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## Fraud triangle dimensions on academic fraud behavior

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### ABSTRACT

This study aims to determine the effect of Dimensions of Pressure, Opportunity, and Rationalization on academic cheating behavior in accounting students in the undergraduate program at Halu Oleo University. This type of research is quantitative research, using a questionnaire as a research instrument. The sampling technique used is purposive sampling. This study used 92 respondents. The data used in this study is primary data. The data obtained in the form of answers from respondents were tabulated and processed using SPSS version 25 software. The results of this study indicate that pressure and rationalization partially have a significant effect on academic cheating behavior in accounting students at the Faculty of Economics and Business, Halu Oleo University. However, partial opportunity does not have a significant effect on academic cheating behavior in accounting students from the Halu Oleo Faculty of Economics and Business. This study also shows that simultaneously the three independent variables have a significant effect on academic cheating behavior in accounting students at the Faculty of Economics and Business, Halu Oleo University.



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## Introduction

Cheating is dishonesty in the form of an intentional deception or an intentional misrepresentation of a material fact (Prayoga & Dewi, 2017). The Fraud Triangle theory initiated by Donald Cressey Trust violators, when they conceive of themselves as having a financial problem that is non-shareable and have knowledge or awareness that this problem can be secretly resolved by a violation of the position of financial trust. Also they are able to apply to their own conduct in that situation verbalizations which enable them to adjust their conceptions of themselves as trusted persons with their conceptions of themselves as users of the entrusted funds or property (Mansor & Abdullahi, 2015). An act of fraud or fraud intended to obtain money, assets, or services for their benefit is defined as such in a 2013 standard by the Institute of Internal Auditors (IIA). When someone commits a form of fraud, it is usually done for their benefit and to the detriment of others.

Fraud is defined as cheating, but this understanding has been expanded to cover a wide range of activities. Legal Dictionary, Black's Fraud is a broad term that includes all unintentional, tactical, and devious acts committed by a human being or someone who tries to gain profit from others through false recommendations or coercion of evidence. Fraud is a deliberate act carried out by one or more officials or people who are not responsible for the regulation, employees, or third parties that relate to the use of fraud to obtain unbalanced or illegal profits. (Diaz, 2013) in his book entitled Fraud Auditing and investigation defines fraud as a fraudulent practice of irregularities or irregularities or irregularities and violating provisions that are tried by some people

from inside or outside the institution, to obtain individual and or group profits that are directly detrimental. the other party.

(Agud, 2014) said that if students are accustomed to academic cheating when they enter the world of work, it could be that these students will lead to cheating, and will even do it continuously because they are used to it. Then the same statement by (Zaeni et al., 2015). if someone is accustomed to academic cheating in college, they are likely to do so in the workplace. Cheating occurs as a result of a person's habits.

The phenomenon of academic fraud ever occurred was carried out by Z, aiming to achieve a doctorate, Z carried out plagiarism by writing with the title "3-Dimensional Spatial Geometry Typology Model", not only he also plagiarized an idea from the Grasz University of Technology, Austria entitled " 3D GIS Urban Development ". Yes, it is said to be plagiarizing an accompanying work from the University of Technology Grasz and the plagiarism is categorized as level 1, which is the heaviest plagiarism (voice of independence, 2010). Then there was also a fraud committed by a student majoring in Accounting, Faculty of Economics and Business, Haluoleo University, where the student had the initials ML where the student faked KRS and KHS signatures to avoid queues and avoid lecturers for certain reasons. Without realizing it, I was one of the people who had committed several frauds the reason that I did not know that the action I had taken was a form of cheating, the first was plagiarism which at first, I felt that the action was not a form of cheating, but after knowing that writing without including the source or the author's name is a form of cheating. Then the second time I was late for class several times and this was a form of cheating for violating the set time rules, where the rules were made to be obeyed, not to be broken.

