

## The fraud triangle of accounting student's academic cheating

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### *Abstract*

*This study aims to analyze the influence of fraud triggering factors based on the fraud triangle perspective, namely pressure, opportunity, and rationalization on the emergence of academic behavior of accounting students. Data collection was carried out using a questionnaire of 140 students of the Accounting Study Program, Tamansiswa University of Yogyakarta. The data analysis technique used in this study is descriptive statistical analysis and hypothesis testing using multiple linear regression analysis. The results of the study provide evidence that pressure, opportunity, and rationalization factors have a positive effect on the academic behavior of accounting students at Tamansiswa University of Science, Yogyakarta.*

*Keywords: academic fraud, accounting student, fraud triangle, pressure, opportunity, rationalization*

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### INTRODUCTION

Education is a means to improve the quality of human resources. Education is also a force that has a major influence on physical, mental, ethical development and all aspects of human life (Santoso & Adam, 2012). Development will not go well if there is academic cheating in the educational process. Universities are expected to be able to produce quality professional staff, both scientifically, morally, and ethically. The phenomenon that occurs in various tertiary institutions today which is quite a threat to the world of academic education is that many fraudulent practices are found and commonly referred to as academic fraud (Apriani et al., 2017).

A similar case also occurred in the East Java "Veteran" UPN Accounting study program. In 2019 there was an act of cheating by final semester students during the Final Semester Examination (UAS) in Accounting Theory course. Cheating occurs because students use cellphones during exams (Koskei, 2019). From this phenomenon it can be seen that the acts of academic fraud committed by students are increasing every year. Basically the factors in the fraud triangle (Pressure, Opportunity, Rationalization) will not influence someone to commit fraud if that person does not have good capabilities.

Pressure is a condition that is limited by inability so that it can encourage someone to commit fraud (Rahmadina & Hapsari, 2020). The greatest pressure felt by students is the necessity to graduate on time, the competence to get high scores, the large workload and insufficient study time, so that many students commit academic fraud (Fadersair & Subagyo, 2019).

Opportunities, namely certain situations where someone can see an opportunity to commit academic fraud (Yours & Pesudo, 2019). Opportunities or opportunities that can come from various sources such as from the existence of increasingly sophisticated technology. However, students often take advantage of this sophistication to commit fraud such as copying and pasting from the internet to answer questions without including the source, committing plagiarism by admitting that their work is the result of their own thoughts even though the original work belongs to someone else. others, and many more frauds that can occur. abused by the presence of advanced technology. Thus, opportunity has a positive effect on academic cheating.

Rationalizing behavior is self-justification for wrong actions (Widianto & Sari, 2017). A student can justify himself for academic fraud committed because academic fraud is often considered a normal thing and does not harm other parties. For example, when students know that what they are doing is wrong, they still do it because committing academic fraud has become commonplace among students and is becoming a trend. Thus, rationalization has a positive effect on academic cheating.

The purpose of this study was to analyze the effect of pressure, opportunity, rationalization (the deception triangle) on academic fraud behavior. The results of this study are expected to be useful for students so that they have a better mindset and not engage in academic fraudulent behavior, for the academic community so that they can improve learning and prevent student academic fraud behavior, as well as for future researchers who can be used as a reference in research in the same field.

## LITERATURE REVIEW

### Planning Behavior Theory (TPB)

Theory of Planner Behavior (TPB) is individual behavior that is formed from rational decisions they make based on their own beliefs and their expectations of results (Binekas & Larasari, 2022). The emergence of intentions in a person can be caused by three drives, namely the existence of subjectivity norms, attitude responses to behavior, and behavior control by actors. Attitudes reflect positive feelings to counteract behavior, subjective norms reflect certain ways or actions by individuals that are felt or expected by others and perceived behavioral control reflects internal and external constraints in taking action (Djajakerta & Susan, 2020).

Theory of Planner Behavior (TPB) can be used to explain student academic fraud behavior based on the elements contained in the fraud triangle (Desiana et al, 2018). Behavioral beliefs (attitudes towards behavior) on TPB will strengthen the variables of pressure and rationalization when someone intends to commit academic fraud (Muzaifa et al., 2022). Perceived behavioral control (behavior control) will play a role in determining a person's behavior to continue or not when there is an opportunity (opportunity variable) to commit academic fraud (Prabowo & Wardani, 2021; Wardani et al., 2021; Wardani & Ngara, 2022).

