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### The Tendency of Student Motives in Committing Academic Fraud

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#### ABSTRACT

This study aims to examine the effect of fraud diamond's elements that against the intention of committing academic fraud by comparing two universities in Salatiga. This study used undergraduate accounting students of UKSW and STIE AMA as the object. This study is a quantitative research and data were obtained through distributing questionnaires to respondents via google form. This study used sampling techniques of probability sampling, and total sample of 266 undergraduate accounting students was obtained. The results shows that the variables of pressure, opportunity, rationalization, and capability have a positive effect on the intention of committing academic fraud among UKSW undergraduate accounting students. However, for STIE AMA undergraduate accounting students only pressure and opportunity variables that have a positive effect, while rationalization and capability variables have a negative effect on the intention of committing academic fraud.

#### INTRODUCTION

Fraud is easily being found in our everyday life. Fraud can occur in various of situations and places. The failure of PT Asuransi Jiwasraya in paying the JS Saving Plan insurance policy is one examples of recent fraud phenomenon. This case implicates PT Asuransi Jiwasraya's accountant that manipulated the organization financial reports continuously (kompas.com, 2020). In addition, Tokopedia has also laid off several of their employees because they committed frauds during Tokopedia 9th birthday celebration flash sale. Those employees were found out to buy some discount products illegally (kompas.com, 2018). In the end of 2018, fraud cases also happened on automotive industry. Former CEO of Nissan-Renault, Carlos Ghosn, was arrested on suspicion of falsification of financial statements and misuse of company assets.

Ghosn also didn't report his actual income, which is 5 billion yens for five periods since 2011 (kompas.com, 2018).

Fraud can be found in university environment as well. It is usually known as academic fraud. Even, this case is already become a habit for college students. Academic fraud forms that students usually do are leaking on a note or team up with other students during exam, copying friend's work, and copying other's work on the Internet without giving citation. Moreover, there are also some of them who ask friends to replace them in doing exams or commonly called jockeys (Santoso & Yanti, 2016).

In the early of 2020, the world was horrendous with the news of COVID-19. This virus entered Indonesia on March 2<sup>nd</sup>, 2020 with two positive-patient cases which was confirmed by the government (kompas.com, 2020). As an

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anticipation of the spread of COVID-19, education institutions were asked to do online-based learning. The learning and teaching process at the universities and also schools must be conducted online so that the community will stay in their house. Every interaction between teachers and students are conducted in cyberspace using gadget (Zaharah & Kirilova, 2020). It is supported by the development of the technology and the availability of the Internet that ease our daily life activities. Internet services is also cheaper and affordable nowadays. The geography factors, such as distance and time differences are no longer an obstacle in obtaining knowledge (Hia & Ginting, 2019). One of the impact of the Internet in online learning is the convenience for students to access lots of articles, journals, and other information virtually to be used as a reference in making assignments. But, this convenience could increase students' opportunity in committing plagiarism of someone's work that is came under academic fraud. Furthermore, the supervision of students during making exams and assignments is reduced because the lecturer cannot supervise them directly, therefore the students' opportunity to work in a team and share their answers are increased.

The study on academic fraud have been held by Aulia (2015) that examines the relationship between academic achievement, self control, academic self-efficacy, and gender on the behavior of Universitas Negeri Padang's students in academic fraud. The result of the study stated that academic achievement, self control, and academic self-efficacy all together play a role of about 10 percent in determining academic fraud behavior. Moreover, there is a difference between male students and female students in committing academic fraud. Indrawati et al. (2017) also studied the behavior of academic fraud with the student object of S1 Accounting at the State University in Bali. The variables used are greed, opportunity, need, and exposure. The result is that these four variables have a significant effect on the behavior of undergraduate accounting students at the State University in Bali in committing academic fraud. Furthermore, the study of Apriani et al. (2017) used the elements of the fraud triangle to determine its relationship with academic fraud behavior by Ganesha University of Education undergraduate accounting students. The result shows that pressure and rationalization partially have a significant effect, but partially opportunity does not have a significant effect. Murdiansyah et al. (2017) and Fransiska and Utami (2019) use the fraud diamond dimension in their study on

student academic fraud behavior. In the study of Murdiansyah et al. (2017) the object is the Brawijaya University Master of Accounting students while Fransiska and Utami (2019) use the S1 Accounting Education students of one of State University in Malang as the object of her study. The results of both two studies state that the four variables, which are components of the fraud diamond have an effect on student behavior in committing academic fraud. Furthermore, Artani and Wetra (2017) also examined the behavior of academic fraud in students using the fraud diamond dimension, but a new variable was added, namely self-efficacy. The result is that the student's academic fraud behavior is simultaneously influenced by these five variables.

