

FRAUD PENTAGON MODEL: PREDICTING STUDENT'S CHEATING ACADEMIC BEHAVIOR

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Abstract. *This study was conducted to detect academic fraud in students using the fraud pentagon approach. The research method used in this research is the descriptive and verification method. The subjects in this research are Accounting Education students consisting of several State Universities members of the Indonesian Accounting Educator Professional Alliance (APRODIKSI). The primary data needed in this study is data derived from questionnaires distributed via google form to maintain health protocols during the pandemic. The questionnaire was distributed after being tested for validity and reliability for each question item in the questionnaire using Statistical Product and Service Solutions (SPSS) software.*

Furthermore, the data collected were analysed by descriptive method. This study concludes that the role of the fraud pentagon approach is essential in detecting student fraud, plus other contributing factors such as external pressure and gender, which determine students when committing academic fraud. This research shows the predictive factors that are why students commit fraud so that it can be easy for educational institutions to find the right way to prevent it.

Keywords. *Fraud Pentagon Model, Cheating Academic Behavior, Student, Aprodiksi*

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INTRODUCTION

Education is an essential instrument in the nation's development, both as a developer and enhancer of national productivity and as a shaper of the nation's character. Education has a significant effect on improving the quality of human resources. Education is also used to improve talent, ethics, personality, and all aspects of human life (Apriani et al., 2017).

Education plays a role in building the integrity of a student. For this reason, educational institutions are required to ensure the integrity of their graduates to behave well by upholding the ethics that apply in the academic environment. As formal educational institutions, universities are required to develop the abilities possessed by students as a provision to face

the world of work. Besides that, universities are also required to produce qualified professionals both scientifically and morally, both related to morals and professional ethics (Fitriana & Baridwan, 2012).

One of the things that are currently an issue related to the integrity of university graduates is cheating academic behavior. Cheating academic behavior is a practice that is often found at various levels of education. Therefore, educational institutions must detect and provide policies that can reduce this potential to occur. Bolin (2004) stated that cheating academic behavior is a severe problem in education. Academic fraud is not only an issue in academics but can have implications for the

potential for cheating or being unethical at work (Ismail & Yussof, 2016).

Many studies have been conducted to determine the causes of cheating academic behavior, but the existing models have not been able to help agencies reduce or eliminate cheating academic behavior (Becker et al., 2006). Research on cheating academic behavior also continues to develop; one of the approaches taken to detect and prevent cheating academic behavior is the fraud approach (Becker et al., 2006). The concept of fraud is commonly used to detect and prevent fraudulent financial statements.

The concept of fraud continues to grow, starting from the idea of the fraud triangle and then developing into the fraud diamond and the fraud pentagon. Research conducted by Backer et al., 2006; Choo & Tan, 2008; Bicer, 2020 uses a fraud triangle, Ningrum et al., 2020 uses a fraud diamond, and Yudiana & Lastanti, 2017 uses a fraud pentagon.

The fraud triangle was first introduced by Cressey (1950), who suggested that fraud is based on the dimensions of pressure, opportunity, and rationalization. This theory continued to grow until Wolfe & Hermanson (2004) added a dimension of capability. They argue that fraud will not occur when someone is not capable and is known as the fraud diamond. Furthermore, the latest development of the fraud triangle theory in recent years was put forward by Crowe Howarth (2011), known as the fraud pentagon theory. The fraud pentagon theory adds elements of competence and arrogance to the three ingredients in the fraud triangle theory.

The author's novelty in this study is the implementation of the fraud pentagon in cheating behavior towards students during the Covid-19 pandemic who carry out online learning. In addition, the subjects studied are scattered in many universities, which are higher education institutions with

a specialisation in pedagogy; this is intended to strengthen the findings and results of this study.