Cheating can be handled in various ways, one of which is through education. University Haluoleo always strives to build and provide good moral education to students in accordance with its mission, namely not justifying acts of cheating, providing good, quality education, and creating graduates who have high quality, character, character, and integrity. . In accordance with the Halu Oleo University Chancellor's Regulation Number 1 of 2019 concerning Academic Regulations within the Halu Oleo University In CHAPTER IX paragraph 3 (prohibition) article 29 paragraph (1) every student is prohibited from committing academic violations, plagiarizing and violating campus rules. Paragraph (3) students who do not comply with the provisions referred to may be expelled as UHO students. Paragraph (5) The implementation of the provisions as referred to in paragraph (3) shall be determined by the Rector's decision on the recommendation of the Dean/Director.

The Department of Accounting, Faculty of Economics and Business, provides ethical education to students who are expected to justify the image of accountants' work in the future. In the process of learning activities in lectures, each student is given education and knowledge about ethics based on the same theory but with different grasping power of material from students so that students have different perceptions and behaviors as well as ethics.

According to a study that was conducted by (Juniariani & Pradnyanitasari, 2019), the dimension of the Fraud Triangle is a determinant factor that influences academic cheating behavior, including: laziness to study, not yet or not ready to overcome exams, lecturers who are too value-oriented, the material studied not coming out during exams, a lack of trust in one's own abilities, a comfortable seating position during the exam to get maximum results, weak supervision, and so on. In contrast to the research conducted by Dian, the research conducted by (Dewi & Pertama, 2020) The effect of pressure, probability, and rationalization simultaneously having a significant effect on academic fraud for accounting students is indicated by the value. This is actually contrary to the results of research conducted by (Juniariani & Pradnyanitasari, 2019). Several aspects affect perception One's ethics, including knowledge where this knowledge will help individuals to separate what is good or bad. The lack of knowledge possessed will cause someone to behave unethically and commit fraud. The purpose of this research is to identify how much the Fraud Triangle affects the academic cheating of accounting students at Halu Oleo University.

## Method

### Population, Sample, Data Type, and Data Source

The research population is active students of Accounting, Faculty of Economics and Business, Haluoleo University for the 2020 semester, by limiting it to the 2016-2020 class with a total of 1220 students. The sampling technique of this research is purposive sampling is a sampling technique with consideration and certain criteria (Sugiyono, 2013). The type of data used in this study is quantitative data which is the result of respondents' questionnaire responses Halu Oleo and n. University Accounting Students. Respondents' responses to the questionnaire statements were the main data source for this research. The secondary data of this research comes from articles published in journals which serve as primary data sources. Quantitative

analysis is the activity of collecting, processing, analyzing, and presenting data based on the number set to solve a problem, test a hypothesis, or improve general principles.(Duli, 2019).

### Data Types and Sources

This type of research data is divided into 2, namely quantitative data and qualitative data. The source of this research data is primary data, namely data that can be obtained directly from the object of research in the form of questionnaire answers from respondents(Hasan, 2002). Secondary data, namely the data obtained indirectly by the party conducting the research(Sugiarto, 2017). Supporting data for this study were obtained from journals citing this research in their publications.

### Research Methods and Data Analysis Methods

Students from the 2016-2020 class were given a questionnaire to complete as part of the data collection process for this research. To determine the magnitude of the relationship and the dependent variable in the fraud variable (pressure, opportunity, and rationalization) that affect the dependent variable using the multiple linear regression analysis methods, this (is academic fraud). Normality, heteroscedasticity, and multicollinearity hypothesis tests were used in this research.

## Results and Discussions

The research data was obtained from the results of the questionnaire responses that had been submitted to the Accounting Students of Halu Oleo University and those who have filled it in number 92 responses with the criteria of respondents who have already set.

