

## **ACADEMIC FRAUD OF ACCOUNTING STUDENTS: FRAUD DIAMOND DIMENSIONS AND LOCUS OF CONTROL**

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**Abstract: Student Academic Fraud: Fraud Diamond Dimensions and Locus of Control.** This study aims to determine the effect of the fraud diamond and locus of control dimensions on academic fraud behavior. The population of this research is accounting students at the Faculty of Business and Economics, Islamic University of Indonesia, Academic Year 2020/2021 as many as 1,783 students. By using the Slovin formula, the minimum number of samples that meet the Slovin criteria is 95 participants. The sampling method used is convenience sampling by distributing questionnaires via google form so that 261 respondents are collected. The analytical method used to test the research hypothesis is multiple linear regression analysis. The results of this study indicate that the variables of pressure, opportunity, rationalization, and external locus of control have a significant positive effect on student academic fraud behavior. The ability variable was not proven to have a significant positive effect on academic fraud behavior. While the internal locus of control variable proved to have a significant negative effect on academic fraud behavior. The results of this study have implications for higher education institutions to make policies that can reduce student academic fraud.

**Keywords:** Academic Fraud, Pressure, Opportunity, Rationalization, Capability, Locus of Control

**Abstrak: Kecurangan Akademik Mahasiswa: Dimensi Fraud Diamond dan Locus of Control.** Penelitian ini bertujuan untuk mengetahui pengaruh dimensi fraud diamond dan locus of control terhadap perilaku kecurangan akademik. Populasi penelitian ini adalah mahasiswa akuntansi di Fakultas Bisnis dan Ekonomika Universitas Islam Indonesia Tahun Akademik 2020/2021 sebanyak 1.783 mahasiswa. Dengan menggunakan rumus Slovin, jumlah minimal sampel yang memenuhi kriteria Slovin adalah 95 partisipan. Metode pengambilan sampel yang digunakan adalah convenience sampling dengan menyebarkan kuisioner melalui google form sehingga terkumpul 261 responden. Metode analisis yang digunakan untuk menguji hipotesis penelitian adalah analisis regresi linier berganda. Hasil penelitian ini menunjukkan bahwa variabel tekanan, kesempatan, rasionalisasi dan locus of control eksternal terbukti berpengaruh positif signifikan terhadap perilaku kecurangan akademik mahasiswa. Variabel kemampuan tidak terbukti berpengaruh positif signifikan terhadap perilaku kecurangan akademik. Sedangkan variabel locus of control internal terbukti berpengaruh negatif signifikan terhadap perilaku kecurangan akademik. Hasil penelitian ini mempunyai implikasi bagi institusi Perguruan Tinggi untuk membuat kebijakan yang mampu mengurangi tindak kecurangan akademik mahasiswa.

**Kata kunci:** Kecurangan Akademik, Tekanan, Kesempatan, Rasionalisasi, Kemampuan, Locus of Control

## **INTRODUCTION**

In this globalization era, especially in Indonesia, there are rampant incidents of fraud. One that is often done is the practice of corruption. The causes of corruption include the weakening of social values that exist in humans. One way that can be done to prevent corrupt practices is through education. Education is the knowledge, skills, and habits of a group of people that are passed down from one generation to the next through teaching, training, or research (Darmawan, 2012). Formal education can be received from elementary school until someone enters college. Higher education institutions are expected to be able to produce qualified professionals, both scientifically, morally, and ethically.

In fact, in the world of lectures, there are many fraudulent practices commonly known as academic fraud. According to Eckstein (2003), academic fraud is a variety of ways that are carried out with an intentional element to commit fraud that comes from dishonest acts, causing differences in understanding in assessing and interpreting something. Academic fraud is an effort made by someone to get success in dishonest ways including several behaviors such as doing assignments or exams dishonestly, breaking rules in completing assignments or exams, and fraud assignments given by lecturers.

These behaviors are carried out to achieve individual academic success.

The rise of dishonesty in the academic sphere is a familiar phenomenon among students. For example, a case that occurred in 2013 at the University of Indonesia was a FEB student who was subjected to the initial name "Krimi" committing an act of academic fraud, one of which was during a semester exam. Crime committed an act of fraud by bringing home exam answer papers then correcting the answers then exchanging the corrected exam answer papers and collecting them again (Kumparan.com, 2017)

Cases of academic fraud also occur abroad. According to a source from Fairfax Media, hundreds of students from the University of New South Wales cheat by buying assignments online from service company MyMaster to complete assignments. Quoted from The Sydney Morning Herald, the University of New South Wales has purchased more than 900 assignments for each student using the MyMaster service (Merdeka.com, 2014). The act of fraud was carried out to fulfill the essay assignment.