LITERATURE REVIEW

Wolf and Hermanson (2004) define pressure as a situation when someone has to commit fraud. If it is associated with academics, it can be seen from the strong urge within and from a student's environment to achieve specific goals as a response to the severity of the task and the number of demands from parents and peers. This pressure can occur when parents of students have a strong desire for their children to get high achievements; with this pressure, a child can do everything he can to fulfill his parents' goals, including committing academic fraud. Besides, peer pressure also makes students experience pressure; when peers get high grades and achievements, they can cheat to balance their colleagues.

According to Albrecht et al. (2011), the opportunity is a situation where a person feels he has a combination of problems and conditions that allow him to commit academic fraud and not be detected. Opportunity in this study is an opportunity that intentionally or unintentionally arises in a situation that forces a student to commit academic fraud. In some instances, there is a possibility that a student can commit academic fraud, and it is not detected. This can happen without the intention of the person concerned, but now it is happening that someone who used to have pressure can commit academic fraud.

According to Chaplin (2011), rationalisation is the process of justifying the perpetrators of fraud by presenting reasonable or socially acceptable reasons to replace the real reasons. Related to academic cheating, it can be drawn an understanding that rationalisation is a process carried out by students by providing reasonable reasons to justify wrong behavior so that it is socially acceptable and not blamed to replace the

real reason. In terms of rationalisation, a student can think that cheating is a normal thing and not a crime; it can be considered a good intention to make parents proud and be accepted as an achiever.

Competence is people's critical situation or skill and ability to commit fraudulent acts. In this case, the perpetrators of fraud can commit the desired fraud. When associated with academic cheating, competence is the ability or skill possessed by students to achieve academic fraud, such as cheating and committing fraud without the lecturer's detection. In terms of competence, a student is assumed to have the courage and skills to commit fraud without being detected; of course, this is not found in every student; some still feel fear when committing fraud to cancel their intentions. In cheating competence, the more often a student cheats, the more skilled he will be, and vice versa.

Arrogance is an attitude of superiority and rights or greed of people who believe that internal control is not personally implemented (Crowe, 2011). This element of arrogance can develop into extreme arrogance that can make a person

think that he can do anything even if it is against the prevailing norms and rules. Related to arrogance, a student with extreme arrogance is likely to derive it from the character and position of parents, financial strength, and other factors. This made him feel like he could master anything, and even if he was caught cheating, this student believed he could get away with any sanctions.

METHODOLOGY

This study was conducted to detect academic fraud in students using the fraud pentagon approach. The research method used in this research is the descriptive and verification method. Variables in the descriptive study are independent, which means that researchers do not make comparisons of that variable in other samples or look for the relationship of that variable to other variables. The variable in this study is academic cheating behavior which will be analysed with the indicators contained in the five dimensions of the fraud pentagon theory. The following are the operationalisation of the variables used in this study.

Table. 1
Variable Operationalisation

Variables	Dimension	Indicators	Scale
Academic Cheating	Pressure	Student academic ranking	Interval
		Student academic failure	
		Academic competition between students	
		Academic dissatisfaction in students	
	Opportunity	Lack of controls to prevent and detect violations	Interval
		Inability to judge the quality of an outcome	
		Failure to discipline perpetrators of fraud	
		Lack of access to information	
	Rationalisation	Ignorance, apathy or indifference, and inadequate capabilities of the aggrieved party	Interval
		Lack of inspection	
		Cheating is often done	
		Perpetrators commit fraud only when in a state of urgency	
Competence	Unfair treatment from campus	Interval	
	No party is harmed		
	The result of cheating to protect the good name of his parents and himself		
	Position		

Variables	Dimension	Indicators	Scale
		Cleverness and creativity	
		Ego	
		Coercion	
		Lies	
		Stress (Wolfe & Hermanson, 2004)	
		Big ego	Interval
	Arrogance	Have a fear of losing position or status (Crowe, 2011)	

This research was conducted in 2021, while the subjects in this research are Accounting Education students consisting of several State Universities that are members of the Indonesian Accounting Educator Professional Alliance (APRODIKSI).