### Descriptive Analysis

#### Pressure ( $X_{1.1}$ )

Dimensions of pressure ( $X_{1.1}$ ) are measured using 9 items of statement item statements from 4 indicators, namely: Requirement to pass ( $X_{1.1.1}$ ), Student competition will score very high ( $X_{1.1.2}$ ), Workload is very much ( $X_{1.1.3}$ ), and not enough study time. Based on the distribution of respondents' answer scores table 1 shows the respondent's statement on dimensions Pressure ( $X_{1.1}$ ) with an average value of 4, 46listed in the very high section. The response recapitulation based on the respondent's statement is described as follows:

**Table 1.** Frequency Distribution of Respondents' Answers to Academic Pressure Dimensions ( $X_{1.1}$ )

Items/ Item	Frequency of Respondents' Answers (F) & percentage (%)										Average Score	Category
	STS		TS		KS		S(2)		SS			
	(5)		(4)		(3)				(1)			
	F	%	F	%	F	%	F	%	F	%		
X1.1.1.1	441	44.57	51	55.43	0	0.00	0	0.00	0	0.00	4.45	Very high
X1.1.1.2	34	36.96	58	63.04	0	0.000	0	0.00	0	0.00	4.37	Very high
X1.1.1.3	37	40.22	55	59.78	0	0.00	0	0.00	0	0.00	4.40	Very good
Average indicator Requirement to pass (X1.1.1)											<b>4.41</b>	<b>Very high</b>
X1.1.2.1	42	45.65	50	54.35	0	0.00	0	0.00	0	0.00	4.46	Very high
X1.1.2.2	38	41.30	54	58,70	0	0.00	0	0.00	0	0.00	4.41	Very high
The average student competition indicator will have a very high score (X1.1.2)											<b>4.43</b>	<b>Very high</b>
X1.1.3.1	46	50.00	46	50.00	0	0.00	0	0.00	0	0.00	4.50	Very high
X1.1.3.2	33	35.87	59	64.13	0	0.00	0	0.00	0	0.00	4.36	Very high
The average of the many task load indicators (X1.1.3)											<b>4.43</b>	<b>Very high</b>
X1.1.4.1	54	58,70	38	41.30	0	0.00	0	0.00	0	0.00	4.59	Very high
X1.1.4.2	49	53.26	43	46.74	0	0.00	0	0.00	0	0.00	4.53	Very High
Insufficient learning time indicator average (X1.1.4)											<b>4.56</b>	<b>Very high</b>
Average Pressure Variable (X1.1)											<b>4.46</b>	<b>Very high</b>

Primary data sources processed in 2021

#### Odds ( $X_{1.2}$ )

The Opportunity Dimension ( $X_{1.2}$ ) is measured using 7 item statement items from 3 indicators, namely: Lack of Control to Prevent and Detect Violations ( $X_{1.2.1}$ ), Failure to Discipline Fraudulent Behavior ( $X_{1.2.2}$ ), and Lack of Examination ( $X_{1.2.3}$ ). Based on the distribution of respondents' answer scores in table 2 shows the respondents' answers on dimensions odds ( $X_{1.2}$ ) with an average value of 4, 41listed as very large. The response recapitulation based on the respondent's statement is explained as follows:

**Table 2.** Answers to the Opportunity Dimension (X1.2)

Items/ Item	Frequency of Respondents' Answers (F) & percentage (%)										Average Score	Category
	STS		TS		KS		S(2)		SS			
	(5)		(4)		(3)				(1)			
	F	%	F	%	F	%	F	%	F	%		
X1.2.1.1	42	45.65	50	54.35	0	0.00	0	0.00	0	0.00	4.46	Very high
X1.2.1.2	39	42.39	53	57.61	0	0.00	0	0.00	0	0.00	4.42	Very high
X1.2.1.3	43	46.74	49	53.26	0	0.00	0	0.00	0	0.00	4.47	Very high
Average indicator Lack of control to prevent and detect violations (X1.2.1)											4.45	Very high
X1.2.2.1	47	51.09	43	46.74	2	2.17	0	0.00	0	0.00	4.49	Very high
X1.2.2.2	44	47.83	44	47.83	4	4.35	0	0.00	0	0.00	4.43	Very high
Average indicators of Failure to discipline fraudulent behavior(X1.2.2)											4.46	Very high
X1.2.3.1	37	40.22	50	54.35	5	5.43	0	0.00	0	0.00	4.35	Very high
X1.2.3.2	31	33.70	58	63.04	3	3.26	0	0.00	0	0.00	4.30	Very high
Average of Lack of Inspection indicator (X1.2.3)											4.33	Very high
Average of Opportunity Variables (X2)											4.41	Very high