Academic fraud or dishonesty generally occurs due to pressure and the need to take advantage of an opportunity under certain conditions and the rationalization of a perpetrator. However, according to Wolfe & Hermanson (2004) the opportunity obtained

from a person must be accompanied by the ability to commit an act of fraud.

The phenomenon of academic fraud by students such as cheating and copying and pasting lecture assignments and plagiarism is caused by pressure factors from both internal and external sides. Lack of time to do assignments, lack of understanding of course materials, demands from parents to get maximum grades are examples of pressure factors that cause students to commit academic fraud behavior.

In addition to the pressure factor, there is an opportunity to cause students to commit academic fraud. Lack of supervision during exams encourages students to cheat. Especially with the development of technology, they can easily access or find answers on the internet. The rationalization factor also affects students to commit fraud. A student who felt that he had never cheated before, thought that this action was natural and he felt that it was okay to do it. This behavior is unethical because the student is a fraud.

The pressure, opportunity, and rationalization factors presented are the theoretical interpretation of Becker et al. (2006) called the fraud triangle. These three factors will not influence a person to commit fraud if that person does not have good capabilities (Wolfe & Hermanson, 2004).

Locus of control also affects individual behavior in committing acts of fraud. In behaving ethically and morally, of course, it cannot be separated from self-control or locus of control. Locus of control is a personality characteristic that describes a person's level of confidence about the extent to which they can control the factors that affect the success or failure they experience (Rotter, 1966).

Several previous studies that discuss academic fraud are research conducted by Murdiansyah et al. (2017) regarding the effect of the fraud diamond dimension on academic fraud behavior which gave the result that the four variables, namely the factors of pressure, opportunity, rationalization, and capability, had a significant positive effect on academic fraud behavior. In a study conducted by Sari et al. (2017) regarding the influence of the fraud triangle dimension on student academic fraud, the results showed that the variables of pressure, opportunity, and rationalization had a positive effect on student academic fraud.

This study develops research by Murdiansyah et al. (2017) by adding internal and external locus of control variables used in Lendi & Sopian's (2017) research. The difference between this study and Lendi & Sopian's (2017) research is that the research conducted by Lendi & Sopian (2017) examines the effect of time budget pressure

and locus of control on dysfunctional behavior in auditing, while this study examines the effect of the fraud diamond and locus of control dimensions. against academic fraud. Therefore, the purpose of this study is to examine the effect of the fraud diamond dimension consisting of pressure, opportunity, rationalization, and capability factors as well as internal and external locus of control on academic fraud behavior.

## **LITERATURE REVIEW**

### **Academic Fraud**

Academic fraud is a form of bad behavior that will harm students. These behaviors include f on friends' work, copying and pasting assignments from the internet, using small notes during exams, and using false information or data and others (Padmayanti et al., 2017)

Academic fraud is classified into 4 categories, namely (1) Fraud is the intentional use of or trying to use something/information that does not belong to him in doing assignments. Academic training includes all forms of submitted assignments. Thus, fraud includes the behavior of using notes or copying them during the exam; (2) Falsification is the intentional falsification of references or falsification of information or citations in an academic exercise. Thus, falsification includes behavior that creates sources or

biographical papers or deceives experimental results; (3) Plagiarism is the intentional copying or imitation of other people's ideas or words or statements into their own. Thus, plagiarism includes behavior such as reforming other people's papers or buying papers from others. According to the policy of the institution, this could fall into the category of plagiarism itself: submitting the same paper/assignment without the knowledge of the owner; (4) Academic fraud assistance, namely assisting others in doing something unintentionally (Pavela, 1978)

### **Fraud Diamond Theory**

Diamond fraud is a new insight into the phenomenon that adds a fourth element, namely the personal capability of the fraudster. If in the fraud triangle put forward by (Cressey, 1953) there are 3 (three) elements namely pressure, opportunity, rationalization, then 1 (one) element that influences someone to commit fraud is added in the fraud diamond, namely capability (Wolfe & Hermanson, 2004). Figure 1 below presents 4 (four) elements of Fraud Diamond:

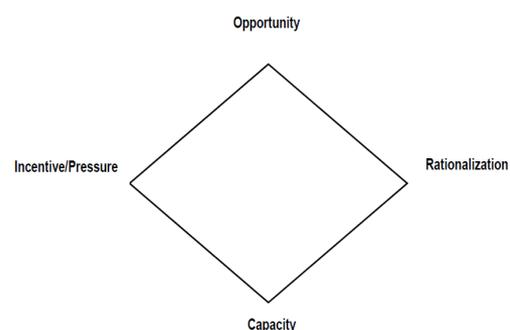


Figure 1: Four Elements in Fraud Diamond

According to the Fraud Diamond theory, there are 4 (four) driving factors in committing fraud, namely pressure, opportunity, rationalization, and capacity/capability. Fraud will not occur without people who have the right abilities to commit the fraud (Wolfe & Hermanson, 2004). According to the above theory, the fraud diamond consists of 4 driving factors in committing fraud, namely pressure, opportunity, rationalization, and ability. The explanation of these four factors is as follows:

a. Pressure

Pressure is an impulse or goal to be achieved but is limited by the inability to achieve it, resulting in someone committing fraud (Albrecht et al., 2014). The biggest pressures felt by students include the necessity or coercion to graduate, student competition for high grades, so many workloads, and insufficient study time (Cizek, 1999). According to Albrecht et al. (2014), 4 pressure factors can cause someone to cheat, namely: (1) financial pressure; (2) bad habits; (3) work pressure; (4) other pressure.

b. Opportunity

Opportunity is a situation that allows a person or perpetrator of a fraud to take the action and assume that the action is safe to do (Albrecht et al., 2014). According to Padmayanti et al. (2017), weak supervision is

a situation that opens up opportunities for fraud to occur. This is an important part of any fraud because if a fraud perpetrator does not have the opportunity to commit fraud then the fraud becomes impossible to commit.

The factors that encourage the emergence of opportunities are (1) lack of controls to prevent and detect violations; (2) the inability to judge the quality of an outcome; (3) failure to discipline perpetrators of fraud; (4) lack of access to information; (5) ignorance, apathy or indifference, and inadequate capabilities of the party injured in the fraud; (6) lack of inspection (Albrecht et al., 2014).

c. Rationalization

Rationalization is self-justification for wrong behavior as a way to justify fraudulent behavior (Albrecht et al., 2014). Rationalization in the context of academic fraud is a self-justification process carried out by students to cover up or reduce the guilt that arises because they have committed dishonest acts (Padmayanti et al., 2017).

According to Albrecht et al. (2014), the rationalizations that are often carried out by fraud perpetrators include (1) the perpetrator feels the organization owes the perpetrator, (2) the perpetrator only commits fraud because he is forced, (3) the perpetrator feels that no party is harmed, (4) Fraudsters feel they have greater rights, (5) This fraud is

done for a good cause, (6) Fraudsters will stop fraud when their problems have been resolved, (7) This fraud is done to maintain reputation.

#### d. Capability

Wolfe & Hermanson (2004) state that in addition to the fraud triangle element, namely pressure, opportunity, and rationalization, there is a fourth element to improve fraud prevention and detection, namely capability. Capability is a personal trait or character and ability that plays a major role in the occurrence of fraud even though the other three elements have been present. Wolfe & Hermanson (2004) state that there are 6 (six) supporting factors in the element of the ability to encourage someone to commit fraud, namely:

##### 1) Position

A person's position or function in the organization can provide the ability to create or take advantage of opportunities to commit fraud. A person in a position of authority has more influence over a particular situation or environment.

##### 2) Intelligence

Fraudsters have sufficient understanding of and exploit internal control weaknesses and use authorized positions, functions, or access to the greatest advantage.

##### 3) Ego

The individual must have a strong ego and great belief that he will not be detected.

Common personality types include someone who is driven to succeed at all costs, is selfish, self-confident, and often loves himself. According to the Diagnostic and Statistical Manual of Mental Disorders, narcissistic personality disorder includes a need to be admired and a lack of empathy for others. Individuals with this disorder believe that they are superior and tend to want to show their achievements and abilities.

##### 4) Coercion

Fraudsters may coerce others to commit or conceal the fraud. An individual with a persuasive personality can be more successful in convincing others to go along with the scam or look the other way.

##### 5) Lies

Successful lying requires effective and consistent lying. To avoid detection, the individual must be able to tell a convincing lie and must keep track of the story as a whole.

##### 6) Stress

Individuals must be able to control stress because committing fraudulent acts and keeping it hidden can be very stressful.

