Analysis of the Effect of Fraud Triangle Dimensions, Self-Efficacy, and Religiosity on Academic Fraud in Accounting Students

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ABSTRACT

Academic fraud is a bad habit done by students, particularly the college students. This bad habit includes cheating, opening the answer key during the test, or involving teamwork on individual homework. This academic fraud occurs because of several factors. This research aims to analyze the factors that influence academic fraud consisting of fraud triangle dimensions (pressure, opportunity, and rationalization), self-efficacy, and religiosity. This study used the respondents of the accounting students at STIE Perbanas, Surabaya. They were taken by using a convenience sampling method. This research is a quantitative research conducted using a multiple regression analysis. The results of this research show that the variables of pressure and rationalization have an effect on academic fraud, while the variables of opportunity, self-efficacy, and religiosity have no effect on academic fraud.

ABSTRAK

Penipuan akademik adalah kebiasaan buruk yang biasa dilakukan oleh mahasiswa, terutama mahasiswa. Kebiasaan buruk ini termasuk menyontek, membuka kunci jawaban selama ujian, atau melibatkan kerja tim pada pekerjaan rumah individu. Penipuan akademik ini terjadi karena beberapa faktor. Penelitian ini bertujuan untuk menganalisis faktor-faktor yang mempengaruhi kecurangan akademik. Faktor-faktor tersebut meliputi dimensi fraud triangle (tekanan, peluang, dan rasionalisasi), self-efficacy, dan religiusitas. Penelitian ini menggunakan responden dari mahasiswa akuntansi di STIE Perbanas, Surabaya. Responden dikumpulkan menggunakan metode convenience sampling. Penelitian ini adalah penelitian kuantitatif yang dilakukan dengan menggunakan analisis regresi berganda. Hasil penelitian ini menunjukkan bahwa variabel tekanan dan rasionalisasi berpengaruh terhadap kecurangan akademik, sedangkan variabel peluang, self-efficacy, dan religiusitas tidak berpengaruh terhadap kecurangan akademik.

1. INTRODUCTION

Fraud is a problem that often occurs around us, both on small and large scale, including corruption. Almost every day, the mass media expose news related to fraud such as corruption, money laundering, gratuities, bribery, and so on. In Indonesia, day to day fraud is increasingly entrenched and difficult to overcome. This is because the fraud perpetrators are educated and experienced people. Research proves that more than 70% of corruptors have the Bachelor's degree (Wilopo 2016: 37).

Education plays an important role for developing the national character and preventing the corruption. Therefore, good education is expected to be capable of providing good values for students. Unfortunately, the education system in Indonesia has long been indicated by dishonesty by the students, including in colleges, commonly referred to as academic fraud. This dishonesty trend poses a variety of threats in the business world. So academics are challenged to avoid this dishonesty and are expected to be able to respect educational ethics and the moral

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development of undergraduate education (Deliana, at al, 2017).

Academic fraud that occurs in Higher Education, especially on accounting students at STIE Perbanas, vary, ranging from cheating during the test and getting the answer during the test via cell-phone to serious violations such as asking other student to sign their attendance list, falsifying sick permission document, falsifying signatures of their parents and even their lecturers. This is evidenced by the notification of face publications, the identity of the perpetrators, and written statements of perpetrators of fraud on the campus wall magazine board. The consequences they have to receive are very diverse, such as aborting courses that they have cheated and even suspension. However, in fact these sanctions did not provide a deterrent effect on students instead they still dared to cheat to get what they wanted.

Academic fraud always occurs at STIE Perbanas Surabaya, especially during Midterm Test (UTS) and Final Test (UAS). This is evidenced by the data of students who did dishonesty in the form of cheating, opening notes, and the like, starting from the odd period of 2013/2014 to even period of 2017/2018 as represented in Figure 1 and Figure 2.
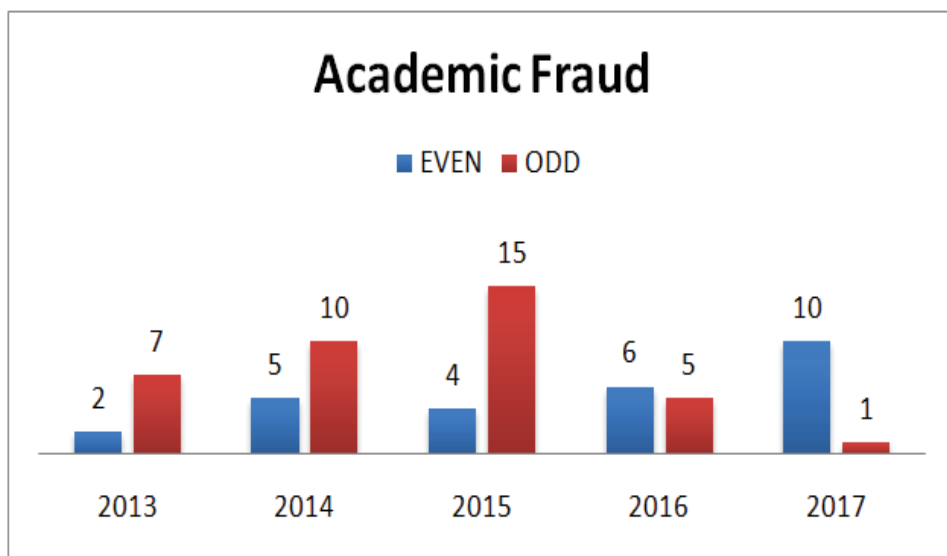

