Academic fraud of students in the Covid-19 period: Testing with the Pentagon's fraud dimension

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ABSTRACT

Academic fraud is all actions committed by students in devious ways to gain personal gain. Therefore, of course, academic fraud is very detrimental. The purpose of this study is to find out the influence of the Pentagon's fraud dimension, namely academic pressure, opportunity, rationalization, ability, and personal ethics, on the behavior of academic fraud students. The population in this study were students of accounting study programs at Khairun University and Hein Namotemo Halmahera University of North Halmahera, Ternate, Indonesia, who were registered in the academic year 2020/2021 and attended face-to-face lectures. The entire population in the study was used as a unit of analysis. The data in this study is primary data using questionnaires tested with Smart PLS analysis tools. Data analysis methods use descriptive analysis and multiple linear regression analysis. The results showed that academic pressure, rationalization, and ability influence academic fraud. In comparison, opportunity and Personal Ethics do not affect academic fraud.

Introduction

The education system in Indonesia proclaims Character Education as a stepping stone to student character formation. There are at least 18 values in character education, one of which is honesty. Academic honesty is something that all learners should apply, but now intellectual honesty is a rare thing in education. Educational cheating practices have replaced academic honesty. According to Cizek (2001), academic fraud is any action that violates the rules in assessment/test. These actions give learners who take the test unfairly to other learners or students who can reduce the accuracy of assessment/test results. Research conducted by Mc. Cabe and Trevino (1996) in Becker et al. (2006) found that 66% of prestigious university students cheated. At public universities, 70% of students defrauded at the test, and 84% committed fraud on assignment assessments. Malgwi and Rakovski's research (2009) found that of 740 students, 55% participated in academic fraud, 36% felt, and only 15% reported other students cheating. In line with the research above, Taradi et al. (2012) stated that of the 662 students, 97% admitted, using some cheating methods, 78% admitted to at least engaging in one form of cheating, and those who cheated at least six times were 50%. Only 2% of students reported affairs.

In Indonesia itself, similar research was also conducted by Rangkuti (2011) conducted at The State University of Jakarta, a renowned university in Indonesia. His study showed that 90% of students commit academic fraud by taking their friends' answers during the exam. As many as 80% of students use materials that are prohibited during exams. More than 42% of college students use their phones to search for answers on the internet. The study also found that more than 83% of students copied online material to do academic tasks. Worse, no less than 74% of students cite other opinions or theories from the internet without citing the source at the time of the assignment from lecturers.

Morris (2006), in his research for major business scholars from seven universities, found a large number of students who admitted to cheating in college also committed fraud in high school. This is very worrying because academic fraud has become a habit for...
students since their previous education. Cheating may indicate that values considered important to good citizens and good business people have not been instilled (West, 2004). If left unchecked is certainly very dangerous, students may think academic cheating is permissible. Academic fraud can harm the perpetrator and educational institutions. Students who commit academic fraud lose intellectual integrity during the job opportunity selection process after completing their education at the university (Mason, 2006). In addition, academic fraud also impacts the world of work. Nonis and Swift (2001) found that students who commit academic fraud while in college will be less likely to cheat in the world of work. Students who commit academic fraud will tend to commit fraud or unethical behavior when at work. The behavior, among others, is browsing for personal interests during business hours, leaving late but returning home early, playing games on a computer, having too long lunches, and working very slowly. This is certainly very detrimental to the company.

Many factors cause students to commit academic fraud. These factors include pressure, opportunity, and rationalization, the fraud triangle (Cressey, 1950). Wolfe and Hermanson (2004) added the ability factor to the fraud triangle and later became diamond fraud. Furthermore, Gbegi and Adebisi (2013) proposed the new fraud diamond model with motivation, ability, integrity, opportunity, and government companies as factors. In addition, Sorunke (2016) also introduced the term fraud pentagon, whose elements are similar to fraud diamond but added personal ethical variables in it so that there are five variables.