Rationalization ( X<sub>1.3</sub> )

Dimensions of Rationalization ( X<sub>1.3</sub> ) are measured using 11 item statement items from 5 indicators, namely: The existence of unfair treatment ( X<sub>1.3.1</sub> ), No party is harmed ( X<sub>1.3.2</sub> ), Fraud based on Justification, and Habits (X<sub>1.3.3</sub> ), Cheating Is Done With Good Purpose (X<sub>1.3.4</sub> ), and Cheating is Conducted If Urgent (X<sub>1.3.5</sub> ). Based on the distribution of respondents' answer scores table 3 shows the respondents' answers on dimensions rationalization (X<sub>1.3</sub> )with an average value of 4.41 listed in the very large category. The response recapitulation based on the respondent's statement is explained as follows:

**Table 3.** Frequency Distribution of Respondents' Answers to the Dimension of Rationalization ( X<sub>1.3</sub> )

Items/ Item	Frequency of Respondents' Answers (F) & percentage (%)										Avera ge Score	Category
	STS		TS		KS		S(2		SS			
	(5)		(4)		(3)		)		(1)			
	F	%	F	%	F	%	F	%	F	%		
X1.3.1.1	43	46.74	47	51.09	2	2.17	0	0.00	0	0.00	4.45	Very high
X1.3.1.2	48	52.17	41	44.57	3	3.26	0	0.00	0	0.00	4.49	Very high
Average Indicator of Unfair Treatment ( X <sub>1.3.1</sub> )											4.47	Very high
X1.3.2.1	50	54.35	42	45.65	0	0.00	0	0.00	0	0.00	4.54	Very high
X1.3.2.2	48	52.17	44	47.83	0	0.00	0	0.00	0	0.00	4.43	Very high
Average Indicator No party is harmed ( X <sub>1.3.2</sub> )											4.53	Very high
X1.3.3.1	34	36.96	56	60.87	2	2.17	0	0.00	0	0.00	4.35	Very high
X1.3.3.2	28	30.34	52	55.43	13	14.13	0	0.00	0	0.00	4.16	Enough
Average indicator of cheating based on justification and habit( X <sub>1.3.3</sub> )											4.26	Very high
X1.3.4.1	24	26.09	61	66.30	3	3.26	4	4.35	0	0.00	4.14	High Enough
X1.3.4.2	48	52.17	44	47.83	0	0.00	0	0.00	0	0.00	4.52	Very high
X1.3.4.3	51	55.43	41	44.57	0	0.00	0	0.00	0	0.00	4.55	Very high
Average Indicators of Cheating Done With Good Purpose ( X <sub>1.3.4</sub> )											4.41	Very high
X1.3.5.1	39	42.39	47	51.09	6	6.52	0	0.00	0	0.00	4.36	Very high
X1.3.5.2	31	33.70	59	64.13	2	2.17	0	0.00	0	0.00	4.32	Very high
Average Fraud Indicators in Action If Urgent (X <sub>1.3.5</sub> )											4.34	Very high
Average Dimensional Rationalization ( X <sub>3</sub> )											4.40	Very high

Primary data sources processed in 2021

**Research Instrument Testing**

The results of the coefficients and cronbach's alpha to test the validity and reliability of the use of statement items from variable indicators can be seen in table 7 which explains that the statements in the questionnaire are valid and reliable. Pearson correlation value > 0.30, significance level 0.05, and Cronbach alpha correlation coefficient > 0.60 led to this decision. In other words, the questionnaire used in this research is a

valid and reliable tool to measure each variable, which can be concluded from the use of this research from all statement items as a tool.