Based on the above phenomena and background, this study aims to examine the effect of the fraud diamond elements consisting of pressure, opportunity, rationalization, and capability on the intention of undergraduate accounting students to do academic fraud by comparing two universities in Salatiga. In contrast to previous study, the object of this study used two different populations, namely undergraduate accounting students at Satya Wacana Christian University (SWCU) and the AMA College of Economics (STIE AMA), with the two populations implementing online learning in the era of the COVID-19 pandemic. The reason for choosing accounting students as objects is because the data from the Association of Certified Fraud Examiners (2020) or ACFE through the Report to the Nations shows that the accounting department is the second highest fraud perpetrator in the world of work with a figure reaching 14 percent. In addition, ACFE (2020) also shows that as many as 49 percent of the education level of the fraudsters is undergraduate, so this research is aimed at undergraduate accounting students who are likely to work in accounting in the future. In addition, this study chose SWCU and STIE AMA as objects because they both have different characters. The SWCU undergraduate accounting study program has A accreditation and the university instills Christian values, while the STIE AMA undergraduate accounting study program has B accreditation and the university has more nationalistic values, so this study wants to make comparisons.

The benefit of this study for universities, especially SWCU and STIE AMA, is that it can provide information related to the factors in the fraud diamond element that affect the intention of accounting students to commit academic fraud. In the future, this information can be used to detect and anticipate the occurrence of academic fraud, and can be used as a

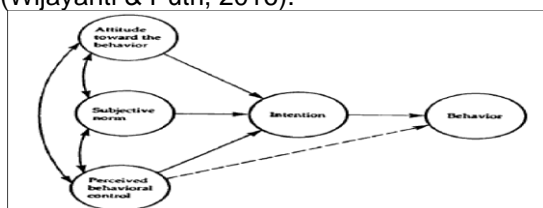
consideration for evaluating and designing the online lecture system so that it will be better in the future. This study can also add to the literature or references for the academic community regarding the factors that influence student academic fraud behavior.

## MATERIALS AND METHODS

This study uses Theory of Planned Behavior (TPB) which can predict specific individual behavior (Ramdhani, 2011). This theory says that an individual's intention is the main thing that drives a person to carry out a behavior. The intention can be seen from how hard a person is willing to try, and how much effort and planning is made to realize a behavior (Beck & Ajzen, 1991).

There are three factors in TPB that influence individual behavior, namely attitude toward the behavior, subjective norm, and perceived behavioral control (Beck & Ajzen, 1991). Attitude toward the behavior leads to the individual beliefs about consequences and positive or negative evaluations of a behavior (Ajzen, 2005). The second factor is subjective norm, which is an individual's subjective perception of the reactions or views of others on their behavior (Ramdhani, 2011). Furthermore, perceived behavioral control is related to individual feelings about whether or not a behavior is easy to do (Beck & Ajzen, 1991).

TPB is used in this study because the factors in this theory have the relation with the intention to committing academic fraud. The first, attitude towards behavior, if a student thinks that academic fraud behavior is positive and justifiable, an intention will appear for the student to commit academic fraud (Wijayanti & Putri, 2016). Furthermore, subjective norm, if students have a perception that people around them, such as their family and friends assume that fraud is normal and acceptable, this can bring up the intention of students to commit academic fraud (Wijayanti & Putri, 2016). The last, perceived behavioral control, it takes place when students assume that academic fraud is easy to do and provides benefits, it will bring up the intention to commit academic fraud (Wijayanti & Putri, 2016).