Several studies on academic cheating, including Becker et al. (2006), examines academic fraud with variables including pressure, rationalization, opportunity, age, party frequency, gender, GPA, and working time each week. Still, the last three variables are not significant to academic fraud. Summary (2011) says that several factors influence the occurrence of academic fraud, namely demographics, individuals, and contextual. Contextual factors that drive the emergence of academic fraud are lack of supervision during exams or lack of control from teachers or educational institutions over cheating. Other factors are the form and difficulty level of the test, the emphasis on achieving grades and rankings rather than on comprehension, and previous successes or failures.

Widianingsih (2013) revealed that the first element is incentive or pressure, motivation to commit fraud. It may come from students themselves or others such as parents, fellow students, and pressure to maintain a GPA (Cumulative Achievement Index). Wolfe (2004) reveals the first element as incentive or pressure. Or, to put it another way, a person may have the drive or pressure that motivates them to commit fraud. Academic fraud can be caused by some forces such as the risk of losing a job, competition with other students to avoid embarrassment, students want to impress their friends, students need high grades for the desired position, and fear parents cut funding support if they get low rates (Malgwi and Rakovski, 2009).

From Malgwi and Rakovski's research (2009) results, the most influential factor on academic fraud is the pressure of 70%, followed by opportunity and rationalization of 20% and 10%, respectively. The second element is the opportunity that comes from various sources. Some students see the academic community as providing a chance to cheat when the lecturer isn't too worried about plagiarism or doesn't seem to explain the consequences of cheating during an exam (Becker, 2006). Anderman et al. (2011) argue that students who believe their lecturers have high credibility will certainly have less cheating. Understood in-depth that not qualified lecturers would certainly let their students commit academic fraud. In line with this understanding, Wolfe and Hermanson (2004) reveal opportunity is a weakness in the system that the right people can exploit. In other words, the environment provides an opportunity for fraud to be committed, such as the absence of control, ineffective control, or management control capabilities.

Malgwi and Rakovski (2009) argue that academic fraud can occur because of opportunities such as students can easily retrieve information from electronic devices during exams, supervisors letting students cheat, easy downloads on the internet, prohibited material can be easily brought into the classroom, and instructors are so good that they do not take policies when there are students who commit fraud. The third element is rationalization, which offers students to see cheating behavior as acceptable behavior (Kock & Davinson in Becker, 2006). Wolfe and Hermanson (2004) reveal that rationalization convinces them that this fraudulent behavior is worth the risk. Kock & Davinson in Becker (2006) shows college students justify cheating behavior when they face unfair competition or if they believe their actions are still within the bounds of acceptable behavior.

Nonis and Swift (2001) found that students who believed fraudulent or dishonest acts were acceptable were more likely to act in illegal behavior when compared to students who thought that unfair acts were unacceptable. This action can rationalize academic fraud because it is considered acceptable. Malgwi and Rakovski (2009) said that rationalization in committing academic fraud could be ignorance that the act is academic fraud. Everyone does it, and it is too difficult; the action does not hurt anyone, and too much competition in the work search. Thus students can commit academic fraud with the encouragement of the above.

The fourth element is capability. Capability is a critical situation or skill and ability for people to commit fraud. This is where fraudsters acknowledge a particular fraud opportunity and the ability to turn it into reality. Position, intelligence, ego, coercion, deception, and stress, are the supporting elements of ability (Wolfe and Hermanson 2004). Albrecht, Williams, and Wernz (1995) in Abdullahi and Mansor (2015) argue that this element is especially important for large-scale or long-term fraud. Furthermore, Albrecht et al. (1995) in Abdullahi and Mansor (2015) believed that only people who have a very high capacity would understand existing internal controls, identify weaknesses, and use them to plan fraud's execution. Similarly, Wilson (2004) in Abdullahi and Mansor (2015) reveals that rationalization and ability are all interrelated, and the power of each element influences others.