#### **Locus of Control**

Locus of control is a personality characteristic that describes a person's level of confidence about the extent to which they can control the factors that affect the success or failure they experience (Rotter, 1966). Locus of control is defined as the general

belief that individual success and failure are controlled by individual behavior, or perhaps that achievement, failure, and success are controlled by other forces such as chance, luck, and fate (Karimi & Alipour, 2011). The characteristics of someone who has an internal locus of control include: (1) likes to work hard; (2) have the initiative; (3) always trying to find solutions to problems; (4) always trying to think as effectively as possible; (5) always have the perception that effort must be made if it is to be successful. The characteristics of someone who has an external locus of control include: (1) lack of initiative; (2) do not like doing business because they believe that external factors are controlling; (3) lack of seeking information to solve problems (Crider, 1983).

### **Research Hypothesis**

Pressure is a situation where someone feels the need to commit academic fraud (Albrecht et al., 2014). The number of assignments, the high difficulty level of the questions, and the lack of study time become a burden and urge students to seek solutions to these problems in ways that tend to be instantaneous. The higher the pressure felt, the higher the fraud by students. Research conducted by Murdiansyah et al. (2017) and Sari et al. (2017) shows that pressure has a positive effect on academic fraud behavior. Based on the description above, the first hypothesis of this study is:

H1: Pressure has a positive effect on student academic fraud behavior.

Opportunity is a situation that allows a person or perpetrator of a fraudulent act to commit such action and considers it safe to do so (Albrecht et al., 2014). Weak supervisors during exams make it easier for students to commit fraud. If the sanctions given do not deter students, it will be easier for students to repeat these actions. The greater the opportunity a student gets, the greater the academic fraud he will do. Research conducted by Murdiansyah et al. (2017) and Yudiana & Lastanti (2017) show that opportunity has a positive effect on academic fraud behavior. Based on this description, the second hypothesis of this study is:

H2: Opportunity has a positive effect on student academic fraud behavior.

Rationalization is self-justification for wrong behavior as a way to justify fraudulent behavior (Albrecht et al., 2014). The rationalization done by students in committing academic fraud is because they think that other people have also done it, fraud is done for a good cause and not to harm anyone. The greater the rationalization a student has, the more likely it is that he will commit academic fraud. Research conducted by Murdiansyah et al. (2017) and Apriani et al. (2017) show that rationalization has a positive effect on academic fraud behavior.

Based on the description above, the third hypothesis of this study is:

H3: Rationalization has a positive effect on student academic fraud behavior.

Capabilities are personal traits and capabilities that play a major role in the occurrence of fraud, even though three other elements exist (Wolfe & Hermanson, 2004). The opportunity to open the door for someone to commit fraud, pressure, and rationalization can attract someone to commit fraud. However, students must have the capability to recognize opportunities and take advantage so that they can do this repeatedly (Wolfe & Hermanson, 2004). The greater the capability of a student, the more likely it is that fraud will be committed. Research conducted by Nursani & Irianto (2014) and Budiman (2018) shows that capability has a positive effect on academic fraud committed by students. Based on the description above, the fourth hypothesis of this study is:

H4: Capability has a positive effect on student academic fraud behavior.

Internal locus of control is a general belief that individual success and failure are controlled by individual behavior. The characteristics of someone who has an internal locus of control include (1) like to work hard; (2) having the initiative; (3) always trying to find solutions to problems; (4) always trying to think as effectively as

possible; (5) always have the perception that business must be done if it is to be successful (Karimi & Alipour, 2011). The higher the internal locus of control possessed by students, the lower the likelihood of academic fraud behavior being carried out. Research conducted by Lendi & Sopian (2017) shows that internal locus of control harms a person engaging in dysfunctional behavior in audits. The author suspects that this phenomenon also applies in the context of academic fraud. This means that internal locus of control is thought to harm the possibility of student academic fraud behavior. Based on the description above, the fifth hypothesis of this study is:

H5: Internal locus of control has a negative effect on student academic fraud behavior.

External locus of control is a general belief that achievement, failure, and success are controlled by other forces such as chance, luck, and fate (Karimi & Alipour, 2011). The characteristics of someone who has an external locus of control include: (1) lack of initiative; (2) do not like doing business because they believe that external factors are controlling; (3) lack of seeking information to solve problems (Crider, 1983). The higher the external locus of control that is owned, the higher the probability of fraudulent behavior being carried out. The results of research conducted by Lendi & Sopian (2017) and Wibowo (2015) show that

external locus of control has a positive effect on dysfunctional auditors. The author suspects that this phenomenon also applies in the context of academic fraud. This means that external locus of control is thought to have a positive effect on the possibility of student academic fraud behavior. Based on the description above, the sixth hypothesis of this study is:

H6: External locus of control has a positive effect on student academic fraud behavior.

