant effect on fraud prevention. This indicates that the improvement of the internal control system is a measure of the success of fraud prevention (Atmadja & Saputra (2017). Meanwhile, the results of research conducted by Handayani (2021) show that effectiveness (budget) has a negative effect on the potential fraud of village funding. Meanwhile, different results were explained in the research of Kisnawati

et al. (2019) dan Basuki et al. (2019) which explain that the level of effectiveness of internal control has no effect on the potential for fraud, but rather community participation is the potential for fraud. This is supported by research by Putubasai (2018) which states that community participation can affect fraud in the use of village funds.

The principle of accountability is very important to be applied by the financial department of Puskesmas as the flow of receiving money is not appropriate and there is a lack of control from the treasurer. This can result in ineffective revenue financial reports on the cash flow statement, especially on the financial performance of the Puskesmas (Radjak & Taidi, 2022). The results of several researchers Ash-shidiqqi & Wibisono (2018), A. T. Atmadja & Saputra (2018), Hopper (2017), Atmadja & Saputra (2017) are in line with the previous statement. The same research results were also conducted by Prasetyo et al. (2017) which explain that accountability is expected to improve the quality and performance of government agencies to become a transparent and public interest-oriented government. According to research by Fitriyani et al. (2018), accountability in village financial management is an important

aspect in creating good governance in village financial management.

Transparency is an important concern for the implementation of government functions in carrying out the mandate of the community. The government has the authority to make every important decision in which the results have a direct impact on society. The government must also be able to provide and provide accurate information about everything it does and its duties. The form of accountability that can be carried out by the village government apparatus to the community is to develop a regulatory framework that guarantees the transparency of the village government to the community (Miranda & Akmal, 2019). Transparency visualizes compliance with regulations in procedures, the ability to assess performance, transparency in the preparation of regulations that lead to a predetermined time and ensure the effectiveness and efficiency of the task implementation budget (Kusuma, 2023).

Researchers have shown consistent factors, namely accountability variables that affect the potential for fraud, including Undap & Kimbal (2019), A. T. Atmadja & Saputra (2018), Armaini (2017), Anantawikrama Tungga Atmadja &

Saputra (2017), dan Hopper (2017). While the inconsistent factor is the variable level of effectiveness found in Kisnawati et al. (2019) and Basuki et al. (2019).

The limitations that occur the research of Soukotta & Utami (2019) explain that there is a lack of previous research on the factors that influence trust in leaders, besides that this study has not involved the Village Supervisory Agency (BPD) so that the potential disclosure of fraudulent management of village funds is only seen from the perspective of village officials and local neighbourhood associations (RT). Meanwhile, Yulihantini & Wardayati (2017) explains that the limitations are only by using literature studies so that researchers do not directly enter the field to identify and assess existing problems.

Aziiz & Prastiti (2019), Wijayanti & Hanafi (2018), Anantawikrama Tungga Atmadja & Saputra (2017), dan Wiguna et al. (2017) state in future research to add other variables. The addition of variables such as organizational culture, accounting guidelines or standards, information systems that affect fraud, as well as variables from a behavioural and managerial perspective. Meanwhile, research from Aziiz & Prastiti (2019) and Raharjo et al. (2018) suggest to

involve more sources by adding interview data (qualitative).

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

The Concept of Good Governance

Good governance is the implementation of political, economic, and administrative authority in the management of a country's affairs at all levels. Governance consists of complex mechanisms, processes and institutions through which citizens and groups articulate their interests, mediate their differences, and exercise their legal rights and obligations. Good governance is, among other things, participatory, transparent, and accountable. It is also effective and equitable. Further, it promotes the rule of law. Good Governance ensures that political, social, and economic priorities are based on broad consensus in society and that the voices of the poorest and most vulnerable people are heard in decision-making regarding the allocation of development resources (Eysink & Paape, 2018).