Other research reveals the causes of academic fraud, such as the decline in public morale, the culture of educational institutions where cheating is considered normal, the belief that cheating is necessary to obtain high grades, and the availability of internet facilities to
facilitate academic cheating. When students feel that teachers do not understand the internet, they will plagiarise (Zito, 2009). Although Cressey's fraud triangle is supported and used by the Audit Regulator (ASB and IAASB), critics argue that this model cannot solve the problem of fraud because two sides of the fraud triangle, namely pressure, and rationalization, cannot be easily observed (Dorminey et al., 2010 as quoted in Kazsem and Higson, 2012). Similarly, the diamond fraud theory by Wolfe and Hermanson (2004) also has weaknesses. Although the diamond fraud theory adds the variable "ability" to the fraud triangle and fills gaps in other ideas of fraud, this model itself is an inadequate tool to investigate, obstruct, prevent and detect fraud (Gbegi and Adebisi, 2013).

This is because important factors such as the personal ethics of fraudsters are completely ignored in two theories. Therefore, Sorunke (2016) added Personal Ethics as the fifth element named fraud pentagon. Taken from the Greek language, the ethical ethos refers to the assembly of norms governing the moral behavior of individuals in society, which means that it must be observed through the forces of habits that exist in society (Sorunke, 2016). Ethics refers to the reasonable standards of right and wrong that prescribe what human beings should do, usually in terms of rights, obligations, benefits, for society, justice, or certain virtues (Sorunke et al., 2014). As a special form of ethics, personal ethics refers to the moral principles and rules governing individual actions. It can also be said to be an ethical system or doctrine that has been chosen as an honest guide in a person's particular life (Sorunke 2016). Thus personal ethics can influence a person in committing acts of academic cheating.

Based on the description above, researchers are interested in continuing research on academic fraud students by using the pentagon fraud concept in the middle of the lecture process in the Covid-19 period. This research is expected to explore information on factors that influence cheating behavior. Furthermore, the results of this study are expected to minimize each of these factors to reduce academic fraud.

**Literature Review**

**Theoretical and Conceptual Background**

**White-Collar versus Other Crime: Foundations of Fraud Theory**

Fraud is fraud or criminal acts intended to generate personal financial gain or things designed to deceive others (Sorunke, 2016). According to Matthew et al. (2013), a more detailed definition of fraud is an act of deception, deliberate concealment, omission, or deviation from the truth with a purpose. Merriam Webster Dictionary of Law (1996), as quoted in Manurung and Hadian (2013), fraud can be defined as any expression of an act, omission, or concealment to deceive others. Sutherland (1940), quoted by Dorminey et al. (2012), distinguishes white-collar criminals from street criminals or violent criminals in three main ways. First, he argues that professional status in society creates an atmosphere of admiration and intimidation. Members of the public admire professionals and fear reprisals if they are hostile to the person. Respect and anxiety lead to lower sentences for white-collar criminals.

**Fraud Pentagon Theory**

Fraud is caused by pressure, opportunity, rationalization, ability, and personal ethics (Sorunke, 2016), which came to be known as Fraud Pentagon Theory (FPT). The study used the Pentagon's fraud theory as the main theory. Fraud Pentagon Theory (FPT) describes the factors that influence individuals to commit fraud. These factors are pressure, opportunity, rationalization, capability, personal ethics. The research is strongly linked to the Pentagon's fraud theory. Sorunke researched accountants to determine how these five factors influence someone to commit financial fraud. Sorunke (2016) argues that the factors that cause a person to commit fraud or fraud are pressure, opportunity, rationalization, ability, and personal ethics. Here's the explanation:

**Pressure**

According to Wolf and Hermanson (2004), pressure is when someone wants or has to cheat. The definition is the definition of cheating in general. When associated with academics, academic fraud can be a strong insistence contained in a student both from within him and from the environment to achieve certain goals caused by the many demands such as pressure from parents and peers or tasks that must be done too heavy.