## **RESEARCH METHODS**

The population of this research is Accounting Studies students at the Faculty of Business and Economics, Universitas Islam Indonesia for the Academic Year 2020/2021 as many as 1,783 students. The minimum sample required is determined using the Slovin formula as follows:

$$n = N / ((1 + (N(e)^2)))$$

$$n = 1.783 / (1 + 1.783[(0,1)]^2 )$$

$$n = 1.783 / 18.83 = 94.69$$

Notes: n = minimum number of samples; N= total population; e= margin of error.

Based on this formula, the minimum number of samples needed in this study was 95 respondents.

The sampling method used is convenience sampling, which is sampling based on convenience by taking samples from an easily found population that can represent the population. By distributing

questionnaires through Google Forms, 261 respondents were collected. This research data is in the form of primary data. The method of data collection is done by using a survey method through distributing questionnaires online with a google form.

The research variables consisted of dependent and independent variables, all of which were measured using a Likert scale of 1 to 4, with a score of 1 meaning strongly disagree, score 2 means disagree, score 3 means agree, and score 4 means strongly agree. The dependent variable in this study is academic fraud. The independent variables in this study consist of pressure, opportunity, rationalization, capability, internal locus of control, and external locus of control. The following is the definition and measurement of each research variable.

### **Academic Fraud**

Academic fraud is a form of bad behavior that will harm students. These behaviors include fraud on friends' work, copying and pasting assignments from the internet, using small notes during exams, and using false information or data and others (Padmayanti et al., 2017). Academic fraud is classified into 4 categories, namely (1) Fraud is deliberate use or trying to use something/information that does not belong to it in carrying out a task; (2) Falsification is the deliberate falsification of references or falsification of information or quotes in

academic practice; (3) Plagiarism is deliberate copying or imitating another person's ideas or words or statements into his own; (4) Academic fraud assistance, namely assisting others in doing something accidentally (Pavela, 1978).

### **Pressure**

Pressure is an impulse or goal to be achieved but is limited by an inability to achieve it, which results in someone committing fraud (Albrecht et al., 2014). The greatest pressure felt by students, among others, is the compulsion or compulsion to graduate, student competition for high scores, a lot of workloads, and insufficient study time (Cizek, 1999).

### **Opportunity**

Opportunity is a situation that allows a person or perpetrator of a fraudulent act to commit such action and considers it safe to do so (Albrecht et al., 2014). The factors that encourage opportunities are (1) lack of controls to prevent and detect violations; (2) inability to judge the quality of an outcome; (3) failure to discipline the perpetrators of fraud; (4) lack of access to information; (5) ignorance, apathy or indifference, and inadequate capacity of the party injured in fraud; (6) lack of examination (Albrecht et al., 2014).

### **Rationalization**

Rationalization is self-justification for wrong behavior as a way to justify fraudulent

behavior (Albrecht et al., 2014). Several rationalizations that are commonly used as indicators in committing fraud include: (1) Almost all students are a fraud; (2) Fraud is committed for a good purpose, namely to get a good GPA; (3) The perpetrator commits academic fraud only when experiencing difficulties, namely when students feel they do not have time to study; (4) Neither party is harmed (Josephson & Mertz, 2004).

### **Capability**

Capabilities are defined as personal traits and abilities that play a major role in academic fraud (Wolfe & Hermanson, 2004). Academic fraud that is often committed by students will not happen without the right people with the right abilities. There are elements of capability in the person of the fraudster, namely position, intelligence, ego, coercion, lies/fraud, and pressure (Wolfe & Hermanson, 2004).

### **Locus of Control**

Locus of control is defined as the general belief that individual success and failure are controlled by individual behavior, or perhaps that achievement, failure and success are controlled by other forces such as chance, luck, and fate (Karimi & Alipour, 2011). The characteristics of someone who has an internal locus of control include: (1) likes to work hard; (2) have the initiative; (3) always trying to find solutions to problems; (4) always trying to think as effectively as

possible; (5) always have the perception that effort must be made if it is to be successful. Meanwhile, the characteristics of someone who has an external locus of control include: (1) lack of initiative; (2) do not like doing business because they believe that external factors are controlling; (3) lack of seeking information to solve problems (Crider, 1983).

### **Data Analysis Method**

There are several stages to perform data analysis in this study, namely descriptive statistical analysis, data quality testing consisting of validity and reliability tests, classical assumption tests consisting of normality tests, multicollinearity tests, and heteroscedasticity tests, and the last is hypothesis testing. The data analysis method to test the hypothesis in this study uses multiple regression analysis with the following equation:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \varepsilon$$

Notes: Y: Student Academic Fraud Behavior;  $\alpha$ : Constants;  $\beta$ : Regression Coefficient; X1: Pressure; X2: Opportunity; X3: Rationalization; X4: Capability; X5: Internal Locus of Control; X6: External Locus of Control; and  $\varepsilon$ : Error term.