**Table 4.** Recapitulation Validity and Reliability Test Results

Variable	Indicator	Items	C	Sig.	Note.	Cronbach Alpha	Note.
<b>Pressure(X<sub>1.1</sub>)</b>	The requirement to pass (X1.1.1)	X1.1.1.1	0.001	0.000	Valid	0.656	Reliable
		X1.1.1.2	0.084	0.000	Valid		Reliable
		X1.1.1.3	0.112	0.000	Valid		Reliable
	Student competition for very high scores (X1.1.2)	X1.1.2.1	0.001	0.000	Valid	0.589	Reliable
		X1.1.2.2	0.104	0.000	Valid		Reliable
	Santa's workload is a lot(X1.1.3)	X1.1.3.1	0.001	0.000	Valid	0.709	Reliable
		X1.1.3.2	0.068	0.000	Valid		Reliable
	Insufficient study time (X1.1.4)	X1.1.4.1	0.001	0.000	Valid	0.534	Reliable
		X1.1.4.2	0.166	0.000	Valid		Reliable
<b>Odds (X<sub>1.2</sub>)</b>	Lack of controls to prevent and detect violations (X1.2.1)	X1.2.1.1	0.001	0.000	Valid	0.529	Reliable
		X1.2.1.2	0.053	0.000	Valid		Reliable
		X1.2.1.3	0.071	0.000	Valid		Reliable
	Failure to discipline fraudulent behavior (X1.2.2)	X1.2.2.1	0.001	0.000	Valid	0.738	Reliable
		X1.2.2.2	0.120	0.000	Valid		Reliable
	Lack of checking(X1.2.3)	X1.2.3.1	0.001	0.000	Valid	0.695	Reliable
		X1.2.3.2	0.045	0.000	Valid		Reliable
Variable	Indicator	Items	Correlation coefficient	Sig.	Note.	Cronbach Alpha	Note.
<b>Rationalization (X1.3)</b>	There is unfair treatment (X1.3.1)	X13.1.1	0.001	0.000	Valid	0.689	Reliable
		X1.3.1.2	0.034	0.000	Valid		Reliable
	No party is harmed (X1.3.2)	X1.3.2.1	0.001	0.000	Valid	0.764	Reliable
		X1.3.2.2	0.171	0.000	Valid		Reliable
	Cheating on justification and habit (X1.3.3)	X1.3.3.1	0.001	0.000	Valid	0.798	Reliable
		X1.3.3.2	0.251	0.000	Valid		Reliable
	Cheating is done with good intentions (X1.3.4)	X1.3.4.1	0.001	0.000	Valid	0.724	Reliable
		X1.3.4.2	0.267	0.000	Valid		Reliable
	Fraudsters argue that they commit fraud only when under pressure (X1.3.5)	X1.3.4.3	0.222	0.000	Valid	0.792	Reliable
		X1.3.5.1	0.001	0.000	Valid		Reliable
<b>Academic Cheating (Y)</b>	Academic cheating while doing assignments (YI.1)	X1.3.5.2	0.235	0.000	Valid	0.763	Reliable
		Y1.1.1	0.001	0.000	Valid		Reliable
	Academic cheating behavior during exams (YI.2)	Y1.1.2	0.170	0.000	Valid	0.735	Reliable
		Y1.2.1	0.001	0.000	Valid		Reliable
		Y1.2.2	0.281	0.000	Valid		Reliable
		Y1.2.3	0.242	0.000	Valid		Reliable
		Y1.2.4	0.228	0.000	Valid		Reliable

Table 4 proves that the statements in the questionnaire are accurate and reliable. Pearson correlation value > 0.30, significance level 0.05, and Cronbach alpha correlation coefficient > 0.60 led to this decision. In other words, the questionnaire used in this research is a valid and reliable tool to measure each variable, which can be concluded from the use of this research from all statement items as a tool.