The primary data needed in this study is data derived from questionnaires distributed via google form to maintain health protocols during the pandemic. The questionnaire was distributed after being tested for validity and reliability for each question item in the questionnaire using Statistical Product and Service Solutions (SPSS) software. This test aims to see the quality of the instrument, whether the instrument in this study can be used as a valid and reliable measuring instrument. Furthermore, the data collected will be analysed by descriptive method with the following steps:

- a. Make tabulations for each answer to the questionnaire that the respondent has filled out.
- b. Make assessment criteria for each variable.
- c. Create a descriptive statistical table to obtain an overview of the variables and the dimensions/indicators of the variables.
- d. Make a recapitulation table, then interpret the results to obtain an overview of the variables and the dimensions/indicators.
- e. Conclude with the assessment criteria

RESULT AND DISCUSSION

Result

Research data collection was carried out using an instrument in a questionnaire via a google form. Respondents in this study were collected as many as 178 student respondents at universities members of the Indonesian Accounting Educator Professional Alliance (APRODIKSI). The respondent's profile includes university origin, gender, year of study, Grade Point Average (GPA), nominal Single Tuition Fee (UKT), and scholarship recipients. Characteristically, research respondents based on university origin are dominated by respondents from one university (PT4) with 38 respondents or 21.3% if it is a percentage. Based on gender, it can be seen that 11.8% of respondents or 21 respondents were male, while the other 88.2% or 157 respondents were female so that females dominated the respondents. Respondents dominated characteristics of respondents based on the year of study in year 3 with a total of 84 respondents (47.2%). Based on the GPA of respondents, it was dominated by those who achieved a GPA >3.5 as many as 124 respondents (69.7%). Based on nominal UKT paid, UKT of Rp. 3,000,000 to Rp. 5,000,000 dominated the respondents in this study, as many as 80 respondents (44.9%). Finally, if we look at the recipients of scholarships or not, it turns out that respondents are dominated by respondents who did not receive scholarships, namely 131 respondents (73.6%).

Furthermore, the description for each research indicator will be described in the following table:

Table. 2
Dimensional Processing Results for Academic Cheating Variables

No	Dimension	Results
1	Pressure	The questionnaire distributed for the pressure dimension consists of four indicators with 9 items. Among all the indicators that pressure students to cheat, the student's academic failure factor plays a more significant role because getting low grades is a problem for most students. Cheating is done because many students are depressed about academic failure, have demands for good academic ratings, and feel high academic competition with their friends.
2	Opportunity	The questionnaire distributed for the opportunity dimension consists of six indicators with 13 items. The average for the opportunity dimension is categorised as low, which indicates that students feel only a few opportunities to cheat. Quite a several students take advantage of the opportunity to cheat because there is a gap in the lack of control in detecting violations by the university. Students easily cheat during exams when the lecturer gives questions of the same type to make it easier for students to share answers with their friends. Not only that, but the inability of lecturers to assess the quality of student work also contributes to students' opportunities to cheat.
3	Rationalisation	The questionnaire distributed for the rationalisation dimension consisted of five indicators with 10 items. The average for the dimension of rationalisation is categorised as low, which indicates that students own only a few rationalisations to cheat. Most students do it only because when they are in a state of urgency, such as a situation where students really can't work. Another indicator that rationalises students' cheating but does not play a significant role as the previous indicator is that students feel that cheating is natural. After all, it has often been done.
4	Competence	The questionnaire distributed for the competency dimension consists of six indicators with 12 items. The average for the competency dimension is categorised as low, which indicates that only a few students have the competence to cheat. The indicator that plays the most role is the position. During face-to-face learning, students are willing to come earlier than usual when the exam is held to get a situation considered free when cheating—followed by indicators of intelligence and creativity where students have sufficient understanding in exploiting internal control weaknesses.
5	Arrogance	The questionnaire distributed for the arrogance dimension consists of two indicators with 5 items. The average for the dimension of arrogance is categorised as low, which indicates that only a few students have arrogance which requires them to cheat to appear superior. The indicator that plays the most role is because students fear losing their position or status in the educational environment. A small number of students who have arrogance are determined to maintain their rank no matter what.