Figure 1
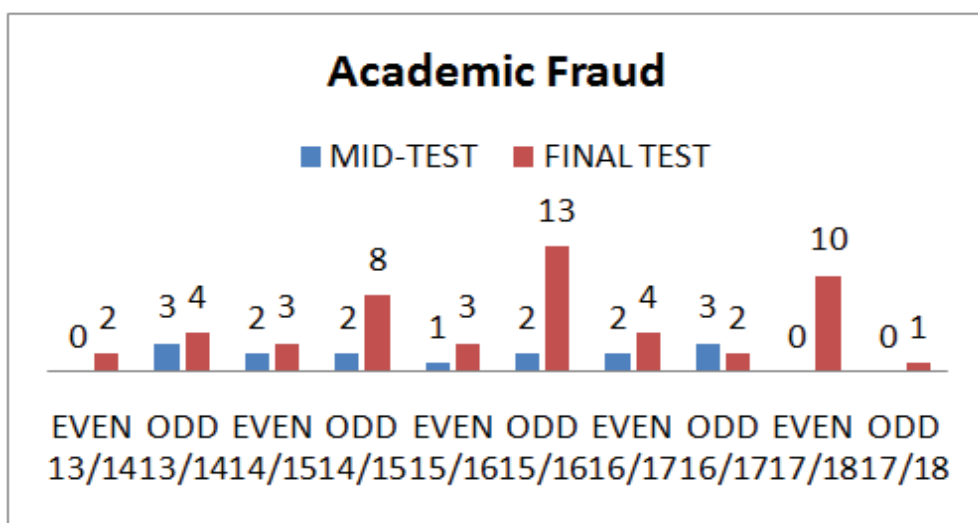**Academic Fraud Chart of Accounting Students of STIE Perbanas Surabaya per Semester**

Figure 2
Academic Fraud Chart of Accounting Students of STIE Perbanas Surabaya per Midterm Test /Final Exam

Figure 1 shows that academic fraud by the Accounting students often occurs in the even period. Total fraud during the odd period was 38 students over a period of 5 years. The highest fraud occurred in the odd period of 2015/2016, or 15 students. In addition, Figure 2 presents a description of academic fraud viewed from the midterm test or final test sessions.

Figure 2 presents data that academic fraud tends to be higher at midterm test than at final test. This is the evidence of the greater fraud rate during midterm test than the final test in each semester. The highest fraud occurred in the final test in odd semester of 2015/2016, or 13 students, and 10 students in even semester of 2017/2018, 8 students in odd semester of 2013/2014, while the lowest fraud occurred in midterm test in even semester of 2013/2014 and 2017/2018, and 2016/2017.

Dishonesty in the world of education, hereinafter referred to as academic fraud or academic dishonesty, can be interpreted as fraudulent acts committed by students, such as cheating using small paper or cell-phone, copy pasting from the internet, cooperating with friends during exams, and others (Santoso and Yanti, 2015). Academic fraud can be defined as a method or action carried out with an intentional element to achieve a goal (good results) that comes from dishonest behavior. Academic fraud conducted by students, according to Fitriana dan Baridwan (2012), is an attempt to get something dishonestly.

Academic fraud carried out by students can be interpreted as intentional actions or violations of regulations, unfairness in completing assignments and examinations, copy paste on completing assignment, and so on. Academic dishonesty conducted by students is caused by the presence of pressure, opportunities and behavioral rationalization as examined by Apriani, at al (2017), Artani and Wetra (2017), Deliana at al (2017), Nursani and Irianto (2016), Fitriana and Baridwan (2012), and Becker,*et al.*, (2006). The academic dishonesty is also caused by self-efficacy as examined by Artani and Wetra (2017), Purnamasari (2013), Pudjiastuti (2012), Kushartanti (2009), and Bolin (2004). In addition, the academic dishonesty is also caused by religiosity as examined by Herlyana, at al (2017), Pamungkas (2014), and Purnamasari (2013).

Research Objective

Based on the results of the above phenomena and problem formulation, the purpose of this research is to develop the previous research and to test as well as to analyze the effect of the Fraud Triangle Dimensions, self-efficacy, and religiosity on the occurrence of academic fraud by the Accounting students.

2. THEORETICAL FRAMEWORK AND HYPOTHESIS

Academic Fraud

Academic fraud is dishonest behavior carried out by students to get the results they want (Artani and Wetra, 2017). This is also explained by Albrecht et al., (2009) that fraud can occur because of three factors: pressure, opportunity and rationalization, or referred to as Fraud Triangle. This certainly can be applied not only in the accounting fraud scheme, but also in the academic fraud scheme. Furthermore, Purnamasari (2013) defines fraudulent behavior as an act carried out by students to cheat, obscure or deceive the instructor until the instructor thinks that the work or task collected is the task of the student's work.

According to McCabe & Trevino (1997) in Bolin (2004), academic fraud includes cheating on friends' work in any way, opening a notebook without the knowledge of the examiner, assignments done by other colleagues, copying the answers of other colleagues during the exam, and so on.

Pressure

Pressure is a condition where the perpetrators are in a state of urgency so that they inevitably are forced to do so to cover their needs (Tuanakotta, 2010: 208). Pressure can be said as an encouragement or motivation from within a person (internal factors) or from the surrounding environment (external factors) that causes a person to do an action (Apriani, at al 2017). Someone who is under pressure will tend to act fraudulently, and vice versa. This is intentionally done to be able to realize something he wants.

The pressure, in relation to academic fraud, felt by students varies, such as pressure from parents, peers, college where he studies, or demands from companies for high GPA standards to become employees (Murdiansyah, at al, 2017) . In addition, by doing academic dishonesty, students hope to be seen as a successful person, worthy of trust and can influence other colleagues (Artani dan Wetra, 2017). If a student feels a lot of pressure in him, there will be a possibility that he will commit

fraud (Becker *et al.*, 2006).

Pressure, according to Becker *et al.*, (2006), includes assignments and examinations that are difficult to do by students, the graduation standards set, and inability to manage time.

Opportunity

Opportunity is defined as a situation that underlies a person to cheat. Opportunity generally exists before fraud occurs. Opportunity is obtained by the perpetrator from observing the situation around him (Tuanakotta, 2010: 211).