### Classic assumption test Normality Test

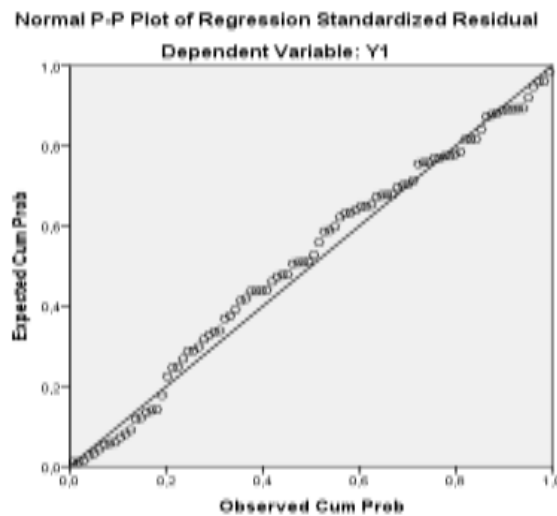


Figure 1. Normal Probability Plot

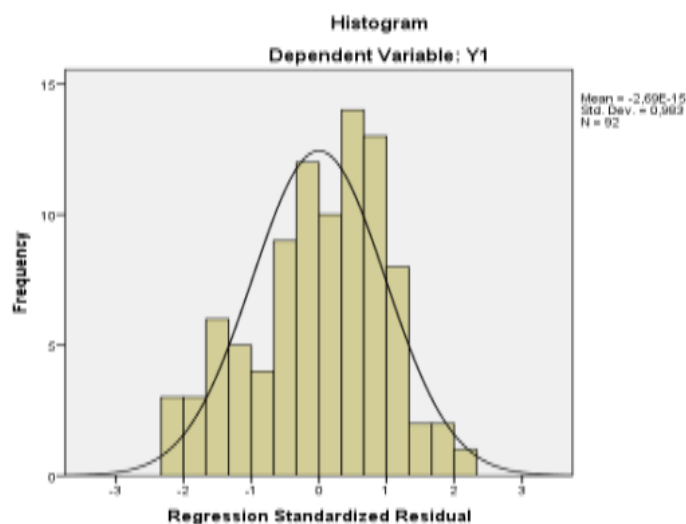


Figure 2. Histogram

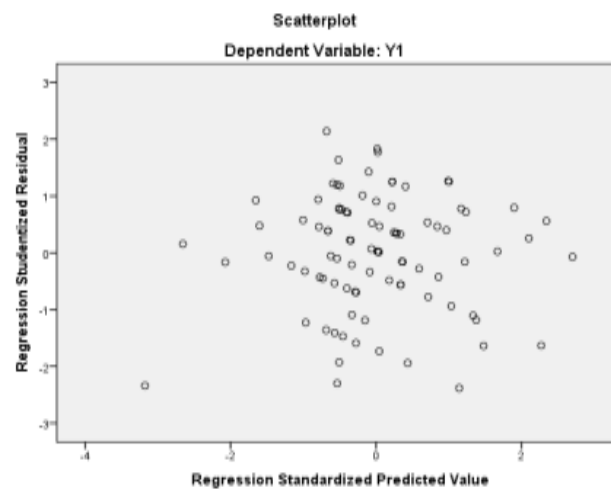
The distribution points can be seen in the diagonal direction of the normal probability shown in Figure 1 above. As a result, regression models can be used to make predictions and ensure that the normality assumptions are met. The residues are normally distributed, as shown in the Figure 2 histogram above by a symmetrical pattern that does not deviate to the right or left. So, the regression model conforms to the accepted norm.

### Multicollinearity Test

Tabel 5. Result Uji Multikolinearitas

Model	Colinearity Statistics	
	Tolerance	VIF
Pressure ( $X_{1.1}$ )	0.911	1.098
Odds ( $X_{1.2}$ )	0.831	1.204
Rationalization ( $X_{1.3}$ )	0.818	1.222

Table 4 shows that the independent variable, namely the Fraud Triangle dimension (Pressure, Opportunity, and Rationalization) has a tolerance value of more than 0.10 which is 0.911, and the value of VIF <10 is 1.098. This proves that if there is no correlation between independent variables, it can be said that multicollinearity does not take place.

**Heterocedasticity test****Figure 3.** Heterocedasticity test

As can be seen in scatter plot 3, the points appear to be randomly distributed above and below the zero point on the Y axis, proving that the regression model does not have heteroscedasticity.