**Figure 1**  
**Theory of Planned Behavior**  
Source: Beck and Ajzen (1991)

The definition of fraud according to Tuanakotta (2010) is an action taken by one or more members of management, managers, employees, or third parties intentionally by deception to obtain illegal profits. In a book entitled "Fraud Examination" Albrecht et al. (2012) defines fraud as a deliberate deceptive act that can be carried out by individuals or groups consciously without any coercion that can harm the victim and benefit the perpetrator. As for ACFE (2016) through the 2016 Indonesian Fraud Survey defines fraud as an illegal act that is deliberately carried out to achieve a certain goal (can be in the form of manipulation or presenting false reports to other parties) that the perpetrator can come from inside or outside the company for gaining personal or group benefit and can directly or indirectly harm other parties. The definition of fraud used in this study is according to (ACFE, 2016).

ACFE (2016) divides fraud into 3 types. The first one is asset misappropriation, this fraud can be in the form of theft by an organization or another party and this fraud is easiest to detect because usually the assets are tangible. Second, fraudulent statements, this fraud is carried out by giving false statements regarding a company that cover up the actual circumstances and conditions. Furthermore, the third one is corruption. This fraud is often not being detected because there is cooperation from those who enjoy the benefits. The examples are abusing authority, paying bribes, and committing economic extortion. This type of fraud often occurs in various developing countries because of weak law enforcement and low integrity factors.

Academic fraud is a fraud that happens in the educational field. This fraud is commonly done by students when they do their assignment or exam. According to Purnamasari (2013), academic fraud is dishonest behavior carried out by students to obtain academic success. Academic fraud can make negative impacts to students, for example, students become indiscipline, lazy to read, in-confident, irresponsible, and prefer to cheat during exams (Yudiana & Lastanti, 2017).

The fraud diamond framework is a development of the fraud triangle framework introduced by Cressey (1953). The fraud triangle is a framework containing things that encourage someone to commit fraud, it is including pressure, opportunity, and rationalization. Then Wolfe and Hermanson (2004) sparked the fraud diamond which is the development of the fraud triangle. It contains additional capability factors which can also encourage someone to commit fraud. The

capability referred to in this case is the capability to recognize opportunities to commit fraud and the expertise to take advantage of these opportunities and invite others to cooperate and cover up their actions so that they are not caught (Artani & Wetra, 2017). Opportunity is likened to an open door for committing fraud, while pressure and rationalization encourage someone to pass through the door, but only people who have the capability can pass through the door (Noble, 2019).



**Figure 2**  
**Fraud Diamond**

Source: Wolfe and Hermanson (2004)

The study by Fransiska and Utami (2019) obtains the result that GPA (Grade Point Average) is one of the pressures that students feel, so that students want to graduate from the universities with a high GPA and on time. Then, the study by Murdiansyah et al. (2017) also shows that pressure can affect the behavior of students in committing academic fraud. According to Albrecht et al. (2012), pressure is someone's incapability in achieving a goal, so that someone committing fraud in order to achieve that goal. The pressure referred to in this study is the difficulty in understanding the course materials, the number of assignments with the same deadline, too little time to take exams, demands from parents to get good grades, fear of failure, and lots of activities inside and outside the campus. The higher of pressure obtained will encourage students to take shortcuts in order to achieve academic success through various ways, such as by committing academic fraud. Based on this, hypotheses can be formulated:

**H1 : Pressure has a positive effect to the intention of committing academic fraud.**

Albrecht et al. (2012) defines opportunity as a situation or condition that is considered safe to commit fraud on the assumption that the fraudulent behavior will not be known by others. The greater the opportunity, the greater the intention to commit fraud (Albrecht et al., 2012). The result of the study by Yudiana and Lastanti (2017) says that opportunity has a significant effect on academic fraud. In the study of Prawira and Irianto (2015), it is also explained that there are several opportunities that give influences to the academic fraud behavior, namely the ease of copying information from the internet without including sources, less strict supervision during exams, seat position during the exam, and lecturers not checking the plagiarism level of student assignments. In addition, online learning during the COVID-19 pandemic also resulted in greater opportunities for academic fraud, so the hypothesis was obtained:

**H2 : Opportunity has a positive effect to the intention of committing academic fraud.**

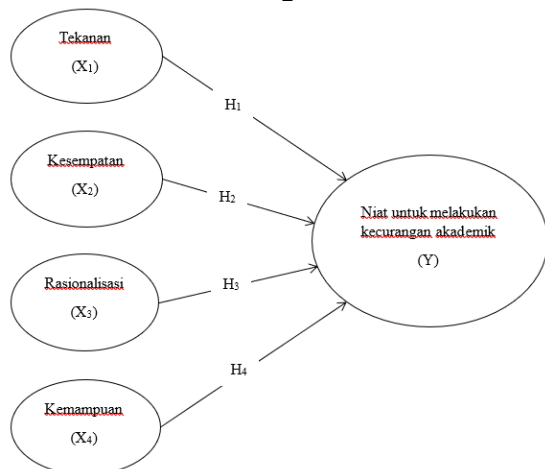
The result of the study by Murdiansyah et al. (2017) and Prawira and Irianto (2015) say that rationalization can affect the academic fraud behavior of students. Albrecht et al. (2012) through "Fraud Examination" defines rationalization as a wrong excuse that is used by someone to justify his/her wrong behavior. In this context of academic fraud, rationalization is defined as self-justification that is carried out by students when committing academic fraud on the assumption that their actions are not wrong things so that they can reduce their guiltiness (Yudiana & Lastanti, 2017). In this study, rationalization is described as an assumption that committing academic fraud is not something wrong by giving various kinds of excuses as the justification. Based on this, a hypothesis can be formulated:

**H3 : Rationalization has a positive effect to the intention of committing academic fraud.**

Wolfe and Hermanson (2004) say that fraud will not occur if the perpetrators do not have the capability or expertise to do every detail properly. This is supported by the study of Artani and Wetra (2017) and Yudiana and Lastanti (2017) which state that capability has a positive effect on student behavior in committing academic fraud. In this study, the capability refers to the capability of students to cooperate with friends, the capability to assess situations that are deemed safe to commit academic fraud, and the capability to make cheats or strategies for cheating. These various capabilities can be formed if students are used to do them since they were in school (Fransiska

& Utami, 2019). Based on the explanation above, the hypothesis is obtained:

**H4: Capability has a positive effect to the intention of committing academic fraud.**



**Figure 3**  
**Research Model**

This study uses quantitative methods. In this study, there are 4 independent variables and 1 dependent variable. The independent variables consist of pressure, opportunity, rationalization, and capability. The dependent variable is the intention to commit academic fraud. The research variable measurement uses a likert scale from 1 to 5 which reflects strongly disagree, disagree, neutral, agree, and strongly agree.

The data used in this study are primary data obtained through distributing questionnaires to respondents. The questionnaire was sent to respondents via google form. The population in this study were SWCU and STIE AMA undergraduate accounting students who were active in the odd semester of the 2020/2021 school year, which consisted of 818 SWCU students and 126 STIE AMA students, so the total population was 944 students. The sampling technique used was probability sampling of undergraduate accounting students who were active in the odd semester of the 2020/2021 school year at SWCU and STIE AMA. The number of the samples is determined using the Slovin formula as follows:

$$n = \frac{N}{1 + Ne^2}$$

$$n = \frac{944}{1 + 944(0,05)^2}$$

$$n = \frac{944}{1 + 2,36}$$

$$n = \frac{944}{3,36}$$

$$n = 281$$

$$UKSW = \frac{818}{944} \times 281$$

$$UKSW = 243$$

$$STIEAMA = \frac{126}{944} \times 281$$

$$STIEAMA = 38$$

Explanation :

n = Sample size

N = Population size

e = The allowance for inaccuracy due to tolerable sampling errors is 5 percent.

The data obtained from the questionnaire were first being processed using instrument testing, namely the validity test and the reliability test. The validity test aims to test the validity level of an instrument, while the reliability test aims to test whether the instrument of this study is reliable or not. Then proceed with the classical assumption test consisting of normality test, multicollinearity test, and heteroscedasticity test. The normality test aims to test whether the standardized residuals of data obtained is within a normal distribution or not. The multicollinearity test aims to test whether the independent variables have a strong correlation or not between each other. Heteroscedasticity test aims to see the presence or absence of heteroscedasticity symptoms.