After analysing the respondents' answers which are summarised in the above indicators, the description of student academic cheating behavior is as follows:

Table. 3
Dimensional Average for Academic Cheating Variables

Dimension	Average	%	Criteria
Pressure	2,33	58,25	Moderate
Opportunity	1,87	46,75	Low
Rationalisation	1,86	46,50	Low
Competence	1,62	40,50	Low
Arrogance	1,69	42,25	Low
Average Academic Cheating Variable	1,87	46,75	Low

Source: Appendix of Descriptive Analysis Calculation Results

Through the analysis of the dimensions of the fraud pentagon, it can be seen in table 3 that it turns out that only a few students commit academic fraud. The highest percentage is in the pressure dimension; this means that the factor most encourages students to cheat is because students have a lot of demands. Meanwhile, the lowest percentage is in the competency dimension, which means that students also have competence in cheating but still in a smaller proportion compared to other factors.

In predicting what factors cause students to commit academic fraud, an analysis is carried out through five dimensions of the fraud pentagon, based on university origin, gender, year of study, GPA, UKT, and scholarship receipts, which are as follows:

1. Academic Fraud Behavior of University Students Members of the Indonesian Accounting Educator Professional Alliance (APRODIKSI) seen from the Dimension of Pressure

The calculation results show that:

- a. Students must feel the pressure to cheat at a university (PT1) with the demand factor for good academic rankings.
- b. Male students most feel the pressure to cheat with the demand factor for good academic rankings and fear failure in lectures' educational process.

- c. The pressure to cheat is most felt by students undergoing lectures over the fourth year with the demand factor for good academic rankings.
- d. The pressure to cheat is most felt by students who get a GPA of 2.75 to 2.99 with a fear factor of failure in undergoing the educational process of lectures.
- e. The pressure to cheat is most felt by students with a nominal UKT paid in the amount of Rp. 3,000,000 to Rp. 5,000,000 with the fear factor of failure in undergoing the educational process of lectures.
- f. The pressure to cheat is most felt by students who do not receive scholarships with a fear factor of failure in undergoing the educational process of lectures.

2. Academic Fraud Behavior of University Students Members of the Indonesian Accounting Educator Professional Alliance (APRODIKSI) Seen from the Opportunity Dimension

The calculation results show that:

- a. The opportunity to cheat is most felt by students in a university (PT1) with the factor that there is a lack of control in preventing and detecting violations by the university.

- b. The opportunity to cheat is most felt by male students because there is a lack of control in preventing and detecting violations by the university.
 - c. The opportunity to cheat is most felt by students undergoing lectures over the fourth year. There is a lack of control in preventing and detecting violations by the university.
 - d. The opportunity to cheat is most felt by students who get a GPA above 3.5 with the factor that there is a gap in the lack of examination from the university.
 - e. The opportunity to cheat is most felt by students with a nominal UKT paid in the amount of Rp. 3,000,000 to Rp. 5,000,000 due to the inability of the university to assess the quality of student work.
 - f. The opportunity to cheat is most felt by students who do not receive scholarships due to the inability of the university to assess the quality of student work.
3. Academic Fraud Behavior of University Students Members of the Indonesian Accounting Educator Professional Alliance (APRODIKSI) seen from the Dimension of Rationalisation

The calculation results show that:

- a. The rationalisation of cheating is mainly owned by students in a university (PT1) because the perpetrators do so only when they are in a state of urgency.
 - b. Male students mostly own the rationalisation of cheating because the perpetrators do it only when they are in a state of urgency.
 - c. The rationalisation of cheating is mainly owned by students undergoing lectures over the fourth year because the perpetrators do so only when they are in a state of urgency.
 - d. The rationalisation of cheating is mainly owned by students who get a GPA of 3.00 to 3.49 because the perpetrators do it only when they are in a state of urgency.
 - e. The rationalisation of cheating is mainly owned by students with a nominal UKT paid above IDR 5,000,000 because the perpetrators do so only when they are in a state of urgency.
 - f. The rationalisation of cheating is most felt by students who do not receive scholarships because the perpetrators do so only when they are in a state of urgency.
4. Academic Fraud Behavior of University Students Members of the Indonesian Accounting Educator Professional Alliance (APRODIKSI) seen from the Dimensions of Competence

The calculation results show that:

- a. The competence to commit academic fraud is mainly owned by students in a university (PT1) because they can control the stress caused by cheating.
- b. The competence to commit academic fraud is mainly owned by male students because of their ability to choose a position that makes them free to commit fraud
- c. The competence to commit academic fraud is most possessed by students who are undergoing lectures over the fourth year because of their ability to choose a position that makes them free to commit fraud.
- d. The competence to commit academic fraud is most owned

- by students who obtain a GPA above 3.5 because of their ability to choose a position that makes them free to cheat.
- e. The competence to commit academic fraud is mainly owned by students with a nominal UKT paid in Rp. 3,000,000 to Rp. 5,000,000 because of their ability to choose positions that make them free to cheat.
 - f. The competence to commit academic fraud is mainly owned by students who do not receive scholarships because of their ability to choose positions that make them free to cheat.
5. Academic Fraud Behavior of University Students Members of the Indonesian Accounting Educator Professional Alliance (APRODIKSI) seen from the Dimension of Arrogance

The calculation results show that:

- a. The arrogance of students who encourage them to commit academic fraud is mainly owned by students in a university (PT1) because it is to maintain their position or status in the educational environment.
- b. Male students mainly own the arrogance of students who encourage them to commit academic fraud to maintain their position or status in the educational environment.
- c. The arrogance of students who encourage them to commit academic fraud is mainly owned by students who are undergoing lectures over the fourth year because to maintain their position or status in the educational environment
- d. The arrogance of students who encourage them to commit academic fraud is mainly owned by students who get a GPA

- above 3.5 because to maintain their position or status in the educational environment
- e. The arrogance of students who encourage them to commit academic fraud is mainly owned by students with a nominal UKT paid in the amount of Rp. 3,000,000 to Rp. 5,000,000 because to maintain their position or status in the academic environment.
 - f. The arrogance of students who encourage them to commit academic fraud is mainly owned by students who do not receive scholarships to maintain their position or status in the educational environment.

Based on the results of the overall data analysis, when viewed from the characteristics of the origin of the college, it turns out that there are students in a university who tend to commit academic fraud that is greater than others. When viewed from the characteristics of gender, academic cheating behavior is dominated by male students. When viewed from the characteristics of the lecture year, academic cheating behavior is dominated by students who are undergoing lectures over the fourth year. When viewed from the GPA, academic cheating is dominated by students who get a GPA above 3.5. When viewed from the characteristics of the UKT, academic cheating behavior is dominated by students with a nominal UKT paid in the amount of Rp. 3,000,000 to Rp. 5,000,000. Finally, based on the characteristics of scholarship recipients, it turns out that students who do not receive scholarships consistently commit academic fraud greater in each dimension of pentagon cheating.

Discussion

The research results will be discussed regarding the effects of data processing and analysis conducted by researchers. The discussion of the results of

this descriptive analysis follows the purpose of the study, namely to detect student academic cheating behavior through the dimensions of the fraud pentagon.