## **RESEARCH RESULTS AND DISCUSSION**

### **Respondent Description**

This research is quantitative research which data collection uses a survey method through online questionnaires via google docs. Researchers chose students of the Islamic University of Indonesia because they represented various students from various regions in Indonesia. The number of responses received was 261 respondents. The number of respondents was 261, consisting of male respondents as many as 118 students or 45.2% and respondents who were female as many as 143 students or 54.8%. The following is a table of respondents' characteristics based on gender:

Table 1: Respondents Characteristics

Gender	Total	Percentage
Male	118	45.2%
Female	143	54.8%
Total	261	100%

### **Descriptive Statistics**

Descriptive statistical analysis is used to describe the state of the research variables statistically. Descriptive statistical analysis in this study consists of the average value (mean), standard deviation, maximum value, and minimum value which are presented in table 2 below:

**Table 2: Descriptive Statistics**

Vari- able	Min	Max	Mean	SD
X1	01.25	04.00	3.105	0,4125
X2	01.00	04.00	2.897	0,4903
X3	01.00	04.00	2.984	0,3903
X4	01.00	04.00	2.699	0,4597
X5	01.00	04.00	1.649	0,3028
X6	01.00	04.00	2.876	0,3688
Y	01.00	04.00	3.258	0,3319

To explain the category of the average value of each research variable, it is determined based on the interval value. The interval values that show 3 (three) categories, namely low, medium and high for each research variable are presented in table 3 below:

**Table 3: Category and Interval Value**

Category	Interval Value
Low	1,00 -1,99
Medium	2,00-2,99
High	3,00-4,00

The academic fraud variable (Y) has an average value of 3,258 so it is included in the "high" category. This shows that the level of academic fraud in accounting students from the Faculty of Business and Economics, Islamic University of Indonesia is very high.

Of the six independent variables studied, the pressure variable (X1) is the only variable that is included in the "high" category with an average value of 3.105. The variables of opportunity (X2), rationalization (X3), ability (X4), and external locus of control (X6) are included in the "medium" category with an average value of 2.897 each; 2,984;

2,699; and 2,876. Meanwhile, the internal locus of the control variable is included in the low category with an average value of 1,649.

### **Data Quality Test**

The data quality test includes validity and reliability tests. The validity test with the Pearson Correlation shows that all instruments have a correlation coefficient above 0.5 with a significance of less than 0.05. The results of the validity test show that all statement items contained in all research variables are valid so that all statement items can be used as indicators of the variable. Reliability test using the Cronbach Alpha statistical test shows all variables have a Cronbach Alpha value greater than 0.6. This shows that each statement contained in the questionnaire has a good level of reliability and is worthy of being used as a research instrument.

### **Classic Assumption Test**

The classic assumption test of the regression model in this study includes the normality test, multicollinearity test, and heteroscedasticity test. The following table 4 presents a summary of the results of the classical assumption test:

**Table 4: Results of The Classical Assumption Test**

Vari- able	Multicollinearity Test		Heteroskedasticity Test (Uji Glejser)	
	Tole- rance	VIF	t	Sig.
X1	.813	1.230	-1.074	.195
X2	.804	1.243	-.393	.695
X3	.780	1.282	-1.040	.153

X4	.812	1.232	-1.281	.201
X5	.882	1.134	.208	.836
X6	.903	1.107	-.432	.666

Dependent Variable: Y

Asymp.sig 2 tailed (one-sample kolmogorov-smirnov test)	0.896
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The normality test in this study used the Kolmogorov-Smirnov one-sample statistical test. The normality test results show the Asymp value. Sig. (2-tailed) is 0.896, which means that the data is normally distributed.

The multicollinearity test was carried out to determine whether there was a correlation between the independent variables in the regression model. The multicollinearity test results show that the tolerance value on all independent variables is greater than 0.1 and the VIF value of all independent variables is less than 10. These results can be concluded that there is no multicollinearity between the independent variables.

A heteroscedasticity test is performed to detect whether the variance from the residual of one observation to another observation is constant or there is a difference by using the assumption that the variance in the disturbance variable is constant. To test the presence of heteroscedasticity in this study, the Glejster test was used. The results of the Glejster test show that the Sig. all independent variables are greater than the significance value of 5% (0.05). From these results, it can be concluded that all independent variables do not occur heteroscedasticity in the regression model.