Opportunity is the second element in fraud triangle. A person can keep all pressures from anyone for what they feel, but if the perpetrators of fraud have a perception that they have the opportunity to commit fraud, they will immediately commit the fraud without being known by others (Tuanakotta, 2010: 211). A simple example of opportunity is e.g., the students can determine the right time to open the answers they have in their prepared sheet, by paying attention to the surrounding environment, especially the lecturer or supervisor of the exam. When the test supervisor is off guard or doesn't pay attention to the classroom, they think it is time for them to cheat.

Rationalization

Rationalization is usually done before committing a crime, not afterwards. Finding rationalization is a part that must exist in the crime itself, not part of the motivation to commit a crime (Tuanakotta, 2010: 212). (Nursani dan Irianto, 2016) Rationalization is generally in the form of reasons, such as: "no one is harmed for this action", "I did this for good purposes", or "some have suffered because of this, my integrity and reputation" (Wilopo, 2016: 283 -284).

After the crime is committed, this rationalization is abandoned and no longer needed. At first the perpetrators feel guilty because they have resisted the existing rules, but when repeating the act a second time or so, they will feel easy and familiar (Tuanakotta, 2010: 212). Rationalization, according to Apriani, *et al.*, (2017), includes: (1) cheating is something in common, (2) cheating to get a high score, (3) cheating to raise self-esteem, (4) cheating is an instant way to get value desired.

Self-Effiacy

Self-efficacy is an expectation in humans that determines how much effort and how long someone will try to survive in facing problems and unpleasant experiences (Bandura, 1997) in Pudjiastuti (2012). According to Bandura (1997) in Ghufron and Risnawita (2011: 75), self-efficacy is the result of a cognitive process in the form of decisions, beliefs, or expectations about the extent to which individuals estimate their ability to carry out tasks, or a certain action needed to achieve desired results. In everyday life, self-efficacy leads us to determine challenging ideals and survive in the face of difficulties. Bandura (1997) in Ghufron and Risnawita (2011: 78) explains that one's self efficacy comes from four things, including: experience of success, other people's experiences, verbal persuasion, and physiological conditions.

Religiosity

Religion is a belief in God, belief in the creator of the universe. But, religiosity is defined as the level of religion that humans have or simply is the level of human belief in God.

Religiosity is manifested not only when a person performs ritual behavior (worship only), but also when doing good deeds which are driven by inner and outer powers. Religiosity leads a person to be able to avoid wrong actions. Almost all religions teach goodness in behavior. Religiosity has a negative effect on academic fraud (Purnamasari, 2013), it means that someone who has high religiosity will feel fear of God where he will believe in the existence of Karma or consequences for every action done in this world. Indicators of measuring one's religiosity, according to Glock and Stark in Ghufron and Risnawita (2011: 170), can be seen from the following dimensions: dimension of faith, dimension of worship, dimension of devotion and appreciation, dimension of religious knowledge, and dimension of practice and consequences.

The Effect of Pressure on Academic Fraud in Accounting Students

The biggest pressures experienced by the students include compulsion or coercion to graduate, competition to get high grades, too much workload and insufficient study time. Too much pressure can make students feel burdened in doing anything. This problem often occurs in students who feel that they have not found compatibility between something that they like and what they are interested in. Too much pressure will make students stress

or depression because they cannot achieve the targets they have set. An achieving the targets, a student sometimes legalizes all ways so that the pressure gradually disappears. So, the higher the pressure perceived by students, the higher the possibility to cheat (Apriani, dkk 2017).

Hypothesis 1: Pressure has an effect on academic fraud in accounting students.

The Effect of Opportunity on Academic Fraud in Accounting Students

Opportunities can occur because there is a gap or weak control that is utilized improperly. Opportunities for academic fraud among students include cheating, opening answer key during exams, opening mobile phones in the exam room, looking for answers from colleagues outside the class, and so on.

The results of research conducted by Deliana, et al (2017), Nursani and Irianto (2016), Fitriana and Baridwan (2012) and Becker et al., (2006) show that the variable of opportunity has an influence on academic fraud. For example, research conducted by Nursani and Irianto (2016) finds that the opportunities seen by students come from other sources, such as internet technology, class conditions, and connection with their senior. This explains that opportunities can occur when the lecturer is leaving the examination room, supervision during the exam is weak, students are in an environment where cheating often occurs, or students have strategic positions to commit fraud. So, these will further encourage students to cheat during the exam.

Hypothesis 2: Opportunity has an effect on academic fraud in accounting students.

The Effect of Rationalization on Academic Fraud in Accounting Students

Rationalization, according to Padmayanti et al. (2017), is a process or a way to make something irrational become rational or can be accepted by common sense. Rationalization is generally in the form of reasons, such as: "no one else is harmed for this action", "I do this for good purposes" (Wilopo, 2016: 283)

Research on the effect of the variable of rationalization on academic fraud was done by Padmayanti et al. (2017) where out of ten statements, there are three indicators with the highest scores: 1) if the test questions given by lecturers are easy, I can get good grades without having to cheat, 2) I often see my colleagues cheating, and this motivates me to take part in cheating, 3) I cheat only when I am pressed. The three indicators show that students rationalize any reason to be able to save themselves. They sometimes think that their actions are right without thinking about the long term behavior. So, if students have various rationalizations for their behavior, they will think that cheating is something in common.

Hypothesis 3: Rationalization has an effect on academic fraud in accounting students.

The effect of Self-Efficacy on Academic Fraud in Accounting Students

Self-efficacy is often defined as one's self-confidence. Self-efficacy is a belief in one's ability to regulate and carry out a series of actions needed to achieve his/her desires (Ghufron and Risnawita 2011: 73). Self-efficacy, in relation to the academic field, can be understood as the student's confidence in his ability to do something. People who have high self-efficacy are the people who have high self-confidence that they will be able to complete their tasks well. Conversely, if students have low self-efficacy, they will perceive that the ability they have is not necessarily able to make him succeed through an exam or a problem. So it can be concluded that the higher the self-efficacy students have, the more likely they are to believe in their abilities and avoid cheating.