1. Pressure

In theory, the higher the pressure that hits a person, the more likely that person will choose a shortcut, namely by committing fraud. Based on the research findings, several indicators pressure students to cheat. Fear of student academic failure is the most encouraging of student fraud. For most students, getting low grades is a problem. However, the hope of getting good grades is not worth the effort it puts in. Some students have a habit of procrastinating work until they don't have time to complete assignments or prepare for exams; in this case, the habit of procrastinating students is known as academic procrastination. Another indicator that causes the pressure felt by students is the demand for good academic grades. External pressure is challenging to avoid because people only want to see success without knowing the process. Academic competition between students also pressures students to cheat. Most students think that academic competition in class must be won. Students do not want to get a lower score than the others. The last indicator that also plays a role in encouraging pressure but is not as significant as other indicators are academic dissatisfaction with students. The lack of ability to catch the task instructions given by the lecturer and their lack of understanding of the lecture material makes students live it by cheating.

The analysis results of this pressure are in line with the Theory of Planned Behavior, a theory that explains the individual's desire to perform a behavior or action. In this case, the activities of students are a form of consideration of beliefs about factors that support or even hinder their behavior (control belief). In this case, students' cheating behavior is driven by their fear of failure in following the

educational process of lectures, demands for exemplary academic achievements, academic competition felt by students, and student dissatisfaction while undergoing the educational process of classes. This is in line with Rohmah's research (2018), which also shows that the average respondent who is a student of the Faculty of Economics, Islamic University of Indonesia agrees to the existence of pressure even in the high category for reasons such as demands not to repeat courses, not focusing study because of too much material, demands to get good grades, and other reasons that pressure him to commit academic fraud.

2. Opportunity

In theory, when someone feels they have a broad opportunity, they will tend to be more active in doing something. The study's findings reveal that the indicators of lack of control to prevent and detect violations are the most open to students' opportunities to commit fraud. The uniformity of the questions given to students makes it easy for them to tell each other the answers to exam questions. Apriani et al. (2017) revealed that there is no opportunity to commit fraud if the control system is excellent and strict sanctions follow up on fraudulent behavior. An indicator that is no less important is the inability of educators or educational institutions to assess the quality of an outcome. It would be better if, in conducting the assessment, the lecturer looked at the correctness of the answer and had to judge from the students' honesty in doing the work. Students also use the lack of examination to keep cheating. In this case, the lack of inspection occurs when the institution or educator does not conduct adequate review and supervision during the student's learning process. Especially at a time like now with the Covid-19 pandemic, learning that previously used the face-to-face method must now switch to a distance learning method carried out online (in a network). The research results by Kennedy, K. et al. (2000) show that students are more

likely to commit academic fraud during distance learning.

The opportunity to cheat is open, especially when students have to go through the learning process independently without direct supervision from educators (McGee, 2013). The findings of this researcher are also reinforced by research by Forgas and Negre (2010), which also indicates that opportunities arise more often due to the stereotype of "plagiarism: the internet makes it easy," where opportunities occur because of increasingly sophisticated information and communication technology so that it can be easily accessed. Would you please copy and paste the available data without indicating that it is a quote? Academic fraud appears along with the level of opportunity students receive to cheat. That opportunity arises when their lecturers ignore cheating during exams or do not make clear agreements or rules regarding plagiarism (Fitriana & Baridwan, 2012). This study revealed that a small number of students felt that they had the opportunity to cheat because there were no regulations from the campus regarding sanctions when cheating occurred. The clarity and level of punishment given to the perpetrators indirectly determine the academic cheating committed by students. Other indicators are ignorance, apathy or indifference, and the inadequate capacity of the aggrieved party. With their ignorance, honest students do not report their friends who cheat, or if they want to inform students are afraid that it will cause new problems such as retaliation.

They continue on the next opportunity indicator, failure to discipline perpetrators of fraud. Giving sanctions deter students, so they don't dare to repeat it, and other students are reluctant to commit fraud because they already know the sanctions they will get. The results of this research on opportunity are in line with the study conducted by Becker et al. in 2006 on 598 business students at Midwestern University, which stated a direct relationship between the impact of

academic cheating and opportunities. Although many indicators can provide opportunities for students to cheat, cheating with the opportunity factor is the easiest thing to minimise. Pangestu's research (2021) shows that the current options do not make students cheat because the online academic supervision system has been running well, so students tend to avoid cheating. Even online, cheating can be avoided, especially if it's face-to-face. However, the learning process carried out by cheating can be minimised if educational institutions have the readiness to close the opportunity for students to cheat.