**Opportunity**

According to Albrecht et al. (2011: 31), an opportunity is a situation where a person feels that a combination of problems and conditions allows in committing academic fraud and will not be detected. The opportunity in this study is an opportunity that intentionally or unintentionally arises in situations that force a student to achieve academic fraud in the form of cheating at the time of the exam. It can also be in other academic fraud, such as copying from the internet while doing tasks without including sources of information.

**Rationalization**

Rationalization is the process of justifying one's behavior by presenting reasonable or socially acceptable reasons to replace the real reason. In other words, rationalization allows fraudsters to see their illegal behavior as good. When associated with academic fraud, it can be drawn to the notion that rationalization is a process students do by providing reasonable reasons to justify wrong behavior to be socially acceptable and not blamed for replacing the real reason (Sorunke, 2016).
Abilit

Ability is a critical situation or skill and ability for people to commit fraud. This is where fraudsters acknowledge a particular fraud opportunity and the ability to turn it into reality. Position, intelligence, ego, coercion, deception, and stress, are the supporting elements of ability (Wolfe and Hermanson 2004). If it is associated with academic fraud, the capability is the ability or skill possessed by students. When they have the opportunity to commit academic fraud such as cheating, then the student can commit such fraud without being detected by the lecturer.

Personal Ethic

From the Greek language, the ethical ethos refers to the assembly of norms governing individuals’ moral behavior in society, which must be observed through the forces of habits that exist in society (Sorunke, 2016). As a special form of ethics, personal ethics refers to the moral principles and rules governing an individual's actions. It can also be said to be an ethical system or doctrine that has been chosen as an honest guide in one's particular life. When it comes to academic cheating, personal ethics are values that help a person determine something right to do or something wrong and should be shunned. Thus personal ethics can affect a person in committing acts of academic fraud. The pentagon fraud theory proposed by Sorunke is a development and refinement of the previous two approaches, namely Fraud Triangle and Fraud Diamond. In 1950, Cressey concluded that pressure, opportunity, and rationalization factors cause people to cheat. Then in 2004, Wolf and Hermanson (2004) added capability variables to the fraud triangle and later known as diamond fraud. In 2016, Sorunke supplemented Wolf and Hermanson's FDT by adding personal ethics variables known as the Pentagon's fraud theory. Sorunke (2016) argues that personal ethics are the key to fraud committed by someone. This is because personal ethics lead a person to determine whether an act is worth doing or not worth doing because it violates existing norms.

Research and Methodology

Type and Design research

The type of research used in this research is quantitative research. Quantitative research can be interpreted as a research method based on the philosophy of positivism, used to examine a particular population or sample, data collection using research instruments, quantitative/statistical data analysis to test established hypotheses (Sugiyono, 2014: 39). The research design used in this study is ex post facto, a study conducted to research events that have occurred and then look back to find out the factors that cause the event. This study has a causal relationship that is a causal relationship. The study analyzed the relationship between independent variables (affect) and dependent variables (influenced) and how independent variables can affect dependent variables. This study wanted to find out the influence of Pentagon Fraud, namely Pressure (X1), Opportunity (X2), Rationalization (X3), Ability (X4), and Personal Ethics (X5) on Academic Fraud (Y).

Population and Sample

The population in this study is students of the accounting study program of Khairun University and Hein Namotemo University registered in 2020/2021 who attended advanced Face to face lectures. The sampling technique used is non-probability sampling, using the saturated sampling method. Research samples are limited to students who study during Covid-19. The reason is that the student is considered to have known the process of teaching and learning at the university well with the method before and during Covid-19.

Data Collection Methods

Data collection with questionnaire techniques. The questionnaire is a data collection technique that gives respondents a set of questions or written answers. The questionnaire in this study is a closed questionnaire where the questionnaire already provides the solution for respondents to choose based on the respondent's situation. Questionnaires are based on indicators of each variable used in the study based on relevant theories. The measurement scale in the survey used a Likert scale with five answer options for each question or statement.