The hypothesis was tested using multiple linear regression with three models, namely:

Model 1 (full sample)

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 d\_UKS$$

W +  $\beta_6 d\_STIEAMA + e$

Model 2 (d\\_UKSW = 1)

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

Model 3 (d\\_STIEAMA = 1)

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

Explanation :

Y = The intention of committing academic fraud

$\alpha$  = Constant

$\beta_1 - \beta_6$  = Regression Coefficient

$X_1$  = Variable pressure

$X_2$  = Variable opportunity

$X_3$  = Variable rationalization

$X_4$  = Variable capability

e = Error term

d\\_UKSW = The dummy variable with a value of 1 is SWCU students, and 0 is SWCU non students.

d\\_STIEAMA = The dummy variable with a value of 1 is STIE AMA students, and 0 is STIE AMA non students.

The result obtained from the regression of the three models are then compared to see whether the determinants are consistently significant or not.

## RESULTS AND DISCUSSION

This research data was obtained through distributing questionnaires via google form to active undergraduate accounting students at SWCU and STIE AMA. Based on the distributed questionnaires, a total sample of 281 undergraduate accounting students was obtained. Before being processed, the data that had extreme scores that were far different from most of the existing data (outliers) had been removed, so the samples used were 266. The samples consisted of 234 SWCU undergraduate accounting students and 32 STIE AMA undergraduate accounting students. They were accumulated from 69 male respondents and 197 female respondents who filled out the questionnaire. The respondents who filled out the questionnaire also consisted of various batches, namely 22 students from the 2016 batch, 63 students from the 2017 batch, 51 students from the 2018 batch, 62 students from the 2019 batch, and 68 students from the 2020 batch.

Before doing further examination, the results of descriptive statistics are being served first to describe the variables used in this study. The descriptive statistics that are presented including minimum, maximum, mean, and standard deviation.

**Table 1**  
**Descriptive Statistics**

Variable	N	Min	Max	Mean	Std. Dev
Pressure	266	13	30	21.17	3.415
Opportunity	266	7	20	14.04	2.785
Rationalization	266	9	20	14.38	2.322
Capability	266	8	20	14.44	2.591
The intention of committing academic fraud	266	10	20	15.62	2.205
Valid N (listwise)	266				

Source: Research data, 2021

The number of samples in this study were 266 undergraduate accounting students. The pressure variable has the lowest score of 13, the highest score of 30, a mean of 21.17, and a standard deviation of 3.415. The opportunity variable has the lowest score of 7, the highest score of 20, a mean of 14.04, and a standard

deviation of 2.785. The lowest score of the rationalization variable is 9, the highest score is 20, the mean is 14.38, and the standard deviation is 2.322. The capability variable has the lowest score of 8, the highest score of 20, a mean of 14.44, and a standard deviation of 2.591. The variable of the intention of committing academic fraud has the lowest score of 10, the highest score of 20, a mean of 15.62, and a standard deviation of 2.205.

The validity test is seen by comparing the Sig. (2-tailed) obtained with 0.05. If the score of Sig. (2-tailed) is less than 0.05, the statements in the questionnaire can be said to be valid. In Table 2, it can be seen that each statement on the research variables has a Sig. (2-tailed) score of 0.000. This score is less than 0.05, so the statements of all variables are declared valid.

**Table 2**  
**Validity Test**

Variable	Item	Sig. (2-tailed)	Explanation
Pressure	X1.1	0.000	Valid
	X1.2	0.000	
	X1.3	0.000	
	X1.4	0.000	
	X1.5	0.000	
	X1.6	0.000	
Opportunity	X2.1	0.000	Valid
	X2.2	0.000	
	X2.3	0.000	
	X2.4	0.000	
Rationalization	X3.1	0.000	Valid
	X3.2	0.000	
	X3.3	0.000	
	X3.4	0.000	
Capability	X4.1	0.000	Valid
	X4.2	0.000	
	X4.3	0.000	
	X4.4	0.000	
The intention of committing academic fraud	Y.1	0.000	Valid
	Y.2	0.000	
	Y.3	0.000	
	Y.4	0.000	

Source: Research data, 2021

Reliable or not the instrument in the study can be seen from the cronbach alpha score obtained by performing a reliability test. If the cronbach alpha score is more than 0.6, the research instrument is said to be reliable. Based on Table 3, it is obtained that the cronbach alpha score is 0.874 which is greater than 0.6 so that this research instrument is declared reliable.