### The Fraud Triangle

The fraud triangle is described as follows:

1. Pressure: The pressure experienced by perpetrators of fraud encourages or motivates them to take actions that harm others, this is closely related to acts of academic fraud.
2. Opportunity: Given the opportunity, usually the perpetrators who commit this fraud take advantage of the expertise and skills they have.
3. Rationalization: There is usually a rationalization breaking the law in order to protect the identity of the fraudster for his actions.

### Academic Fraudulent Conduct

*Hoax* may be construed as deviance/cheating, one of the *academic fraud* or forms of cheating that occur in the academic/educational environment. Based on Fontanella et al. (2020) Academic cheating is an act of violating the rules that is deliberately carried out in academic activities to gain profit. Dishonest behavior can be an indication of academic cheating. Students with dishonest behavior tend to commit academic cheating more often. Academic cheating is done by students because they are used to being dishonest.

## HYPOTHESIS DEVELOPMENT

Based on Motive (2019) Pressure is a situation where a person feels the need to choose to commit fraudulent behavior. Pressure is the things that encourage someone to take an action by force. Actions that are coercive usually do not pay attention to good and bad. One example of action based on pressure is academic cheating behavior. A student who is under pressure will think that he has to make a decision to do certain ways as a solution to the problem. The higher the pressure that befalls a person, the more likely that person chooses a shortcut, namely by committing fraud. Conversely, if someone is in a safe situation where there are not many pressing demands, then that person will tend to obey the existing rules. Requirements to graduate on time, student competition to get very high scores, a lot of workload, and insufficient study time will make students who do not have sufficient ability to do tests, so that many students commit academic fraud. It can be concluded that the academic pressure felt by students can influence students in committing academic fraud.

H1: Pressure has a positive effect on fraudulent behavior academic

Based on Fitriana & Baridwan (2018), opportunity is an advantage that comes from other sources so that someone feels there is an opportunity to cheat. Opportunity is the most important part, if there is no chance then academic cheating will not be possible. When a person feels that he has broad opportunities, then that person will tend to be more active in doing something. Someone who feels that they are being watched will be more reluctant to commit fraud because the fear of being detected is very high. Conversely, someone who is liberated will tend to do many things according to his own will and creativity. The greater the opportunities available for a student to commit academic fraud, the more likely the student is to commit academic fraud. It can be concluded that the opportunities perceived by students can influence students in committing academic fraud.

H2: Opportunity has a positive effect on fraudulent behavior academic

Based on Fachrurrozie et al. (2020) Rationalization is a personal reason that can justify an action, even though the action is actually wrong. This justification is used as an excuse to commit acts of academic fraud. Rationalization can bring up the intention to perform an action that was initially irrational to become rational. So that it can be interpreted that a student will act in accordance with his views regarding academic fraud which is influenced by external conditions, namely those related to rationality in the academic field. These results indicate that rationalization is a very strong factor that has a positive effect on academic cheating.

H3: Rationalization has a positive effect on academic cheating behavior

## RESEARCH METHODS

This study will test the hypothesis about the effect of the fraud triangle against academic cheating. The population in this study were students of the Bachelor of Accounting study program class of 2019-2021 at Tamansiswa University, Bachelor of Accounting, with a total of 516 students. The sampling technique for respondents was carried out using the convenience sampling method. Convenience sampling is a sampling technique based on the availability of elements and the ease of obtaining them. Samples were taken/selected because these samples were at the right place and time (Atmaja, 2020). This sampling technique was chosen to facilitate research implementation on the grounds that 157 students were used as respondents Accounting Study Program, Faculty of Economics, Tamansiswa Undergraduate University, Yogyakarta.

The dependent variable (Y) in this study is academic cheating behavior. In testing academic fraud variables using a 5-point Likert scale to find out whether respondents strongly disagree, disagree, neutral, agree, and strongly agree. The instrument used uses five indicators. Cheating, plagiarism, falsification of data, duplication of tasks and cooperation (Prawira & Irianto, 2015).

The independent variable (X) consists of pressure, opportunity and rationalization as measured by a 5-point Likert scale to find out whether the respondent strongly disagrees, disagrees, neutral, agrees, and strongly agrees using a questionnaire in the form of a statement delivered to the respondent. In testing the pressure variable (X1) the instruments used to measure pressure at the level of academic cheating are: pressure in the form of suggestions, bad habits of students and pressure from outsiders (Zaini et al., 2016).