Hypothesis 4: Self-efficacy has an effect on academic fraud in accounting students.

The Effect of Religiosity on Academic Fraud in Accounting Students

Religiosity is the level of one's belief in the existence of God. This belief will later help in determining whether the deed is good or not. Someone with high religiosity will tend to avoid the deeds as perceived to be detrimental to his life in the future. He will also consider the existence of karma or consequences for bad deeds he /she has ever done. Thus, he/ she will always be careful in doing things and prefer a good way.

The higher the student's religiosity, the lower the academic fraud is. Conversely, the lower the student's religiosity, the higher the student's motivation to commit academic fraud. This study supports the research conducted by Herlyana, et al (2017), Zamzam, et al (2014), and Purnamasari (2013).

Hypothesis 5: Religiosity has an effect on academic fraud in accounting students.

Framework

Based on the results of the explanation of the relationship between variables that have been stated, it can be made a framework of the effect of fraud triangle dimensions, self-efficacy and religiosity on academic fraud in accounting students. The framework is shown in Figure 3.

3. RESEARCH METHOD

Population, Sample, and Sampling Technique

The population in this study is all students of STIE Perbanas Surabaya. The sample used in this study is students majoring in Bachelor's degree in Accounting. The aim of selecting the accounting students as the research sample in this study is that they are expected to e become accountants who uphold the professional code of ethics and integrity.

The sample size was measured done using Slovin formula with the aim to find out the minimum number of samples that must be taken from the total population. Samples are taken from active students majoring in Bachelor's degree in Accounting at STIE Perbanas Surabaya during even period 2017/2018 consisting of 1,169 students, where the students are in the second, fourth, sixth, and eight or more semesters. By using the Slovin formula which is set at an error tolerance level of 10%, there will be 97.6 or 98 students who are sampled. The value of 98 is a minimum value for sampling, so that more than 98 students should be sampled in order to cover questionnaires that are not worthy of testing. The sample taken is 130 Accounting students at STIE Perbanas Surabaya, where the students in the second, fourth, sixth, and eighth

semesters are represented by 30 students, while the students who are over eighth semester are represented by 10 students.

The sample was taken using a non-probability sampling, with the Convenience Sampling technique. By using this technique, samples can be obtained from the members of the population easily to provide information to researchers.

Data and Data Collection Method

This research is a quantitative research, in which the data were obtained from questionnaires distributed to the accounting students of STIE Perbanas Surabaya. There were 130 questionnaires distributed to the students of the 2nd, 4th, 6th, and 8th semesters. It was represented by 30 samples, while students who were over the eighth semester were represented by 10 samples. Data from the questionnaire were processed when the questionnaire had bee filled in completely.

Research Variable

The variables include the dependent variable (academic fraud) and independent variables (fraud triangle dimensions, self-efficacy, and religiosity).

Operational Definition and Variable Measurement

Academic Fraud

Academic fraud is fraudulent action carried out by students intentionally, such as violating applicable rules, conducting dishonesty and performing unethical things. The fraudulent actions that are usually carried out by students include cheating on exams,
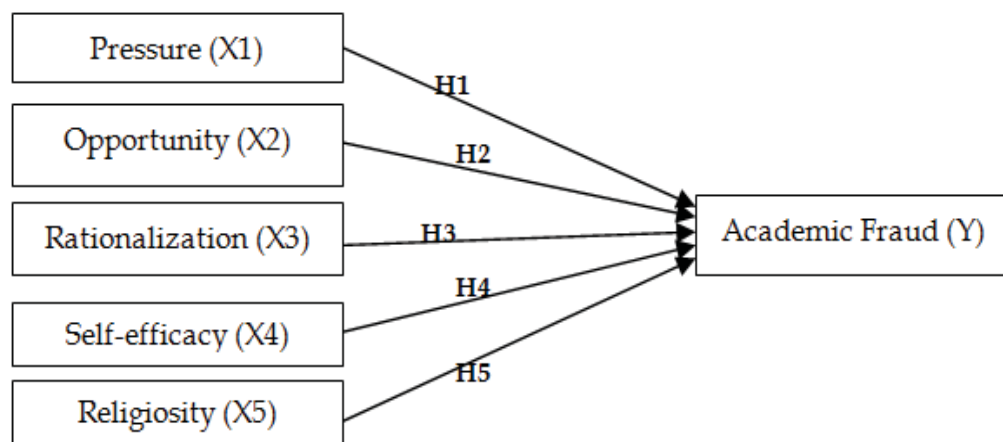
Figure 3
Research Framework

opening answers that have been taken from home, opening answers written on mobile phones, copying friend's answers, helping friends cheat, falsifying sources of friend assignments, collaborating to complete tasks, asking other people to replace themselves during the exam, and so on.

The academic fraud variable was measured based on previous research conducted by Nursani and Irianto (2016), Purnamasari (2013), Fitriana & Baridwan (2012) with reference to the measurement indicators proposed by MCCabe & Trevino (1997) as stated in Bolin (2004). They are as follows: (1) trying to copy the work of a friend somehow, (2) using a notebook without the knowledge of the supervisor, (3) carrying out the task by another pressure, (4) copying the answers of other colleagues, (5) cooperating in doing homework, (6) helping others cheat, (7) quoting without mentioning the source, (8) studying the question and answer models of the next class, and (9) recognizing the work of other colleagues as his own work. The nine indicators are measured using a 1-5 Likert scale. Point 1 shows "Strongly Disagree" and point 5 shows "Strongly Agree".