Operational Definition of Variables

Dependent Variables

The dependent variable or bound variable in the study was academic cheating. Academic fraud is the behavior or efforts of learners deliberately done dishonestly to obtain academic achievement. In this study, academic fraud was measured by 5 statement items by adopting Becker's research, et al. (2006) with indicators of academic cheating at the test and academic cheating at the time of the task.

Independent Variables

Independent variables or free variables affect or cause their changes or the emergence of dependent variables (bound) (Sugiyono, 2014: 41). Independent variables or free variables in this study are factors in the fraud pentagon, including pressure, opportunity, rationalization, ability, and personal ethics.
Academic Pressure
Pressure is a push or motivation or goal that wants to be achieved but is limited by the inability to achieve it, so it can cause someone to cheat (Albrecht, 2012). Pressure in this study was measured using an instrument developed by Murdiansyah & Sudarma (2017) consisting of 6 statement items with indicators, namely (1) financial pressure or pressure due to financial factors, (2) bad habits that a person has, (3) pressures coming from external parties, and (4) other pressures.

Opportunity
Opportunity is a situation that allows a person to cheat. This situation is considered safe by the perpetrator to cheat on the assumption that his fraudulent actions will not be detected. The opportunity variable measured 5 statement items by adopting the instruments used by the study using a combination indicator of indicators used in the Albrecht study (2011:31) and Malgwi and Rakovski (2009) 1). Lack of control to prevent and detect violations; 2). The use of electronic devices that are not allowed; 3). Failure to discipline fraudsters; 4). Supervisor or lecturer allows academic fraud, and 5). Lack of checks

Rationalization
Rationalization is self-justification or the wrong reason for inappropriate behavior (Albrecht, 2012). In his research, Becker et al. (2006) also proved that rationalization is an influential factor in cheating committed by students. Five statement items measure rationalization in this study by adopting instruments developed by indicators (Becker et al. (2006) with indicator 1). Ambition to get high grades; 2). Feeling cheated is not detrimental to others; 3). Feeling cheated is a common thing to do; 4). Many students cheat during tests, and 5). Academic fraud often occurs on campus.

Ability
Ability is a critical situation or skill and ability for people to commit fraud. This is where fraudsters acknowledge a particular fraud opportunity and the ability to turn it into reality. Position, intelligence, ego, coercion, deception, and stress, are the supporting elements of ability (Wolfe and Hermanson 2004). Ability is measured by 6 statement items developed by Wolfe and Hermanson (2004) with indicators, namely Positioning, Intelligent, Confidence, Coercion, Deceit, and Stress.

Personal Ethics
Personal ethics are values that help a person determine something right to do or something wrong and should be shunned. Thus personal ethics can influence a person in committing acts of academic cheating. This study used 6 statement items with indicators used in Sorunke's research (2016). These indicators are Integrity, Credibility, Fairness, Transparency, Prudence, and Simplicity.

Data Analysis Methods
Data will be processed using the Partial Least Square (PLS) approach using Smart PLS Software Version 3.0. Partial Least Square (PLS) is an alternative approach that shifts from a covariance-based SEM approach to a variant-based one that can simultaneously perform measurement model testing as well as structural model testing. Measurement models are used for validity and reality tests, while structural models are used for causality tests (hypothesis testing with predictive models). Partial least square (PLS) is a powerful analysis because it is not based on many assumptions. For example, data does not have to be distributed normally. The same model can use category scales, ordinal, intervals, and ratios indicators. PLS uses the Bootstrapping method or random doubling, so it does not require a minimum number of samples (Ghozali, 2014: 24). Data processing techniques using partial least square (PLS) based SEM methods need two stages to assess the Fit Model of a research model (Ghozali, 2014: 25). These stages test the outer model and the inner model.