**Hypothesis testing****Table 7.** (Summary of results of t-test, F test, and coefficient of determination)

Variable	t-count	t-table	Sig.	Equality		Sig.	RSquare
				F-count	F-table		
X <sub>1.1</sub>	2.036		0.045				
X <sub>1.2</sub>	1.350	1,986	0.181	8,355	2.70	0.000	0.222
X <sub>1.3</sub>	3,935		0.006				

**t-test**

The t-test generally shows the extent of the impact of an individual dependent variable in explaining the dependent variable. Hypothesis testing can be carried out by differentiating t - count with t - table and the t-sig value with =0.05. If t - count > t - table or t - sig < from =0.05 so H1 is rejected, H0 is accepted.

**Pressure**

Table 5 shows that the significance level of 0.000 from = 0.05 can be said from the test results if H1 is accepted for the calculation of the academic stress dimension of 2.036 > t table of 1.986. This matter explains if the dimensions of academic pressure have a partial and significant impact on academic cheating students of accounting students at Halu Oleo University.

**Opportunity**

Based on table 5, shows that if the t-count for the academic opportunity dimension is 1.350 < from the t-table 1.986 or with a relevant level of 0.045 < from = 0.05, so from the experimental results it can be said that H2 is rejected. It describes if the dimensions of academic opportunity do not have a significant impact on academic cheating students of accounting students at Haluoleo university.

**Rationalization**

Based on table 5 shows that the t-count for the academic rationalization dimension is 2.825 > from the t-table 1.986 or with a significance level of 0.045 < from = 0.05 so from the experimental results it can be said that H3 is accepted. It describes if the Rationalization dimension has a significant impact on academic cheating.

**F Uji test**

Table 5 shows if the calculated f value is 8.335 from the f table value, which is 2.70 or with a significance level of 0.000 from = 0.05, so it can be said if H 4 is accepted or H 0 is rejected. This means that all independent variables, namely pressure, opportunity, and rationalization, simultaneously have an impact on accounting student academic fraud.

**Coefficient of Determination (R<sup>2</sup>)**

Table 7 shows that R<sup>2</sup> (R-Square) = 0.222. This means that the dimensions of pressure, opportunity, and rationalization of academic fraud for accounting students are 22.2%. This means that there are other variables

or echelon variables ( $\epsilon$ ) of 77.8% that affect the Y variable but are not measured in research such as plagiarism, collusion, falsification, replication, copy paste and being a liaison among students to commit fraud.

Research Academic fraud occurs at every level of education, including at the higher education level. There are many forms of academic fraud committed by students, including plagiarizing other people's ideas without citing the source, collaborating during exams, and so on. Various reasons were given by perpetrators of fraud, including too many assignments and demands to have high scores, so that in general, students are only oriented to grades. The existence of academic cheating can have a bad impact on the students themselves because they commit dishonesty and justify any means in order to get grades. academic cheating.

#### **The Effect of Pressure on Academic Fraud for Accounting Students**

Hypothesis testing proves that the significance value of X is 1.1 greater than the significance level or the t-count is greater than the t-table in the hypothesis test. Therefore, it can be said that the results of this research prove that partial pressure has a significant impact on academic cheating.

Students are encouraged to attempt academic cheating by internal and external pressures, according to previous research by (Fitriana & Baridwan, 2012). Students who cannot understand the material they are studying are under a lot of pressure to meet the requirements imposed on them. Many students feel that the lecture assignments given by the lecturer are difficult to do, even some students feel that they don't have to study because of the exams or assignments given, by simply opening Google assignments can be completed quickly. According to (Malgwi & Rakowski, 2009), under pressure, students engage in unethical and dishonest behavior, primarily due to various forms of pressure.

#### **The Effect of Opportunity on Academic Fraud for Accounting Students**

Academic cheating among accounting students was not significantly affected by the odds tested in this study, according to the findings. Consequently, the research alternative hypothesis, which explains that opportunity has no impact on academic cheating among accounting students, is acceptable.