Pressure

Pressure can be defined as a condition where someone needs to do something. The pressure perceived by students, either from internal or from external factor, will encourage their intention to cheat. Pressure that is often perceived by students includes pressure due to academic demands on campus, peer demands, and demands from parents. For this variable, the researchers refer to the measurement of variables carried out by Becker et al., (2006), where the indicator of the pressure variable is measured by: (1) excessive tasks for students, (2) the test given is too difficult to answer, (3) students find it difficult to meet graduation standards for certain courses, (4) students cannot manage their time properly.

The four indicators was later developed into 10 item statements. The ten items will be measured using a 1-5 Likert scale. Point 1 shows "Strongly Disagree" and point 5 shows "Strongly Agree". The higher the assessment number given, the higher the tendency to cheat.

Opportunity

Academic fraud committed by students is based on the existence of opportunity, where students feel they are in the right condition that allows them to act fraudulently. Opportunities that are often seen by students are related to observations that they do to the surrounding environment. The measurement of opportunity variable is based on the previous research conducted by Deliana, et al (2017), Apriani, et al (2017), Nursani and Irianto (2016) which refer to the measurement indicators of the variable proposed by Becker et al. (2006) as follows: : (1) the teacher does not check the plagiarism of students, (2) the teacher does not change the pattern of questions and tests, (3) the students often observe the surrounding environment, (4) the teacher does not take precautions when students cheat.

The four indicators will later be developed into 10 items of statement. The ten items will be measured using a 1-5 Likert scale. Point 1 shows "Strongly Disagree" and point 5 shows "Strongly Agree". The higher the assessment point, the higher the tendency to cheat.

Rationalization

Rationalization is defined as the action of attempting to explain or rationalize behaviour or an attitude with logical reasons, even if these are not appropriate. Rationalization is often the reason for students to cheat because they have strong and "right" reasons according to their point of view, but are wrong in in general. This usually comes from the internal conflict of students as a basis for legalizing fraud that they did (Nursani and Irianto, 2016). The measurement of rationalization variable is based on previous research conducted by Apriani, et al (2017) with indicators referring to research conducted by Becker, et al., (2006) as follows: (1) the instructor does not provide an explanation for dishonest behavior, (2) there are no strict sanctions for students who cheat, (3) the faculty does not detect fraud, (4) the sanctions given are not commensurate.

The four indicators will later be developed into 10 items of statement. The ten items will be measured using a 1-5 Likert scale. Point 1 shows "Strongly Disagree" and point 5 shows "Strongly Agree". The higher the assessment point given, the higher the tendency to cheat.

Self-Efficacy

Self-efficacy is self-confidence or the ability of oneself to organize and carry out an action to achieve the results of an effort. Self-efficacy is a belief about what someone can do. For students, self-efficacy can help them not to conduct fraudulent action. Self-efficacy, in the academic field, has some measurements. One

of them is based on the cognitive processes of each individual. The statement is based on research conducted by Albert Bandura (1997) in Ghufron and Risnawita (2011: 80-81) which is measured based on several factors, including: (1) experience of success, (2) experience of others, (3) verbal persuasion, (4) physiological conditions.

The four indicators was later developed into 8 statement items. The eight items were measured using a 1-5 Likert scale. Point 1 shows "Strongly Disagree" and point 5 shows "Strongly Agree". The higher the assessment point given, the higher the tendency not to cheat.

Religiosity

Religiosity can be defined as the level of one's commitment to his religion. Religiosity can also be interpreted as the level of depth of an individual to believe in a religion that is balanced with the knowledge and experience felt by the individual by practicing religious values in the form of obeying God's predetermined rules, and performing all religious obligations with sincerity in daily life. One aspect of the religiosity variable that will be examined is the way a person behaves. The moral measurement uses the indicators proposed by Glock and Stark in Ghufron and Risnawita (2011: 170) as follows: (1) dimensions of faith, (2) dimensions of worship, (3) dimensions of devotion and appreciation, (4) dimensions of religious knowledge, (5) dimensions of practice and consequence.

The five indicators will later be developed into 7 items of statement. The seven items will be measured using a 1-5 Likert scale. Point 1 shows "Strongly Disagree" and point 5 shows "Strongly Agree". The higher the assessment point given, the higher the tendency not to cheat.

4. RESEARCH RESULTS AND DISCUSSION
Descriptive Test

Descriptive analysis is used to provide an overview of the variables in this study, such as the variables of pressure, opportunity, rationalization, self-efficacy, and religiosity. The analysis of these variables is outlined on Table 1.

Table 1 is a recapitulation of the answers of 130 respondents. The results of the analysis according to the fraud triangle dimensions (pressure, opportunity, justification) show that

the highest value is in the variable of pressure ($X1$). In this case, the respondents feel that they get academic pressure. This pressure can be in the form of the desire to get a high GPA, obtaining satisfactory grades and the obligation to pass in certain subjects. This is evidenced by the high average value of the variable of pressure ($X1$) of 3.41. In addition, the value of the variable of opportunity ($X2$) is at the interval "doubtful", and the variable of rationalization ($X3$) is at the interval "disagree. Nonetheless, the value of the variable of rationalization approaches is in the interval "doubtful".

Table 1
Analysis of the Respondent's Response

	Mean	Explanation
X1	3.41	Agree
X2	2.74	Doubtful
X3	2.35	Disagree
X4	3.50	Agree
X5	2.87	Agree
Y	2.42	Disagree

Source: Processed data of SPSS

Viewed from the data presented, the variable of academic fraud (Y) is at the interval disagree", meaning that students do not agree with academic fraud. However, there is possibility that students will continue to cheat. This is because students still have several other factors that can strengthen their intentions to act dishonestly, such as feeling depressed, seeing opportunities, and having reasons to justify actions that violate the rules.