Accountability

The term accountability comes from the English term which means a condition to be accounted for or a condition to be held accountable. Accountability is the functioning of all

components that drive the course of company activities, according to their respective duties and authorities. According to the State Administration Institute and the Indonesian Financial and Development Supervisory Agency, accountability is an obligation to provide an answer and explain the performance and actions of a person / leader of an organizational unit to those who have the right or authority to hold them accountable. Accountability is the clarity of functions, structures, systems, and institutional responsibility so that institutional management can be carried out properly.

Effectiveness

Makmur in (Nurman et al., 2022) explains that effectiveness can be said to be a measurement in the sense of achieving predetermined goals or objectives, where if these goals have been achieved, it can be said to be effective. So, it can be concluded that effectiveness shows the ability to achieve goals that have been set according to applicable standards. Meanwhile Sunarti (2019) defines effectiveness as the ability to carry out tasks, functions (operation of program activities or missions) of an organization or the like in the absence of pressure or tension between its implementation.

Transparency is the openness of information both in the decision-making process and in disclosing information. In the context of information disclosure in the perspective of decision making where it is explained that decisions are the result of making choices from several alternatives, while decision making refers to the process that occurs until the decision is reached (Triyanto dkk, 2021). The possibility of the effect of good governance on the potential for fraud in the management of BOK funds

Effect of Accountability on Potential Fraud in the Management of BOK Funds. Accountability is the responsibility of the village financial management implementation team for the community, with the main person in charge being the village head (Maju, 2020). Accountability is the skill of providing information to higher authorities about the actions of a person or group of people towards the wider community in an organization. Village officials must be transparent and responsible for the accounting and financial administration process, so that in managing finances and reporting them transparently and accountably, this can be done to minimize the potential for fraud in village financial management (Asmawati & Basuki, 2019).

Article 28 of 1999 Law No. 7 explains what is meant by the principle of responsibility, which is the principle that regulates every action and the results of performing such actions. The state must be responsible to the community or the people as the owner of the supreme sovereignty of the State according to the applicable laws and regulations. The existence of State responsibility in financial management by the government to the public will be able to minimize the potential for fraud.

Previous research by Oktaviani et al. (2017) shows that accountability affects the potential for fraud. Research by Sari et al. (2019) revealed the results that accountability has an influence on potential fraud. The results of Handayani (2021) convey that accountability have a negative effect on potential fraud. Based on some of the research findings above, the following hypothesis is proposed:

H1: Accountability affects the potential for fraud in the management of BOK funds at Puskesmas.

Effectiveness on Potential Fraud in the Management of BOK Funds

Effectiveness shows success in terms of whether or not the predetermined goals are achieved. If the results of the activity are close to

the target, it means that the higher the level of effectiveness (Lubherty Dewi Amalia, Sudati Nur Sarfiah, 2018). Effectiveness describes the ability of village governments to realize village fund finances and village funds to implement planned programs compared to targets that have been set based on potential real value (Halim, 2002) as cited by Raharjo et al., (2018) The effectiveness of internal control affects the potential for fraud in the use of village funds. This is because if the internal control of the village government is not good, there will be opportunities for fraud in the use of village funds. A good division of authority and responsibility, authorization from the authorized party, including supporting evidence of transactions, physical examination of good assets, good recording of each operational activity and monitoring by assessing operational activities will result in a decreased level of fraud (Wijayanti & Hanafi, 2018).

The results of research by Hermiyeti (2008), Nisak dkk., (2013), dan Purwitasari (2013) state that internal control has a significant effect on fraud prevention. This indicates that the improvement of the internal control system is a measure of the success of fraud prevention (Atmadja & Saputra (2017)

In another section, Handayani (2021) conveyed the results of his research which revealed that budget effectiveness has a negative effect on the potential fraud of village funds. This means that the more effective the village fund budget is used as a guideline in managing village finances, the potential for village fund fraud can be reduced because the budget here is used as a reference for village officials in managing village finances. Based on some of the research findings above, the following hypothesis is proposed:

H2: Effectiveness affects the potential for fraud in the management of BOK funds at Puskesmas.