**Table 3**  
**Reliability Test**

Cronbach's Alpha	N of Items
0.874	22

Source: Research data, 2021

The normality test is done by looking at the Asymp. Sig. (2-tailed) score obtained. The data of a study is said to be normal if the Asymp. Sig. (2-tailed) of the residual is scored greater than 0.05. Based on Table 4, the Asymp. Sig. (2-tailed) score obtained is 0.355. This means that the data in this study were normally distributed because the score of 0.355 was greater than 0.05.

**Table 4**  
**Normality Test**

Unstandardized Residual	Asymp. Sig. (2-tailed)
	0.355

Source: Research data, 2021

The presence or absence of multicollinearity in a data can be seen through the VIF score obtained. If the VIF score is less than 10, there is no multicollinearity. In Table 5, the results show that each independent variables has a VIF score smaller than 10. This means that there is no multicollinearity between the independent variables.

**Table 5**  
**Multicollinearity Test**

Variable	VIF
Pressure	1.556
Opportunity	1.807
Rationalization	1.831
Capability	1.937

Source: Research data, 2021

The presence or absence of the heteroscedasticity symptoms can be seen from the significance score of the absolute residual. If the significance score is greater than 0.05, there is no symptom of heteroscedasticity. Based on Table 6, the significance score of each variable is greater than 0.05. So, it can be stated that there are no symptoms of heteroscedasticity in this research data.

**Table 6**  
**Heteroscedasticity Test**

Variable	Sig.
Pressure	0.557
Opportunity	0.051
Rationalization	0.562
Capability	0.241

Source: Research data, 2021

The hypothesis was tested using three models of multiple linear regression. The first model (full sample) is a combination of all samples of the SWCU and STIE AMA students. The second model is a sample of SWCU undergraduate accounting students. The third model uses a sample of undergraduate accounting students of STIE AMA.

**Table 7**  
**Multiple Linear Regression**  
**(Simultaneously)**

Adjusted R Square	0,373				
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	492.595	4	123.149	40.364	0.000
Residual	796.292	26	3.0511		
Total	1288.887	26			

Source: Research data, 2021

**Table 8**  
**Multiple Linear Regression Full Sample**

Variable	Regression Coefficient	Sig.
Pressure	0.111	0.005
Opportunity	0.241	0.000
Rationalization	0.092	0.141
Capability	0.152	0.009

Source: Research data, 2021

**Table 9**  
**Multiple Linear Regression Sample UKSW**

Variable	Regression Coefficient	Sig.
Pressure	0.094	0.019
Opportunity	0.226	0.000
Rationalization	0.130	0.049
Capability	0.139	0.019

Source: Research data, 2021

**Table 10**  
**Multiple Linear Regression Sample STIE AMA**

Variable	Regression Coefficient	Sig.
Pressure	0.603	0.001
Opportunity	0.250	0.119
Rationalization	-0.158	0.365
Capability	-0.275	0.255

Source: Research data, 2021

In Table 7, it can be seen that the Adjusted R Square score obtained is 0.373, which means that the independent variable can explain changes in the dependent variable by 37.3 percent, while the rest is explained by other variables outside of this research model. In addition, the F-count score shown in Table 7



is 40.364 and the significance score is 0.000. While the F-table score obtained from the F distribution table which refers to Table 7 is 2.41, so it can be interpreted that the independent variable can simultaneously influence the dependent variable because the F-count score is greater than the F-table and the significance score is less than 0.05.

In the results of hypothesis testing for the pressure variable using the full sample model, it is obtained a coefficient of 0.111 and a significance score of 0.005. In the SWCU sample model, a coefficient of 0.094 and a significance score of 0.019 was obtained. For the STIE AMA sample model the coefficient is 0.603 and the significance value is 0.001. Based on this, the first hypothesis (H1) is accepted because the pressure had a positive effect to the intention of committing academic fraud for both SWCU and STIE AMA undergraduate accounting students.