Finding and Discussions
Findings
Measurement Model (Outer Model)
Convergent validity refers to the degree of conformity between the measurement attributes of the measuring instrument and the theoretical concepts that explain the existence of the characteristics of the variable. Convergent validity is seen from the amount of loading factor for each research construct >0.70. However, loading 0.50 to 0.60 is still acceptable at the research stage of scale development. This test was done using Smart-PLS 3.3. According to Hair, Sarsted, Hopkins, & kuppelwieser (2014) and Henseler &Fassott (2009), PLS-SEM can be a good alternative methodology for theoretical and predictive testing with a small sample size (<200). Discriminant validity refers to the degree of nonconformity between attributes that the variable's measuring instrument and theoretical concepts should not be counted. Discriminant Validity can be calculated by comparing the square root value of average variance extracted (AVE). If the $\sqrt{\text{AVE}}$ value is higher than the correlation value among latent variables, discriminant validity can be considered achievable. Discriminant validity can be achieved if the AVE value is greater than 0.50.
Measurement Model (Inner Model)

In PLS testing, statistically, every hypothesized relationship is done using simulations. This is done by bootstrapping method against the sample. Testing with bootstrapping is intended to minimize the abnormality of research data. The results of the inner model test can be seen as follows:

Table 1: Path Coefficients (Mean, STDEV, T-Values)

| Source: processed data, Researcher 2022 |
|----------------------------------------|
| **Table 1: Path Coefficients (Mean, STDEV, T-Values)** |
| Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T (O/STDEV) | P Values | Conclusion |
|---------------------|-----------------|-----------------------------|-------------|---------|------------|
| Personal Ethic -> Academic Fraud | -0.032 | -0.036 | 0.038 | 0.843 | 0.400 | Rejected |
| Ability -> Academic Fraud | 0.371 | 0.372 | 0.055 | 6.704 | 0.000 | Accepted |
| Opportunity -> Academic Fraud | 0.013 | 0.016 | 0.051 | 0.253 | 0.801 | Rejected |
| Rationalization -> Academic Fraud | 0.306 | 0.307 | 0.062 | 4.930 | 0.000 | Accepted |
| Pressure -> Academic Fraud | 0.177 | 0.176 | 0.051 | 3.492 | 0.001 | Accepted |
| **R Square** | | | | | | 0.568 |

Based on the results of the data above shows that:

i. Pressure affects academic fraud
ii. Opportunity does not affect academic fraud
iii. Rationalization affects academic fraud
iv. Ability to affect academic fraud
v. Personal etic does not affect academic fraud

Here is a diagram of T-statistical values based on output with SmartPLS 3.3.3:

![Figure 1: Model Estimate Result](Source: processed data, Researcher 2022)
Discussion

The effect of academic behavior on academic fraud

The test results showed that academic pressure positively and significantly affected academic cheating. As a result, the higher the pressure (pressure) felt by students, the more likely it will be in choosing a way out, namely by committing academic fraud. The results of this study are consistent with previous research Arifah, Setiyani, and Arief (2018), Munirah, and Nurkhin (2018). These studies explain that pressure exerts a significant influence on the occurrence of academic fraud. However, Primasari, Suwendro, and Wahyuningsih (2017) are not in line with this study. Pressure does not affect academic fraud, indicating that pressure is not one of the main factors considered in the occurrence of academic fraud. Fraud is generally done for smooth study and getting good /IP values. Pressure to get good grades is still the most dominant pressure factor that is often felt by students, both internal pressure (self) and external parties (environment) such as parents, scholarships, and parties. A place to work, causing someone to be forced to take action. Actions based on compulsion usually do not pay attention to the good of an act of cheating.

In addition to the pressure to get the best grades, the number of activities outside of lectures is also one of the causes of students' theft. Because activities outside of courses cause a lack of time to study, they can not complete and prepare for assignments or exams properly and on time. If prepared optimally with good time management, activities outside of lectures will not be pressured. They use shortcuts by cheating.