The Effect of Transparency on Potential Fraud in the Management of BOK Funds

One manifestation of the values and principles of good governance is transparency of hardware and public management systems must develop transparency and liability systems. The goal of good governance is the implementation of professional, legal certainty, transparent, responsible, credible, clean, sensitive, and receptive governance for all interests and aspirations based on ethics, the spirit of service and public responsibility and honesty in the service of the nation's combat mission

to realize the ideals and goals of the state (Kumalasari & Riharjo, 2016). Transparency is very important in carrying out government duties in fulfilling the people's mandate. Because the government is currently in power to make various important decisions that affect the people, the government must provide complete information about what it is doing. With openness, lies are difficult to hide, which means that transparency is an important tool that can save public money from corruption. To prevent the increasing fraud of village funds, the most important thing that must be done is to ensure transparency and community involvement in village development (Farida et al., 2021).

Agency Theory explains that with transparency, the principal will obtain the same information as the agent regarding government administration, so that the village government will be more transparent in managing village funds. This will automatically reduce the potential for fraud in the village. In line with Agency theory, the results of research by Farida et al., (2021) state that transparency has a negative effect on the potential for misuse of village funds. This implies that the freer and wider the application of transparency, the lower the potential for misuse of village funds.

The results of Handayani (2021) are also in line with the results of Farida et al., (2021) which prove that transparency has a negative effect on the misuse of village funds. Good transparency is when agency performance accountability reports are published freely and can be accessed by the wider community, the information available can be understood by all groups, and periodic agency accountability is carried out to prevent fraud. Based on some of the research findings above, the following hypothesis is proposed.

H3: Transparency affects the potential for fraud in the management of BOK funds at Puskesmas.

METHOD

This study is using simple random sampling technique by taking samples randomly according to the number of samples that have been calculated. The sample size is calculated using the Slovin formula. The Slovin formula is commonly used in survey research where usually the number of samples is very large, so a formula is needed to get a small sample but can represent the entire population. The Slovin formula can be seen based on the

following notation (Nalendra, Rosalinah, Supriadi & Rahayuningsih., 2021):

$$n = N / (1 + N \cdot d^2)$$
$$n = 54 / (1 + 54 \cdot 0,05^2)$$
$$n = 54 / (1 + 0,135)$$
$$n = 47,6 \approx 48$$

Description:

n: number of samples
N: total population
d: Tolerable and desired percentage of error (0.05)

The data in this study were obtained through field research using a questionnaire. Researchers obtained data directly from the first party (primary data), the research subjects were the heads of Puskesmas and each treasurer and program holder.

RESULTS AND DISCUSSION

Descriptive Statistics

The output in the descriptive statistics table shows a description of the respondents' answers to each variable. The accountability variable (X1) shows that the maximum value of the total respondent's answer is 40 while the minimum or lowest is 27. The

effectiveness variable (X2) shows the highest total score of respondents' answers is 32 while the lowest is 25. The transparency variable (X3) shows the highest total score of respondents' answers is 38 while the lowest is 28. Then the potential fraud variable (Y) shows the highest respondent's answer of 28 and the lowest is 18 of all questionnaire items distributed.

Validity and Realibility Test

Based on the results of the validity test output, it shows that all items in this study are valid because the $r_{\text{count}} > r_{\text{table}}$ value so that all questionnaire statements can be used in research. On the other hand, Table 2 shows that the Cronbac's Alpha value for each variable has a value above 0.60 so that it can be said that all variables in the study are reliable, usable, and trustworthy.

Normality Test

The normality test results in this study indicate that the research data is normally distributed because the significance value > 0.05 , which is 0.115. Normal data distribution indicates that this study is worth testing using parametric analysis.