Table 2
Recapitulation of Students' Answers based on Year Class

Year	Mean Value					
	X1	X2	X3	X4	X5	Y
2014	3.47	2.83	2.52	3.40	3.75	2.61
2015	3.44	2.70	2.44	3.52	3.83	2.54
2016	3.22	2.72	2.39	3.48	3.33	2.40
2017	3.45	2.63	1.95	3.47	3.47	2.06
2012 2013	3.28	2.96	2.67	3.70	3.70	2.57

Source: processed Data SPSS

Table 2, shows the recapitulation of respondents' answers grouped by the year. Viewed from the highest mean value of the variable of academic fraud (Y), the class of 2014 is ranked first, the second is for the class of 2013

and 2012, and the third is for the class of 2015. The three of them are indeed at the interval "disagree", but the class of 2014 is the highest.

Academic fraud that occurs in students in the class of 2014 can be caused by a number of factors, such as the feeling of being pressured to graduate soon, or they understand very well about their campus environment so that they can find loopholes, and even they have their own logical reasons to justify actions that actually violate the rules.

Table 3
Recapitulation of Students' Answers based on GPA

GPA	Mean Value					
	X1	X2	X3	X4	X5	Y
<2.00 – 2.75	3.48	2.86	2.78	3.48	3.70	2.65
2.76 – 3.50	3.45	2.69	2.30	3.51	3.92	2.44
> 3.50	3.26	2.81	2.36	3.53	3.81	2.53

Source: Processed Data SPSS

Table 3 is a recapitulation of answers grouped by GPA. The highest mean value of academic fraud comes from students who have a GPA <2.00 - 2.75, and the lowest value comes from students with a GPA > 3.50. Students with a lower GPA tend to cheat. This can be caused by a lack of sharpening of their own potential and low self-efficacy, or there are other factors that are more dominant, such as feeling depressed during in college, seeing beneficial opportunities, or having reasons to justify wrong actions.

Students with a high GPA tend to not commit dishonesty during exams or when doing assignments. This is because they have tried to improve their abilities and potential and had ways to deal with difficult situations. This is sometimes reversed with the condition of students who have a lower GPA. Even so, it does not mean that students with a low GPA have a shortage of everything. It could be because there are other factors that make their academic performance become not optimal.

The results of the recapitulation of respondents' answers in Table 4 show that there is a difference in the mean value of 0.03 on the variable of academic fraud (Y) that comes from students who do not know or have not known the term academic fraud. Even though it is a small value and both are still at the interval "disagree", it is still possible for students to cheat. If it is reviewed, this is due to the high mean value of the variables of (X1) (pressure), X2 (opportunity) and X3 (rationalization) for students who do not know the term. So, these three factors can also affect students to do unfair work while doing assignments or examinations.

Table 4
Recapitulation of students' answers based on whether they know Academic Fraud or not

	Mean Value					
	X1	X2	X3	X4	X5	Y
Yes	3.41	2.73	2.33	3.51	3.86	2.41
No	3.54	2.76	2.40	3.47	3.88	2.44

Source: Processed Data SPSS.

Validity and Reliability Testing

Validity test is used to test the validity of a questionnaire. A questionnaire is said to be valid if the question in the questionnaire is able to express something that will be measured by the questionnaire (Ghozali, 2016b: 52). While reliability test is used as a tool to measure a questionnaire, which is an indicator of a variable or construct, whether the questionnaire is reliable or not (Ghozali, 2016b: 47). The following Table 5 shows a summary of the validity and reliability tests in this study.

The requirement of research using good primary data is that the statement indicators must be valid and reliable. In this study, the five variables and each measurement indicator are valid. In addition, this validity test also indicates that the variable tested is able to be measured properly through the indicator or statement item displayed.

This study uses 55 items of statement as indicators of the measurement of the six

Table 5
Summary of the Validity and Reliability Testing

	X1	X2	X3	X4	X5	Y
Valid	Valid	Valid	Valid	Valid	Valid	Valid
Reliability	Reliable	Reliable*	Reliable	Reliable*	Reliable*	Reliable

Source: Processed Data SPSS

variables. In Table 5 above, there are three variables with an asterisk '*', this is because at the beginning of reliability testing, the statement indicators of the three variables are still not reliable. The method that can be taken is by removing a number of statement items until the Cronbach's Alpha value is more than 0.6, so that all reliable statement items are 49 statement items only. However, the remaining statement items can still reflect the indicators of each variable properly.

Classical Assumption Test

Classical assumption test is used to test whether, in a regression model, the independent variables and the dependent variable or both have a normal distribution or not. In addition, the classical assumption test is also used to test whether there is a correlation between independent variables in the regression model. The results of classical assumption test in this study are as follows:

Normality Test

Normality Test is used to test whether in the regression model, the confounding variable or residual has a normal distribution. The statistical tool used to test the normality of the data is Kolmogorov-smirnov with a significance level of 5%. Regression equations can be declared normal if the significant value is ≥ 0.05, Ghozali (2016b: 157). The results of the normality test can be seen in Table 6.

Table 6
Normality Test

Explanation	Unstandarized Residual
N	130
Kolmogorov – Smirnov Z	0,059
Asymp – Sig (2-*tailed*)	0,200

Source: Processed data SPSS

Table 6 above shows that the value of Asymp. Sig. (2-tailed) is 0.200, or greater than 0.05. So it can be concluded that the regression models in this study have normally distributed data.

Multicollinearity Test

Multicollinearity test aims to test whether in the regression model there is a relationship between independent variables. The tool used to conduct multicollinearity test is Variance Inflation Factor (VIF). If the VIF value is < 10 or 0.1, this means that multicollinearity does

not occur. However, if the VIF value is > 10, the data variable experiences multicollinearity (Ghozali, 2016b: 103). Multicollinearity test results can be seen on Table 7.