This is in line with the study conducted by Prawira and Irianto (2015) and Murdiansyah et al. (2017). Many students tend to prioritize the grade more than the knowledge gained (Murdiansyah et al., 2017). Moreover, students commit academic fraud, one of which is because they are pressured to graduate on time with a high GPA (Fransiska & Utami, 2019). The more pressure students obtained, the students will then tend to look for shortcuts to get good grades, including by committing academic fraud.

In addition, the results of the questionnaires that have been distributed show that the respondents tend to agree that the intention to commit academic fraud can arise due to pressures, such as difficulty understanding the course materials, many assignments given with the same deadline, too little time on the test, demands from their parents to get good grades, and the fear of getting bad grades. However, the respondents tend to disagree if the intention to commit academic fraud arises because students participate in many activities outside campus and cannot allocate their time wisely.

Based on the results of hypothesis testing that has been carried out for the opportunity variable, the full sample model obtained a coefficient score of 0.241 and a significance score of 0.000. In the SWCU sample model, the coefficient result obtained is 0.226 and the significance score is 0.000. Furthermore, for the STIE AMA sample model a coefficient of 0.250 and a significance score of 0.119 is obtained. Based on these results, from both the SWCU and STIE AMA undergraduate accounting students can be shown that opportunity variable had a positive effect to the intention of

committing academic fraud and therefore the second hypothesis (H2) is acceptable.

The results of this study are in line with the study of Murdiansyah et al. (2017) and Yudiana and Lastanti (2017). The more opportunities are opened, the greater the intention of students to commit academic fraud. This statement is also supported by the questionnaire which shows that the respondents tend to agree that the existence of opportunities, such as less strict supervision and a seat position that is far from the supervisor during exams, online learning, and lecturers never checking the level of plagiarism in any given assignment can create an intention to commit academic fraud. But on the contrary, the tendency of answers from STIE AMA undergraduate accounting student respondents shows that the intention to commit academic fraud arises not because the lecturer has never checked the plagiarism level of student assignments. However, the quantitative research results still show an opportunity influence to the intention of commit academic fraud.

In the table of hypothesis testing results for the rationalization variable, for the full sample model a coefficient of 0.092 and a significant score of 0.141 are obtained. In the SWCU sample model, the coefficient result is 0.130 and the significance score is 0.049. In the STIE AMA sample model, a coefficient of -0.158 and a significance score of 0.365 are obtained.

Based on this results, it can be said that for the SWCU undergraduate accounting students rationalization has a positive effect to the intention of committing academic fraud, so the third hypothesis (H3) is accepted. These results are in line with the study of Prawira and Irianto (2015) and Yudiana and Lastanti (2017). Any justification for academic fraud behavior can lead to the intention to do so. Besides that, the SWCU students who were respondents of this research tend to agree with the statement that they commit academic fraud because many of their friends also did it, were never caught cheating, cheated as a form of solidarity with friends, and the existence of an indecisive sanction could create an intention of committing academic fraud.

However, different results were obtained on the STIE AMA undergraduate accounting students since rationalization showed a negative effect. So that in the STIE AMA sample, the third hypothesis (H3) is rejected. Based on the follow-up questionnaire that has been given to the respondents, the results show that the STIE AMA undergraduate accounting students tend to choose neutral on the



rationalization variable statements due to several reasons, namely: (1) Respondents feel that the intention to commit academic fraud arises not because there are friends who are also do it, as an expression of solidarity, or because of the existence of unclear sanctions. But this intention depends on each individual. (2) Respondents chose neutral because they felt that opportunity factors such as situations and conditions influenced the intention to commit academic fraud. So, even though students see that there are friends who commit academic fraud but they are not accompanied by the opportunity to do so, it does not raise the intention to commit the academic fraud. Results that state the negative effect of rationalization on academic fraud were also obtained in previous study by Yendrawati and Akbar (2019).

In the hypothesis testing table using the full sample model, the capability variable has a coefficient of 0.152 and a significance score of 0.009. In the SWCU sample model, the coefficient is 0.139 and the significance score is 0.019. Meanwhile, in the STIE AMA sample model the coefficient obtained is -0.275 and the significance score is 0.255.