Table 1. Descriptive Statistics

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Accountability (X1)	48	27	40	32.37	2.402
Effectiveness (X2)	48	25	32	28.50	2.000
Transparency (X3)	48	28	38	33.40	1.965
Potential Fraud (Y)	48	18	28	21.75	1.919

Table 2. Reliability Test Results

Variable	Cronbach's Alpha	Decisions
Accountability (X1)	0,619	Reliabel
Effectivities (X2)	0,650	Reliabel
Transparency (X3)	0,694	Reliabel
Potential Fraud (Y)	0,620	Reliabel

The normality test in the research in this study used the Kolmogorov-Smirnov test which was calculated with the help of SPSS. By using SPSS to find out whether the data is normally distributed or not, it can only be seen in the sig line. If the value is less than the specified significance, for example 5%, then the data is not normally distributed, otherwise if sig is more than or equal to 5%, the data is normally distributed (Ghozali, 2018).

Multicollinearity Test

The multicollinearity test results above show that the tolerance value > 0.1 and the VIF value < 10 so that there is no multicollinearity problem in the results of this study. There is no multicollinearity problem so it shows that there is no interrelationship between accountability, effectiveness, and transparency variables.

To determine the presence or absence of Multicollinearity, it can be done by by paying attention to the Variance Inflation Factor (VIF) and tolerance numbers. The cutoff value that is commonly used to indicate the presence of multicollinearity is a tolerance value of less than 0.10 or equal to a VIF value of more than 10 (Ghozali, 2018). The multicollinearity symptom test is intended to test whether the regression model finds a correlation between the independent variables. A good regression model should not have no correlation between the independent variables (Ghozali, 2018).

Heteroscedasticity Test

The Glejser test results show a significance value > 0.05 so it can be concluded that the results of this study do not have heteroscedasticity. These results indicate that there is homoscedasticity so that the linear

regression test is feasible to use in this study.

The heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from residuals between one observation and another (Ghozali, 2018). If the variance from one observation to another is constant, then the regression model includes homoscedasticity. Conversely, if the variance from one observation to another is different, then the regression model includes heteroscedasticity. A good regression model is a regression model that is homoscedasticity or that does not occur heteroscedasticity. Researchers used the help of SPSS statistics version 20 to test data heteroscedasticity. According to (Ghozali, 2018) there is no heteroscedasticity if the significance value is > 0.05 . Conversely, heteroscedasticity occurs if the significance value is < 0.05 . To test the presence or absence of heteroscedasticity can be done by using the Glejser test technique.

Autocorrelation Test

The Durbin Watson test results show the Durbin Watson value < 2 so that there is no autocorrelation in the research results, so the linear

regression test is feasible to use in this model.

Autocorrelation aims to test whether in the linear regression model there is a correlation between confounding errors in period t and confounding errors in period $t-1$ (previous) (Ghozali, 2018). Autocorrelation test is used to determine whether the autocorrelation test is carried out to determine whether in a linear regression model there is a strong relationship, both positive and negative, between the data in the research variables. This is often found in time series data because disturbances in one individual/group tend to affect disturbances in the same individual/group in the next period. In cross section data, autocorrelation problems are relatively rare because disturbances in different observations come from different individuals/groups.

A good regression model is one that is free from autocorrelation. Detect or determine the presence or absence of autocorrelation problems in the regression model using the Durbin-Watson test (D-W Test). The d value is then compared with the 5% significance table value, the number of samples, and the number of independent variables (Gunawan, 2018). Apart from using the above

provisions, according to Musriha (2019) testing uses Durbin-Watson with $-2 < d < 2$ and negative autocorrelation occurs if DW is above +2 or (DW > +2).

Hypothesis Test Results

In the multiple linear regression output where the multiple regression equation in this study can be explained. The formula is as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

$$Y = 15,389 + 0,077X_1 + 0,204X_2 - 0,059X_3 + e$$

The regression equation above can be explained as follows:

- a) The constant value of 15.389 indicates that if the Accountability (X1), Effectiveness (X2), and Transparency (X3) variables are equal to zero then the Y variable is worth 15.389 data assuming other things are constant.
- b) The regression coefficient of the Accountability variable (X1) of 0.077 indicates that if the Accountability variable (X1) increases by one unit, the Potential Fraud variable (Y) increases by 0.077. Unit with the assumption that other things are constant.
- c) The regression coefficient of the Effectiveness variable (X2) of

0.204 indicates that if the Effectiveness variable (X2) increases by one unit, the Potential Fraud variable (Y) increases by 0.204. Unit with the assumption that other things are constant.