Table 7
Multicollinearity Test

Independent Variable	Coliniarity Statistic VIF	Explanation
Pressure	1,360	No Multicollinearity
Opportunity	1,930	No Multicollinearity
Rationalization	2,112	No Multicollinearity
Self-Efficacy	1,233	No Multicollinearity
Religiosity	1,512	No Multicollinearity

Source: Processed data SPSS

Overall, the VIF value of each variable is below 10, so the five independent variables have no symptoms of multicollinearity

Heteroscedasticity Test

The heteroscedasticity test is done to test whether in the regression model there are variance inequalities from one observation to another observation. If the significance value is ≥ 0.05, this means that there is no heteroscedasticity, and if the significance value is <0.05, this means that there is heteroscedasticity. The results of heteroscedasticity test can be seen in Table 8.

Table 8
Heteroscedasticity Test

Model	Sig.
(Constant)	.448
Pressure	.216
Opportunity	.333
Rationalization	.139
Self-Efficacy	.391
Religiosity	.096

Source: Processed data SPSS

This shows that all independent variables have a significance value of ≥ 0.05. So it can be concluded that there is no heteroscedasticity between independent variables in the regression model.

Autocorrelation Test

Autocorrelation test serves to test whether

there is a relationship between confounding errors in the period of this study and those in previous studies. The tool used in this test is Durbin Watson. The results are presented in Table 9.

Table 9
Correlation Test

Model	R	R²	Adjusted R²	Durbin Watson
1	.684ª	.468	.447	2.165

Source: Processed data SPSS.

The value of Durbin Watson in this study is 2.165, so the value is greater than Durbin Upper (dU), but smaller than the 4-dU value. Therefore, if it is translated in numbers, it will be 1.7941 < 2.165 < 2.2059. This means that in this study there is no autocorrelation in it.

Results of Analysis and Discussion

As shown on Table 10, it shows that of the five variables, only the variable of pressure and the variable of rationalization that have an influence (because the significance values are below 0.05), while the variables of opportunity, self-efficacy, and religiosity have no influence. In addition, adjusted R^2 value is 0.447 or 44.7 percent, so it can be concluded that the independent variable is able to explain the dependent variable of academic fraud by 44.7 percent, while the remaining 55.3% (100% - 44.7% = 55.3%) is explained by other variables outside of this research model. The result of the F-test indicated by table of F-calculated is 21.848 with a significance probability of 0.000 < 0.05, therefore, it can be concluded that H1 is accepted which means the regression model is fit. Thus, it can be used to determine

that the variables of pressure, opportunity, rationalization, self-efficacy and religiosity simultaneously have an influence on the variable of academic fraud.

Analysis of the Effect of Pressure on Academic Fraud

Based on the data in Table 10, the regression coefficient for the variable of pressure is positive 0.329, meaning that each increase one unit in the variable of pressure, there will be an increase in the variable of academic by 0.329 units, assuming other variables are considered constant. In addition, the significance value is 0.002 (or below 0.05) so that it can be said that the variable of pressure has an effect on academic fraud. This result explains that Hypothesis 1 (H1) is accepted.

Pressure has an effect on academic fraud. This is caused by several factors, such as the presence of pressure due to the demands of parents, wanting to get a high GPA, demands to graduate in certain subjects with minimum score B, unable to manage time, and so on. In this study, the indicator that has the highest score is the statement "I want to get a high GPA" and "I have to maintain my GPA so that my performance looks good". From these two statements prove that students feel that results are the most important. They want good results without going through the complicated process. As a result, if the pressure perceived is high, the level of academic fraud will also be high. This supports the Fraud Triangle Theory which explains that pressure is one of the causes of fraud. This result also supports the theory of reasoned action which explains that a person's behavior can be seen from his intention. In this

Table 10
Recapitulation of the Results of the Multiple Linear Regression Analysis

Variable	Regression Coefficient	Standardized Error	t count	Sig.
Constant	.047	.536	.088	.930
Pressure	.329	.102	3.221	.002
Opportunity	.137	.092	1.491	.139
Rationalization	.040	.008	4.873	.000
Self-Efficacy	-.114	.084	-1.352	.179
Religiosity	.104	.115	.907	.366
R²	.468			
Adjusted R²	.447			
F count	21.848			
Sig. F	0.000			

Source: Processed data SPSS.

case students intend to improve their academic performance in an instant manner, so that dishonest behavior is caused by the intention.

Pressure or stress can be reduced by cultivating habits to be able to manage stress for students and creating a synergic and pleasant learning environment. If they are implemented well, it will be able to minimize the level of stress and academic fraud.

Analysis of the Effect of Opportunity on Academic Fraud

The regression coefficient of the variable of opportunity is positive 0.139, meaning that every increase one unit in the variable of opportunity, the variable of academic fraud will increase by 0.137 units, assuming other variables are considered constant. The significance value of this variable is 0.139 which is more than 0.05. This shows that the variable of opportunity has no effect on the variable of academic fraud. This result explains that Hypothesis 2 (H2) is rejected.

Opportunity has no effect on academic fraud. It can be caused by various factors. The statement that has the highest score is "I have been ever caught cheating during the exam". From this item statement shows that the regulations in STIE Perbanas Surabaya have been said to be good because they have successfully detected and prevented students from cheating. The positive impact is that the students will be trained to believe in their own abilities and be more independent, and not dependent on others.

This study does not support the Fraud Triangle Theory where opportunity is one of the causes of fraud. This study does not support the theory because the opportunity in this study does not affect the occurrence of academic fraud. However, this study supports the Theory of Reasoned Action. This is because students' behavior can be reflected in their intentions. They are able to assess profitable opportunities because they have demands to be fulfilled.

Research related to this variable can be used as a benchmark that the existing rules have been implemented properly. In addition, students are expected not to do things that violate the rules because it will harm themselves and other partners who are also involved. It would be better if students prepare the material tested carefully so that so there is no need to depend on other colleagues.