In testing the opportunity variable (X2) The instruments used to measure the probability of academic cheating are: Lack of controls to prevent and detect violations, inability to assess the quality of results, failure to discipline fraudulent behavior and lack of access to information (Wijayanti, 2018).

In testing the rationalization variable (X3) The instruments used to measure the rationalization of the level of academic cheating are: Unfair treatment from the university, no party is harmed, cheating is normal and cheating is done when pressed (Wijayanti, 2018).

The data source used in this study is primary data so that the research instrument is a questionnaire. This study uses multiple linear regression analysis.

## RESULTS AND DISCUSSION

The object of this research is an active student of the Accounting Study Program, Faculty of Economics, Tamansiswa University, Yogyakarta. Primary data in this study were collected by distributing 157 questionnaires via Google form to active students of the Accounting Study Program. Samples that have

been included for data analysis and hypothesis testing. Details of returning the questionnaire can be seen in Table 1.

**Table 1.** Research Distribution Data

Information	Amount
Accepted questionnaire	157
Unused questionnaire	17
Response Rate: amount to be processed/received x 100%	89.1%
Obtained data	140

Source: Primary data processed (2022)

### Data Quality Test

The validity test was carried out to state that a questionnaire was considered feasible to be used for hypothesis testing. Validity testing was carried out by conducting a bivariate correlation between each indicator score and the total construct score (Ghozali, 2018). The results of the validity test in the study showed that all of the question items used in this study were valid. Furthermore, based on the reliability test, all variables have a Cronbach's Alpha value greater than 0.60, which means that they are reliable so that they are appropriate to be used as a measuring instrument for the questionnaire instrument in this study.

### Descriptive Statistical Analysis

Based on table 2, information can be seen about the actual range (minimum value-maximum value), average (mean), median, and standard deviation.

**Table 2.** Statistical Test Results

	N	Minimum	Maximum	Means	Std D
Pressure	140	14	34	25,16	3,949
Opportunity	140	9	45	22.51	7,289
Rationalization	140	9	42	22,27	7,752
Academic Cheating	140	32	60	22,31	7,594

Source: Primary data processed (2022)

### Classic assumption test

The classical assumption test is used to determine whether the regression model used is feasible to predict consumer loyalty based on the independent variable input (Ghozali, 2016). Based on the classical assumption test, the regression model is feasible to use. Multiple linear regression analysis was used to determine the effect of independent variables consisting of pressure, opportunity, rationalization, ability on academic cheating behavior. The results of multiple linear regression calculations with the SPSS.v 25 program are presented in Table 3.

**Table 3.** Statistical Test Results t

Model	Nonstandard coefficients ( $\beta$ )	St. Error	t	Sig.	Conclusion
(Content)	-4.108	2,763	-1,487	,139	
Pressure	,365	,116	3,155	,002	H1 Accepted by the data
Opportunity	,104	,052	2,004	,047	H2 Accepted by the data
Rationalization	,669	,059	11,285	,000	H3 Accepted by the data

Source: Primary data processed (2022)

### T test

The t test is used to determine whether the independent variables affect the dependent variables individually. In the statistical probability test procedure for the t or p-value we only compare the

probability value with the  $\alpha$  significance value we choose. When sig. more than 0.05 means the independent variable has no effect on the dependent variable. Mean while, if sig. less than 0.05 means the independent variable affects the dependent variable. Based on table 3 it can be concluded that pressure, opportunity, and rationalization affect academic fraud behavior because it has a significance value of less than 0.05.

**Table 4.** Test Results for the Coefficient of Determination (R2)

Model	R	R square	Customized R Square	St. Estimation Error
1	,822	,675	,668	4,375

### Determination Coefficient Test (R2)

The coefficient of determination test is used to determine how much influence the independent variables (pressure, opportunity, rationalization) have on the dependent variable (academic cheating behavior). The results of testing the coefficient of determination (R2) are shown in table 4 below. From table 4 it is known that the Adjusted R Square is 0,668. The magnitude of the coefficient of determination (R2) 0,668 equals 66,8%. This means that the pressure, opportunity and rationalization variables affect the academic fraud behavior variable by 66,8%. While the rest ( $100\% - 66,8\% = 33,2\%$ ) is influenced by other variables outside this regression model.