- d) The regression coefficient of the Transparency variable (X3) of -0.059 indicates that if the Transparency variable (X3) increases by one unit, the Potential Fraud variable (Y) decreases by 0.059. Unit with the assumption that other things are constant.

Coefficient Determinacy

Based on the results of the output above, it shows the R Square values of 0.057 (5.7%), meaning that variable Y is influenced by the independent variables studied. While the other 94.3% is influenced by other factors outside the study.

Partial Test (t Test)

Testing has criteria by comparing t table and t count and can also see the significance of t. If t count > t table and the significance value of $t \leq 0.05$ then the independent variable has a significant effect on the dependent variable. The test results show:

Table 3. Multiple Linier Regression Test Results

Model	Unstandardized Coefficients			
	B	Std. Error	t	Sig.
1 (Constant)	15.389	6.730	2.287	.027
Accountabilities (X1)	.077	.119	.644	.523
Effectivities (X2)	.204	.141	1.453	.153
Transparency (X3)	-.059	.146	-.401	.690

The variable possible influence of accountability (X1) shows that the tcount value (0.644 < t table (2.00) or Sig value (0.523) > α (0.05), then the hypothesis is accepted which means that partially there is no influence of variable X1 on variable Y. The resulting coefficient value is 0.077, meaning that variable X1 does not have a positive and significant influence on variable Y.

The variable of the possibility of effectiveness influence (X2) shows that the tcount value (1.453) < ttable (2.00) or Sig value (0.153) > α (0.05), then the hypothesis is accepted which means that partially there is an influence of variable X2 on variable Y. The resulting coefficient value is 0.204, meaning that the variable X2 variable has no positive and significant effect on variable Y.

The variable of the possible influence of transparency (X3) shows that the tcount value (0.401) < ttable (2.00) or Sig value (0.690) > α (0.05), then the hypothesis is accepted which means that partially there is an influence of variable X3 on variable Y.

The resulting coefficient value is 0.059, meaning that variable X3 does not have a negative and significant influence on variable Y.

The Effect of Accountability (X1) on Potential Fraud (Y)

The results of testing hypothesis 1 of the study, the effect of accountability on the potential fraud of BOK fund management, show that accountability has no effect on the potential fraud of BOK fund management with a significance value of 0.523. This shows that H1 is rejected, meaning that accountability has no effect on the potential for fraudulent management of BOK funds at the Mojokerto Regency Health Center. This is due to some of the administrative staff of Puskesmas coming from different educational backgrounds with the positions they occupy. In addition, this is due to the accountability of related parties which is not based on openness and easy access to accurate and clear financial information. Conditions like this make it prone to irregularities. Without

guaranteed access to accurate and adequate information, accountability will only be pseudo-accountability. Thus, financial accountability will not be recognized by policy makers, if financial managers are not open in conveying accurate and clear information, with respect to the sources of revenue, expenditure, and use of the financial budget

These results support the research of Utama, Sitawati, dan Subchan (2023) which states that accountability has no effect on fraud prevention. However, the results of this study do not support the results of Handayani's research (2021) which found that accountability has a negative effect on the potential for fraudulent use of funds. The same research results were also conducted by Prasetyo et al. (2017) explains that accountability is expected to improve the quality and performance of government agencies to become a transparent and public interest-oriented government. Research by Fitriyani et al. (2018) explain that accountability in village financial management is an important aspect in creating good governance in village financial management.