The research results support previous research conducted by (Saidina et al., 2017) which stated that academic rationalization did not have a significant impact on student academic fraud. And contrary to research conducted by (Premananda et al., 2019) said that opportunity significantly affects student academic cheating. Academic cheating behavior appears to be in line with the level of opportunity students receive to commit fraud. In particular, the study states that the environment has a contribution to make in terms of norms, values, and skills that bring individuals closer to fraudulent behavior when they provide access to resources that facilitate fraud (Connolly et al., 2006).

#### **The Effect of Rationalization on Academic Fraud of Accounting Students**

The findings of this research show that accounting students who use partial rationalization are less likely to engage in academic dishonesty. The third hypothesis of this study, that rationalization has a significant impact on academic cheating among accounting students, is considered correct. In line with the research conducted by (Albrecht & Hawkins, 2017) in his book *The Internal Auditor's Perspective*. Where these five indicators are included in one of the factors that cause cheating caused by academic rationalization, namely "habits/addictions.

Rationalization is a justification for fraud committed by students because the fraud committed is considered a common thing and often occurs. According to (Nursani & Irianto, 2014), rationalization is a behavior that demonstrates students' habits in judging cheating as an act that is consistent with their personal code of ethics and environment. Students also assess the rationalization for cheating if they feel there is unfair competition if they do not cheat, so students need to be involved in cheating.

#### **The Effect of Pressure, Opportunity, and Rationalization on Academic Fraud of Accounting Students**

The results of hypothesis testing show that the value of f - count is greater than the f table, so it can be said that all dimensions of the fraud triangle variable are pressure, opportunity, and rationalization in a simultaneous way that significantly affects student academic fraud.

Research conducted by (Albrecht & Hawkins, 2017) in his book *The Internal Auditor's Perspective*. Where these two indicators are included in one of the factors for students to cheat, namely "being able to get around the system" meaning that students who carry out academic fraud can take advantage of the available time to cheat when doing assignments and during exams. (Diaz, 2013), in his book, explains that the Greed and Need Factors are indicators related to the subject of fraud (referred to as individual factors), greed and interest are things that go hand in hand with the fraud triangle, so the higher the pressure, opportunity and rationalization ( fraud triangle ), the higher the level of pressure, opportunity, and rationalization (fraud triangle). A person's greed in committing fraud increases and his needs will also increase personally so that it is difficult to eliminate.



## Conclusions

This study found that pressure, opportunity, and rationalization have a significant influence on the occurrence of academic fraud in accounting students, where these three factors are the driving factors for fraud. Apart from these three factors, there are many other factors that encourage fraud. It can be seen that the calculated *t* value is greater than the *t* table, then the hypothesis (H1) is accepted while the *t* calculated value is smaller than the *t* table, then the second hypothesis (H2) is rejected, the *t* calculated value is greater than the *t* table, the hypothesis (H3) is accepted, and simultaneously the calculated *f* value is greater than the *f* table, thus the hypothesis (H4) is accepted. In this study, researchers only used three variables according to the fraud triangle concept. However, based on the results of the research, pressure, opportunity, and rationalization can still be used as a reference for someone to commit academic fraud. As a result, a person's influence in committing a fraud act can come from a variety of sources.

The implications of this research are expected to be useful for students, academics, and other researchers, as well as the role of students who are depressed. The opportunities that exist and are utilized by students and the justifications or rationalizations that occur are important to see and address regarding academic fraud behavior by students. To minimize the pressure factor, it is hoped that changing students' mindsets about grades is not everything. That way, their mindset will change so that acts of fraud will decrease. The pressure factor tends to be easier to minimize by conducting outreach throughout the campus using various media, prohibiting the use of mobile phones during exams, and installing CCTV, of course, to prevent opportunities for fraud from arising. Rationalization can be minimized by providing explanations and equating perceptions between students and lecturers regarding what is meant by academic fraud, so that there will be no more justification by ignorance about what is meant by academic fraud.

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