The results of the first hypothesis test stated that pressure had a positive effect on academic cheating. This can be proven by the results of t arithmetic from 3,155 with a significance level of 0,002, because the significance level is less than 0,05, the results of the first hypothesis show that pressure has a positive effect on student academic fraud for the 2019-2021 academic year in the Study Program of the Faculty of Economics, University of Sarjawawiyata Tamansiswa.

The results of this study are also in line with the Theory of Planned Behavior (TPB) which explains that behavior control is considered by individuals apart from attitude, behavior carried out by individuals arises because of the intention to behave (Binekas & Larasari, 2022). Before the individual does something, the individual will have confidence in the results to be obtained from that behavior. After that, the person concerned will decide whether to do it or not, so that it can be explained that students have high pressure within them selves. With pressure that starts from oneself so that students commit academic fraud. The results of this study are in line with the research conducted Nusron & Sari (2021), Fitriana & Baridwan (2018), and Afriani et al. (2019) which states that pressure has a positive effect on academic cheating. This means that the higher the pressure felt by students, the higher the student's intention to commit academic fraud.

The second hypothesis in this study is the opportunity to have a positive effect on academic cheating. The results of testing the second hypothesis state that opportunity has a positive effect on academic cheating. This can be proven by the results of the t count of 2,004 with a significance level of 0,047, because the significance level is smaller than 0,05, the results of the second hypothesis indicate that opportunity has a positive effect on student academic fraud for the 2019-2021 academic year in the Accounting Study Program, Faculty of Economics, University Bachelorwiyata Tamansiswa.

The results of this study are also in line with Theory of Planned Behavior (TPB) which explains that the role in determining a person's behavior will continue or not when there is an opportunity to commit academic fraud (Muzaifa et al., 2022). A student who feels supervised will be more reluctant to commit fraud because the fear of being detected is very high. On the contrary, if students are released, they will tend to do many things according to their own wishes and creativity. The greater the opportunities available for a student to commit academic fraud, the more likely the student is to commit academic fraud. The results of this study are in line with the research conducted Sasongko et al. (2019), Indrani (2019) and Alfian & Rahayu (2021) which states that opportunity has a positive effect on academic cheating. This means that the higher the opportunity, the higher the student's intention to commit academic fraud.

The third hypothesis in this study is that rationalization has a positive effect on academic cheating. The results of testing the third hypothesis state that rationalization has a positive effect on academic cheating. This can be proven by the results of the tcount of 11,285 with a significance level of 0,000,

because the significance level is less than 0.05, the results of the third hypothesis show that rationalization has a positive effect on student academic fraud in the 2019-2021 academic year in the Accounting Study Program, Faculty of Economics, University of Bachelor wiyata Tamansiswa.

The results of this study are also in line with the Theory of Planned Behavior (TPB), which explains this when they are going to do something, students will have beliefs about the normative expectations of others and the motivation to fulfill these expectations (normative beliefs) and will play a role in determining a person's behavior to continue or not when there is a sense of rationalization for committing academic cheating (Fachrurrozie et al., 2020). The results of this study are in line with the research conducted Andayani & Fitria Sari (2019), Sasongko et al. (2019) and Alfian & Rahayu (2021) states that rationalization has a significant positive effect on academic fraud behavior. These results indicate that rationalization is a very strong factor that has a positive effect on academic cheating.

## CONCLUSION

Based on the results of the analysis and discussion that has been carried out, namely regarding the influence of pressure, opportunity, and rationalization on academic fraud behavior, it can be concluded that pressure, opportunity, and rationalization have a positive effect on academic fraud behavior of students of the Accounting Study Program, Faculty of Economics, Tamansiswa University, Yogyakarta Bachelor of Economics.

Limitations that may affect the final results of this study include the use of a questionnaire as a research instrument, sometimes the responses given do not reflect the actual situation. The results of this study are expected to influence students so that in the future they will not commit academic fraud. So it is expected that students can formulate policies that will be able to improve the quality of the students themselves and it is also hoped that the higher education institutions will be more aware of the existence of academic fraud committed by students. Some suggestions that can be put forward and need to be considered include, future research is expected to add other variables that influence student academic cheating behavior and use the direct interview method to get better research results.

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