Analysis of the Effect of Rationalization on Academic Fraud

The regression coefficient of the variable of rationalization is positive 0.040, meaning that every increase one unit in the variable of justification variable, the variable of academic fraud will increase by 0.040 units, assuming other variables are considered constant. In addition, justification has a significance level of 0.000 which is less than 0.05. This illustrates that the variable of rationalization has an effect on the variable of academic fraud. This result explains that Hypothesis 3 (H3) is accepted.

Rationalization is a logical reason according to the fraudster. This reason appears to digest their behavior that violates the rules. In this study, the variable of rationalization has an influence on the occurrence of academic fraud. In addition, this variable has a statement indicator that has a high value "I cheat because I'm really pressed". From the item statement, it can be said that cheating is a natural thing for students because of feeling pressed. This feeling can be caused by forgetting the exam material, not knowing what to answer, and the exam time is limited while they have not completed the answer. Some of these factors can be used as the right reasons according to their own assumptions until finally they are forced to cheat or open an answer. So if the rationalization for actions that violate the law is high, there is a possibility that the level of academic fraud will also increase.

This study supports the Fraud Triangle Theory which explains that fraud occurs as a result of justification of actions. In addition, this study also supports the Theory of Reasoned Action. This is because the theory of Reasoned Action / Planned Behavior is able to explain student behavior based on his / her intention. Students tend to be dishonest because they have logical reasons, such as being pressed. For this reason, the intention of students to violate the rules will emerge.

The way that can be done to improve the mindset like that is by instilling a good mindset when studying for the exam, so that the material studied will be absorbed maximally, being calm down while working on the exam, and studying the test questions and theories contained in the lecture literature. In addition, it is necessary to raise guidance or counseling or there should be academic guidance, such as training outside of lecture hours, to create a sense of comfort in learning.

Analysis of the Effect of Self-efficacy on Academic Fraud

Based on Table 10, the regression coefficient of self-efficacy is -0.114, which means that if self-efficacy increases by one unit, then academic fraud will decrease by -0.114 units, assuming that the values of other independent variables are fixed. In addition, the significance value of this variable is 0.179 which is more than 0.05. This shows that the variable of self-efficacy has no significant effect on academic fraud. This result explains that Hypothesis 4 (H4) is rejected.

Self-efficacy is an expectation in humans that determines how much effort and how long a person will survive in an unpleasant situation (Bandura, 1997) in Pudjiastuti (2012). For that reason, if student self-efficacy increases, the academic fraud is expected to decline.

This study shows that self-efficacy has no effect on decreasing the rate of academic fraud. This can be due to various other factors, such as feeling depressed, finding profitable opportunities, and the existence of a sense of rationalization. Self-efficacy in this study refers to the internal side of students, while the other three factors are external factors. The variable of self-efficacy has no effect on academic fraud because students see the existence of external factors that are more profitable to be able to meet their academic achievement needs rather than just relying on their inner abilities. Thus, if the external factors have a strong influence, the self-efficacy of the students becomes useless or ignored.

This study does not support the Theory of Reasoned Action because the way students behave towards academic fraudulent actions is measured by their self-efficacy level that is unsuccessful to study. This is due to the presence of external factors that are more dominant than the level of self-efficacy in the student.

Analysis of the Effect of Religiosity on Academic Fraud

The regression coefficient of the variable of religiosity is positive 0.104, meaning that each increase one unit in the variable of religiosity, then the variable of academic fraud will increase by 0.104 units assuming other variables are considered constant. In addition, the significance value of this variable is 0.366 which is more than 0.05. This shows that the variable of religiosity has no significant effect on academic fraud. This result explains that Hypothesis 5 (H5) is rejected.

Religiosity is defined as the level of religion that humans have or simply is the level of human belief in God. Religiosity is manifested not only when a person performs ritual behavior (worship only), but also when doing good deeds which are driven by inner and outer powers. So it is hoped that the higher the level of religiosity of students, the lower the level of academic fraud.

This study provides result that the level of student religiosity has no effect on decreasing the level of academic fraud. This can be caused by the presence of other dominant factors, such as feeling depressed, seeing profitable opportunities, and having reasons to justify an action. Religiosity in this study is assumed to be the internal side of students. The variable of religiosity has no effect on academic fraud. This is because external factors are more promising to be able to meet the needs of students than just belief in God. Believing in God as the creator of this world is indeed a necessity of mankind in this world, but not all humans assume that by believing in God all the needs in this world will be fulfilled as soon as possible. So, there are still people who also rely on other things to be able to meet their needs.

The variable of religiosity in this study does not support the Theory of Reasoned Action because the way student behaves towards academic fraud measured through the level of religiosity is not successful to be studied. This happens because of the existence of external factors that are more profitable than just relying on the strength of the student himself.

5. CONCLUSION, LIMITATION, AND SUGESTION

This study was conducted to analyze the effect of pressure, opportunity, rationalization, self-efficacy, and religiosity on the occurrence of academic fraud in accounting students. This research was conducted by analyzing 130 questionnaires that had been distributed to 130 accounting students at STIE Perbanas Surabaya. Based on the results of the analysis and discussion, it can be concluded that: (1) pressure has an effect on academic fraud, (2) opportunity has no effect on academic fraud, (3) rationalization has an effect on academic fraud, (4) self-efficacy has no effect on academic fraud, and (5) religiosity has no effect on academic fraud.

This study still has a number of limitations in terms of sampling, methods used, and testing. This includes: (1) there was a delay in the distribution of questionnaires because it coincided with the Eid al-Fitr holidays 2018, (2) there were differences in the behavior of the respondents studied, (3) there were statement items that were not reliable at the start of testing, (4) research on behavior carried out in quantitative form generally does not provide maximum results.

It is suggested that further research: (1) pay attention to the calendar when distributing the questionnaire, (2) conduct a Pilot Test to indicate unreliable statements, (3) use students outside of STIE Perbanas Surabaya as research samples, (4) use methods other than multiple linear regression, (5) add other variables that are not used in this study, (6) try to replace this research into qualitative research.

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