### Hypothesis Test Results

To test the effect of independent variables consisting of pressure, opportunity, rationalization, ability, internal locus of control, and external locus of control on academic fraud behavior, multiple linear regression analysis was used. The results of hypothesis testing are presented in table 4 below:

Table 5: Hypothesis Test Results

Vari- able	Predic- tions	B	T.	Sig.
Cons tant		1,174	5,165	0
X1	+	0,186	6,7	0,000*
X2	+	0,09	2,651	0,000*
X3	+	0,201	6,698	0,000*
X4	+	0,04	1,117	0,184
X5	-	-0,131	-2,487	0,014*
X6	+	0,083	11,99 3	0,047*

F.stat=40,756  
Sig.F=0,000  
Adj R Square = 0,478

\* Significant at the 5% level

The F-statistic value of 40,756 with a significant F of 0,000 indicates that the regression equation passes the model feasibility test so that it can be used as a basis for the analysis and testing of research hypotheses. The Adjusted R Square value of the regression model is 0.478. This shows that the ability of the independent variable consisting of pressure, opportunity, rationalization, ability, internal locus of control, and external locus of control in explaining the variation of the dependent

variable, namely academic fraud behavior is 47.8%. The remaining 52.2% is explained by other variables outside the research model. The following is a discussion of each of the hypothesis test results:

#### **Pressure and Academic Fraud Behavior**

The pressure variable (X1) proved to have a significant positive effect on academic fraud behavior. The results of this study succeeded in confirming the fraud diamond theory that pressure is a driving factor for students to make academic deficiencies. The results of this study are following the opinion of Albrecht et al. (2014) which states that pressure is a drive or goal to be achieved but is limited by the inability to achieve it, resulting in someone committing fraud. The biggest pressures felt by students include the necessity or coercion to graduate, student competition for high grades, so many workloads, and insufficient study time (Cizek, 1999).

The results of this study are in line with research conducted by Murdiansyah et al. (2017) and Sari et al. (2017) which states that students commit academic fraud because they have pressure to get good grades, less study time, and many activities outside of lectures.

The results of this study indicate that fraud was committed by students because they did not understand the lecture material so they felt that the exam was difficult to do.

The pressure to get a high GPA encourages students to look for ways of solving that tend to be instantaneous.

#### **Opportunities and Academic Fraud Behavior**

The opportunity variable proved to have a significant positive effect on academic fraud behavior. The results of this study confirmed the fraud diamond theory that opportunity is a motivating factor for students to commit academic deficiencies. Opportunity is a situation that allows a person or perpetrator of a fraud to take the action and assume that the action is safe to do (Albrecht et al., 2014). Weak supervision is a situation that opens opportunities to allow fraud to occur and is an important part of every fraud because if a fraud perpetrator does not have the opportunity to do so, then fraud becomes impossible (Padmayanti et al., 2017).

These results are in line with research by Murdiansyah et al. (2017) and Yudiana & Lastanti (2017) which show that the opportunity factor triggers students to commit academic fraud. Weak supervision on and off exams opens up opportunities for students to commit academic fraud.

The results of this study indicate that the fraud committed by students is due to the lack of control during the exam. The lack of strict sanctions imposed on students who commit

academic fraud also opens opportunities for students to commit academic fraud.

### **Rationalization and Academic Fraud Behavior**

The rationalization variable proved to have a significant positive effect on academic fraud behavior. The results of this study succeeded in confirming the fraud diamond theory that rationalization is a motivating factor for students to commit academic deficiencies. Rationalization is self-justification for wrong behavior as a way to justify fraudulent behavior (Albrecht et al., 2014). Rationalization in the context of academic fraud is a self-justification process carried out by students to cover up or reduce the guilt that arises because they have committed dishonest acts (Padmayanti et al., 2017).

The results of this study are supported by the idea that students who have rationalization characteristics tend to think that what they are doing is a natural thing, whether good or bad. The results of this study are in line with research conducted by Murdiansyah et al. (2017) and Apriani et al. (2017) who concluded that students rationalized because of the assumption that fraud was a natural thing for most students to do. Fraud for a good thing and feel that committing academic fraud does not harm others. The results of this study indicate that students commit academic fraud such as

fraud answers during exams, copying coursework, and doing plagiarism are common or reasonable things to do. They consider this action reasonable because other people also do it so students also think that they can do it too.