3. Rationalisation.

Rationalising cheating behavior is the mindset of students who think that academic cheating behavior is normal and has been done. This research can strengthen a previous study conducted by Alviani et al. (2019), where urgency is the most substantial reason for Accounting Students at the Sutaatmadja Subang School of Economics when they commit academic cheating behavior. Another rationalisation that students have when they cheat is to protect the good name of themselves and their parents. Students are willing to help friends during exams by telling them the answers to questions as a form of solidarity. Students consider cheating a form of cooperation, no longer a matter of competition (Jamaluddin, 2020). Not only that, students commit academic fraud with a good goal, namely to get exemplary achievements so that their parents can make their parents proud. Students also continue to cheat because no party is harmed when students cheat. Students feel they are not harming anyone when looking for answers on the internet during close book exams or making cheats because they are done by themselves without asking for help from others. Another reason that makes students continue to cheat is injustice on the part of the campus. A small number of students feel that lecturers do not provide value objectively, so cheating is not a problem. Sometimes lecturers favor students who

join organisations to encourage other students to cheat. These reasons indicate that the higher the rationalisation of cheating students have, the higher the probability of committing academic fraud.

4. Competence

In theory, students who can cheat academically tend to cheat more often than those who cannot cheat. However, if you have to sort it from the most owned to the lowest, it can be sorted as follows: position, intelligence and creativity, lies, compulsion, ego, and stress. The situation in question, such as during face-to-face learning, students are willing to come early for the exam to get the desired seat which makes them free to cheat. With their intelligence and creativity, students can plan the most effective collaboration with their friends before the exam. When the exam takes place, they are ready to carry out their cheating actions. Then, students can think of ways to commit academic fraud based on current opportunities. Some students can suppress guilt or even feel guilty after committing academic fraud and can manage stress well, namely being able to remain calm when committing academic fraud. The competencies mentioned above serve as justification for the originator of the ability/competence factor, namely Wolfe & Hermanson (2004), that ability plays a significant role in fraud because fraud will not occur without the right people with the right skills. In dealing with the intelligent way of students, the party who minimises fraud perpetrators must also be no less brilliant. Students' cheating competence will not be applied if students do not have the opportunity to launch it.

5. Arrogance

The study results found that students committed academic fraud because they had arrogance but were low. Although low, there are indicators of arrogance that most encourage students to achieve academic fraud. The indicator in question is that students fear losing their position or status in the educational environment. However, on the contrary,

most students do not justify any means to maintain their achievements or want others to praise them. It means most students don't think they want to feel more than other people, in the sense that students don't have an excessive sense of superiority in themselves, which is in line with Febriana's research (2020). Another indicator is that a small number of students have big egos. Students who cheat do not feel guilty when their grades are more significant than their cheating friends. But that's only a tiny part. On the other hand, most students still have a sense of guilt if they get good grades incorrectly.

Thus, it was found that the most dominant factor in determining student academic cheating behavior was pressure. These results are supported by previous research conducted by Rohmah (2018), that pressure is the factor that best describes academic cheating behavior committed by students.

Having previously discussed student academic cheating behavior by focusing on the dimensions of the pentagon fraud, the discussion will continue with the results of the analysis based on the characteristics possessed by the respondents, which are seen from the group from college, gender, year of lecture, GPA, UKT, and scholarship recipients. In general, based on university origin, there are students in a university who have a greater tendency to commit academic fraud. This is evidenced by the dominance of students at the university in the five determining factors for students to cheat, namely the fraud pentagon dimension. But among all the factors, the pressure makes students at these universities tend to cheat. There are also students at other universities whose cheating is lower than others. The results of this study imply that special handling is needed to minimise student cheating following the factors that trigger it. One solid solution is to instill motivation in students always to carry out every life activity based on religious values. As mentioned in the research of Zamzam et al.