The effect of opportunity on academic fraud

The test results showed that opportunity had no positive and significant effect on academic fraud. This indicates the increasing chance of students cheating but does not affect students to commit academic fraud. This research is consistent with nonis, and swift investigation (2001) resulted in that opportunity not influencing academic cheating. This is due to strict supervision at the time of the exam so that the chance to cheat does not exist. Students prefer to be honest because of the firmness of sanctions if they are caught cheating, and students are not allowed to choose to sit alone at the time of the exam. This study proves that students are not in the conditions and situations that would enable them to commit academic fraud. Control and prevention to detect academic fraud have been done well. Lecturers and exam supervisors have successfully disciplined the perpetrators of academic fraud.

Effect of rationalization on academic fraud

The test results showed that rationalization positively and significantly affected academic fraud. The higher the student's rationalization of cheating, the higher the likelihood of committing fraud. The results are consistent with those of Nonis and Swift (2001), Lawson (2004), Iyer and Eastman (2006). Supported by the results of these studies, the results of this study can strengthen previous research that student rationalization influences student behavior to be close to academic fraud. Their studies concluded that rationalization factors are still factors of academic cheating. Respondents still many who think that cheating behavior has become a common thing, and many people do; as a result, they become lazy to learn and only rely on cheating that is used to be done. Therefore, rationalization is still one of the factors that can be said to be a supporter in committing academic fraud.

The effect of emampuan on academic fraud

The test results showed the ability to positively and significantly affect academic fraud. The fourth hypothesis in the study states that each individual's capacity can affect student academic cheating. The higher the student's ability to commit fraud, the higher the likelihood of fraud. And from the hypothesis test results, it can be known that ability can significantly affect academic fraud seen with positive beta values. These results prove that the ability factor influences academic fraud. The women those students have so that they are involved in academic fraud can suppress guilt after cheating, understand the criteria of lecturer assessment to find loopholes in cheating, and think of ways to commit academic fraud based on current opportunities. If there is ability and courage in him, he can still cheat in any situation and condition. The more often students engage in academic fraud, the higher the student's ability to commit acts of fraud, which can increase the phenomenon of academic fraud in college.

The effect of personal etika on academic fraud

The test results showed that personal ethics did not affect academic fraud. In the case of academic cheating, of course, the assessment of each individual is different. Some students judge that cheating is a common and permissible thing. Some students think that cheating is a heinous act because it has lied to itself. Lying to its lecturers is also unfair to friends. This difference is due to each other's ethics. What is meant by personal ethics here is integrity, credibility, fairness, transparency, prudence, and simplicity. Students with high integrity and credibility have a fair and honest attitude. They are very careful in doing things, and also, simple individuals will certainly tend to avoid academic cheating practices and vice versa. The research results conducted by Sorunke (2016) showed that 86% of respondents said cheating as people with low personal ethics usually indicate deviant behavior. 76% of respondents think that fraudsters or cheaters as selfish people who are intelligent about control but have common personal ethics. Higher tendency/motivation to commit fraud than someone with higher personal ethics. 68% of respondents agree that personal ethics are a strong variable indeed a copy. In particular, surveys reveal that individuals with high personal ethics will most likely not commit fraud even when in need of/under pressure. Meanwhile, necessary or unnecessary, someone with low personal ethics will commit fraud.
Conclusion

This paper finally concludes that (i) the number of activities outside of lectures is also one of the causes of students' theft. Because activities outside of courses cause a lack of time to study, they cannot complete and prepare for assignments or exams properly and on time. If prepared optimally with good time management, activities outside of lectures will not be pressured; (ii) they use shortcuts by cheating; (iii) the more often students engage in academic fraud, the higher the student's ability to commit acts of fraud, which can increase the phenomenon of academic fraud in college; (iv) higher tendency/motivation to commit fraud than someone with higher personal ethics. 68% of respondents agree that personal ethics are a strong variable indeed a copy. In particular, surveys reveal that individuals with high personal ethics will most likely not commit fraud even when in need of/under pressure. Meanwhile, necessary or unnecessary, someone with low personal ethics will commit fraud.

The analysis results conclude that the strategy to lower the level of academic fraud is through reducing pressure, improving rationality, optimizing abilities, and improving personal ethics.

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