The Effect of Effectiveness (X2) on Potential Fraud (Y)

The results of testing hypothesis 2 of the study, the effect of the effectiveness of potential fraud in the management of BOK funds, show that the effectiveness of the management of BOK funds has no effect on the potential fraud in the management of BOK funds with a significance value of 0.153. Although the items contained in the effectiveness indicator in this study have been fulfilled quite well, they cannot anticipate the potential fraud in the management of BOK funds, this may be due to the ability of individuals who intend to commit fraud to have the characteristics and skills that support fraud to occur.

The results of this study are in accordance with the research of Sari, Chandra, dan Azhar (2021)) which states that the effectiveness variable has no significant effect on potential fraud. The results of Omugama (2020) show that effectiveness cannot affect potential fraud, this is more due to fraud diamond factors, the same as the fraud triangle but here the capability factor is added, which refers to situations where potential fraudsters have the skills, traits, and abilities needed to be able to commit fraud. This is a turning point marked by a fraudster who recognizes that

there is an opportunity for fraud and then uses his abilities and skills to turn that opportunity into reality (Omukaga, 2020).

The results of this study do not support the research results of researchers such as Sitanala (2019), Putri & Wahyono (2018), Wijayanti & Hanafi (2018), Ratmono et al. (2017), and Atmadja & Saputra (2017) which explain that the effectiveness of internal control greatly affects the potential for fraud. The results of research by Hermiyeti (2008), Nisak dkk., (2013), and Purwitasari (2013) state that internal control has a significant effect on fraud prevention. This indicates that the improvement of the internal control system is a measure of the success of fraud prevention (Atmadja & Saputra (2017). Meanwhile, the results of Handayani's research (2021) show that effectiveness (budget) has a negative effect on the potential fraud of village funds.

The Effect of Transparency (X3) on Potential Fraud (Y)

The results of testing hypothesis 3 of the study, the effect of transparency on the potential for fraud in the management of BOK funds, show that transparency in the management of BOK funds has no effect on the potential for fraud in the

management of BOK funds with a significance value of 0.690. This can be caused by limited access to information related to the management of BOK funds. Documents related to the budget, revenue, and expenditure of BOK may not be openly available and difficult to access by the public. Lack of transparency in decision-making, which includes limitations in disclosing the financial decision-making process. Information related to strategic or financial decisions made by Puskesmas officials is often not transparently explained to the public. Difficulties in delivering complex information, namely the existence of technical terms related to financial management that are difficult for the public to understand. As well as limited human resources, technology, and infrastructure to provide financial information quickly or in an easily accessible format.

The results of this study are in line with the results of research conducted by Utama et al (2023) which state that transparency has no effect on fraud prevention. The results of his research explain that the availability and ease of access to information will not be of value without a form of information and financial reports as a form of accountability that can be used to

monitor and assess the decision-making process, so transparency cannot guarantee that the potential for fraud will decrease if it is not accompanied by the accountability of related parties in managing finances.

The availability and ease of access to information will not be worth anything, without a form of information and financial reports as a form of church financial accountability, which is useful for monitoring, assessing, and criticizing the decision-making process and church financial accountability so far. This shows that transparency and accountability are two principles of good governance that are difficult to separate. Something cannot be said to be accountable if it is not transparent, although it cannot be guaranteed that something that is transparent must be accountable.

CONCLUSION, IMPLICATION AND LIMITATION

This study aims to determine the effect of good governance on the potential for fraud in the management of Puskesmas BOK funds. Based on the data collected and the results of the tests carried out, the following conclusions can be drawn that accountability has no effect on potential fraud at Puskesmas of Mojokerto District. In addition,

effectiveness has no effect on potential fraud at Puskesmas of Mojokerto District. Finally, transparency has no effect on potential fraud at Puskesmas of Mojokerto District

Future researchers can add other independent variables that can affect the potential for fraudulent management of BOK funds, such as the quality of human resources at Puskesmas or cultural factors, and others. Further researchers can increase the sample used and expand the range of respondents to obtain more representative data. Future researchers can also add data collection methods by conducting interviews to get more objective results.

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