Based on these results, capability has a positive effect to the intention of committing academic fraud among SWCU undergraduate accounting students and the fourth hypothesis (H4) is accepted. These results are consistent with the study of Artani and Wetra (2017) and Yudiana and Lastanti (2017). So, the higher the capability and expertise a student has in committing academic fraud, the higher the student's intention to do it. This result is also supported by the distribution of questionnaires that had been conducted. SWCU respondents have a tendency that students who have the capability/strategy for committing fraud were able to assess a safe situation during an exam and were able to take advantage of this safe situation. Students who are accustomed to commit academic fraud would have the intention to commit further academic fraud.

Unlike the SWCU respondents, different results were obtained for the STIE AMA undergraduate accounting students because capability has a negative effect, so the fourth hypothesis (H4) is rejected. Based on the answers to the follow-up questionnaires that have been distributed, the results show that the STIE AMA undergraduate students tend to choose neutral on the capability variable statements for several reasons, namely: (1) Each student has a different intellect for each individual. If students do not master the material to be tested, it will create an intention to commit academic fraud even though the student is not

used to do it. (2) Respondents feel that the opportunity factor is more influential on students' intention to commit academic fraud because if students have the capability but the situation and conditions are not possible, the student will not intend to commit academic fraud. (3) Not all students have the capability to commit academic fraud and it is easier to commit academic fraud if they cooperate with friends. These results were also found in previous study by Nurkhin and Fachrurrozie (2018), namely capability influence academic fraud behavior in a negative direction.

The results obtained in this study can be linked to the factors of TPB. The pressure factor is related to the subjective norm factor. The demands of parents to get good grades will make students feel that their parents will accept everything they do, including committing academic fraud as long as they have good grades. The opportunity factor is related to the perceived behavioral control factor. The availability of opportunities, such as less strict supervision during exams, seating positions that are far from supervisors during exams, online learning, and lecturers never checking the level of plagiarism in any given assignment can make it easy for raising students' intention to commit academic fraud.

The rationalization factor is related to the attitude toward the behavior. In this study, SWCU undergraduate accounting students agreed that if students who thought that they were committing academic fraud could be justified and did not feel guilty when doing it, they would have an intention to do it. In addition, if students have the ability to commit academic fraud, they will be more proficient in planning to continue to do so. In TPB, planning to realize a behavior is one form of intention to carry out that behavior (Beck & Ajzen, 1991).

However, in the sample of STIE AMA undergraduate accounting students, different results were obtained for the rationalization and capability variables so that they are not in accordance to the attitude toward the behavior factor in the TPB. Even though students justify academic fraud behavior, if there is no opportunity then there will be no intention to do so. Also, not all students have capability, for example, in planning to commit academic fraud.

## CONCLUSIONS AND SUGGESTION

This study examines the factors that influence the intention of committing academic fraud among the SWCU and STIE AMA undergraduate accounting students that active in the odd semester of the 2020/2021 school year with the fraud diamond framework. The

results obtained indicated that pressure, opportunity, rationalization, and capability have a positive effect to the intention of committing academic fraud among SWCU undergraduate accounting students with a high level of significance. But for STIE AMA undergraduate students only pressure and opportunity have a positive effect, while rationalization and capability have a negative effect. Besides that, only pressure has a high level of significance, while the other factors have a low level of significance.

This study has several limitations, including the R Square score obtained at 0.373, which means that the independent variables in this study can only explain changes in the dependent variable by 37.3 percent, while for the others can be explained by other variables outside of this research model. This study was only conducted on 266 students, so the results obtained were only based on the opinions of the 266 students, not all of the SWCU and STIE AMA undergraduate accounting students. The existence of the COVID-19 pandemic condition also made it impossible for additional testing to be carried out on the results of the questionnaire, so that it could only be done through the google form.

The suggestions for further study are expected to increase the number of samples used in order to better represent the existing population, for example taking samples using the quota sampling technique. Further study can also be conducted using qualitative methods or mix methods. It can also develop other variables to be studied, such as factors in the fraud pentagon or fraud hexagon.

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