### **Capability and Academic Fraud Behavior**

The capability variable does not have a significant effect on academic fraud behavior. The results of this study did not succeed in confirming the fraud diamond theory that ability is a driving factor for students to make academic deficiencies. Ability is a personal trait or character and ability that plays a major role in the occurrence of fraud even though the other three elements have been present.

The results of this study are not following the research conducted by Nursani & Irianto (2014) and Budiman (2018) which states that ability has a positive effect on academic fraud behavior. However, the results of this study are following the research conducted by Zaini et al. (2015) who concluded that ability does not affect a person's behavior in committing academic fraud. Therefore, this study is more in line with the fraud triangle theory that fraud is influenced by pressure, opportunity and rationalization factors.

The results of this study are not following the research conducted by Nursani & Irianto (2014) and Budiman (2018) which

state that capability has a positive effect on academic fraud behavior. However, the results of this study are following the research conducted by Zaini et al. (2015) which concluded that capability does not affect one's behavior in academic fraud. This result is probably because accounting students who are respondents to this study do not have sufficient abilities to commit academic fraud. This is based on the mean value of the capability variable which is 2,699 from the maximum score of 4. With this low capability level, most likely this is not yet a trigger for student academic fraud.

#### **Internal Locus of Control and Academic Fraud Behavior**

Internal locus of control variable proved to have a significant negative effect on academic fraud behavior. The internal locus of control variable proved to have a significant negative effect on academic fraud behavior. Locus of control is a personality characteristic that describes a person's level of belief about the extent to which they can control the factors that influence their success or failure (Rotter, 1966).

Someone who has an internal locus of control believes that success or failure is determined by the ability and effort from within himself. He believes that what happens to him, his successes and failures are due to his influence. Therefore, students who have a high internal locus of control tend not

to commit academic fraud because they have high confidence in their efforts.

The results of this study are in line with research conducted by Lendi & Sopian (2017) which states that auditors agree that a statement regarding a job can be carried out properly if it is carried out seriously. The nature of the auditor who has an internal locus of control will allow him to avoid dysfunctional behavior. The results of these studies are in line with research conducted on students committing academic fraud. This study shows that internal locus of control has a significant negative effect on academic fraud behavior. This is because FBE UII accounting students feel they can do assignments or exams well because of the efforts they do seriously and make good plans to make it easier to complete assignments and exams so that with a high level of internal locus of control it will be able to reduce fraud. student academic.

#### **External Locus of Control and Academic Fraud Behavior**

External locus of control variable proved to have a significant positive effect on academic fraud behavior. Someone who has an external locus of control believes that success or failure is determined by external forces such as chance, fate, and luck (Woolfolk, 2012).

The results of this study are in line with research conducted by Lendi & Sopian

(2017) and Wibowo (2015) which show that external locus of control has a positive effect on dysfunctional audit behavior. The results of this study are following the research conducted on students committing academic fraud. The results of this study indicate that the external locus of control has been shown to have a significant positive effect on students' academic fraud behavior. This is because FBE UII accounting students also believe that success or failure is determined by external forces such as chance, fate, and luck. They consider that being a student who excels, getting easy in learning accounting and good grades is also a fortune.

## **CONCLUSIONS AND SUGGESTIONS**

The results of this study concluded that (1) factors of pressure, opportunity, rationalization, and external locus of control proved to have a significant positive effect on student academic fraud behavior. This means that the higher the pressure, opportunity, rationalization, and external locus of control will further increase the likelihood of student academic fraud, (2) capability does not have a significant effect on student academic fraud behavior. This indicates that the level of capability of students who are made respondents is not high enough so that the possibility of not being able to trigger the occurrence of student academic fraud, (3) internal locus of control is proven to have a

significant negative effect on student academic fraud behavior. These findings indicate that the characteristics possessed by students who have an internal locus of control will allow them to avoid dysfunctional behavior, which means that the higher the internal locus of the control variable, the lower the likelihood of student academic fraud occurring.

The results of this study have implications for higher education institutions, especially the FBE UII Accounting Study Program to make policies to prevent or reduce the level of academic fraud committed by students. The policies implemented, for example, are by improving the curriculum that can measure student academic achievement not only from the value of assignments and exams but also includes an assessment of student attitudes and behavior. By including attitude and behavior assessment components in the assessment of each course, students are expected to behave honestly in doing assignments and exams. This will reduce student academic fraud.

This research model is only able to explain 47.8% of the factors that influence the academic fraud behavior of accounting students, the remaining 52.2% is influenced by other factors that are not included in the model. Therefore, further research can develop this research by adding other

variables that may influence academic fraud behavior. An example is the variables contained in Gone theory, namely, greed, need, and disclosure.

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