(2017), "When students have a high level of religiosity they will automatically have good morals in behaving, so they will tend to avoid cheating behavior, such as cheating, plagiarism, and so on which are classified as cheating behavior academic."

By gender, this study found that male students had a greater tendency to cheat than females. It is proven that male students consistently outperform academic cheating on the five determinants of cheating. This indicates that the cheating committed by male students is greater than that of females from all dimensions. This study found that men tend to cheat, following the theory of gender role socialisation, which states that females obey the rules more in socialising than men. According to Mutoharoh (2017), men directly or indirectly have greater self-assertion and aggressiveness; they express more fatigue and fearlessness, are more violent in actions, language, and feelings.

Meanwhile, females express themselves more easily and sympathetically, more shyly, pickier and aesthetically sensitive, generally more emotional, stronger morally, weaker in controlling emotions, and weak physically. Santoso & Yanti (2017) also explain that a man performs his actions based on logical things, while females prioritize their feelings in taking action. Thus, dishonest behavior carried out by men is more frequent because male students think more and assume that they are doing dishonest acts with the opportunities they get when they want to commit fraud.

The study of Abdillah et al. in 2020 also found that females behaved in lying less because females were less willing to take risks. There is still a research gap in academic cheating based on gender. In contrast, Yuliyanto's research (2015) stated that violations of academic dishonesty during the last three years show that proportionally females are more significant than males. Likewise, with research by Ramadan & Ruhayat (2020). Females are more sensitive to ethical issues in the

decision-making process, so females tend to have a firm perception of ethical violations. But in fact, the male also has an immutable view of ethical violations. This can be caused by the influence of the environment in which they are located (Prima, 2017). Not only that, males are likely to be more daring to whistleblowing (Puspitosari, 2019). The findings in this study strengthen Aulia's (2015) research, which shows that there are differences in cheating behavior between male and female students. The average student academic cheating is higher than the average student academic cheating. Agreeing with Aulia's research, Betz et al. (2013) stated that males were twice as likely to say they would engage in actions considered less ethical in the five unethical actions provided.

Based on the lecture year, academic cheating tends to be carried out by students undergoing semesters 9 and above. Ideally, to graduate on time, students should be able to take up to 8 semesters of lectures. There are indications that there is a possibility of academic procrastination in this case. According to Djamarah that someone who has difficulty doing a job within a specific time limit is often late in completing the task for various reasons. The individual can be said to do academic procrastination (Prasetyo & Handayani, 2019). Academic procrastination itself is closely related to academic cheating. As in this study, cheating was shown to be more significant because of the pressure felt by students. In this case, students do not want to get low grades, but they still procrastinate on work.

Based on the GPA acquisition, academic cheating tends to be carried out by students with high GPA due to the opportunity to cheat, a self who has the arrogance and is equipped with competence in cheating. In Oktaviani's research (2018), this happens because of greed. Greedy conditions are when students who already have good academic grades or GPAs are still not satisfied with what they have obtained honestly. There are pros and cons in research on cheating based on this GPA,

where there is research showing that students more often do academic cheating with low GPA as in Irawati (2018) and Widiastuti (2019) research.

CONCLUSION

Based on this research, if sorted from the five dimensions used as an analytical tool, student academic cheating is driven by pressure, opportunity, rationalisation, arrogance, and competence factors in sequence. Judging from other determinants by gender, this study found that male students had a greater tendency to cheat than females. This study concludes that the role of these five dimensions is essential in detecting student fraud, plus other contributing factors such as external pressure and gender, which determine students when committing academic fraud.

Through this research, it can be seen the predictive factors that are why students commit fraud so that it can be easy for educational institutions to find the right way to prevent it.

The limitation of this study is that it still does not cover a broad sample throughout Indonesia; it is recommended for further researchers to expand the data coverage and update the literature review.

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