



The Effect of the Fraud Triangle on Academic Fraud in Accounting Students

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Abstract

This study aims to determine the effect of pressure, opportunity, and rationalization on academic fraud in accounting students at the University of West Sulawesi. The population in this study consisted of 462 accounting students, and the sample in this study consisted of 82 respondents with the sampling process carried out by the Slovin method. The data collection method in this research is using a questionnaire, and the data analysis method used is multiple regression analysis with the stages of testing to be carried out, namely descriptive statistical tests, data quality tests consisting of (validity test, reliability test), assumption test definitive test consisting of (normality test, multicollinearity test, heteroscedasticity test) and hypothesis testing which was carried out through partial regression test (t-test) and simultaneous test (F-test). This study indicates that simultaneously, pressure, opportunity, and rationalization together have a positive and significant effect on academic fraud in accounting students at the University of West Sulawesi. However, partially, pressure has no insignificant impact on the academic fraud of accounting students at the University of West Sulawesi. In contrast, opportunity and rationalization positively and significantly affect academic fraud in accounting students at the University of West Sulawesi.



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Introduction

Higher education is a formal educational institution that can develop students' abilities as a provision to face the world of work, both within the company, government, business, and various other business activities. Universities have a significant role because universities are expected to produce

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professional, qualified, knowledgeable, moral workers and have good professional ethics (Padmayanti et al., 2018). Students act as movers who invite the whole community to be able to make changes for the better, considering various knowledge, ideas, and knowledge that they already have. According to (Hariri et al., 2018), students are prospective undergraduates involved in a higher education institution, educated, and expected to become intellectual candidates. This can be achieved if the learning process runs following the rules, regulations, and norms that apply in the academic environment.

However, some students still cheat; as quoted in (KumparanNews 2017; Aulia, 2017), there is one student at Universitas Indonesia (UI) Jakarta who commits fraud in the form of falsifying transcript documents to continue studying in Malaysia. This is done because students are more result-oriented rather than process-oriented. What the student did was said to be academic fraud. Academic fraud (Academic Fraud) of students is a dishonest act that violates ethics in the academic sphere, is carried out by students, and is detrimental to other parties. Nurharjanti (2017) suggests that academic fraud involves a deliberate attempt to commit fraud. Academic fraud can be defined as plagiarism, fabrication or falsification of evidence, data, or results, coercion of relevant evidence or data, misrepresentation of sources, theft of ideas, or intentional deviation from research work or other people's data.

Many factors influence a person to commit fraud, either academic fraud or other fraud (Ahmad et al., 2020; Su'un et al., 2020; Muslim et al., 2020). According to (Munirah & Nurkhin, 2018; Tuanakotta, 2007), three factors cause someone to commit fraud. These factors include pressure. Albrecht (2018) suggests that pressure is an encouragement or motivation and a goal to be achieved but is limited by the inability to achieve it; this results in someone committing fraud. Pressure can come from the individual's environment, in the form of pressure from parents who want their children to get good grades, or from outside the individual's environment, such as pressure from friends who always underestimate the scientific work they produce. In addition to pressure, there is also the opportunity factor that makes someone commit fraud. According to Albrecht (2018), the opportunity is a situation that allows someone to commit fraud because the perpetrators of fraud feel safe and will not be detected if they commit fraud. This makes fraud perpetrators feel free to take advantage of every situation or opportunity to commit fraud. In addition to these two factors, essential factors make someone commit fraud. This factor is rationalization. Rationalization (rationalization) is used as the key to justify himself from the mistakes that have been made. Rationalization is self-justification or the wrong reason for a wrong behavior (Albrecht et al., 2012). Fraud perpetrators often carry out rationalization because they think what they are doing is a reasonable action and does not harm others.

Many studies have been done on the factors that influence academic fraud. Padmayanti (2018) conducted a study on academic fraud behavior in students receiving the aim mission majoring in accounting for the Bachelor of Economics Faculty of Ganesa Education University through the diamond fraud approach. The results show that pressure, opportunity, and rationalization have a significant positive effect on academic fraud behavior, while ability does not significantly affect academic fraud behavior. Meanwhile (Budiman, 2018) conducted research on student academic fraud behavior: the dimensions of fraud diamond and gone theory on accounting students in Central Java. His research proves that rationalization, ability, and disclosure affect students' academic fraud behavior, while pressure, opportunity, greed, and need do not affect students' behavior.

This research is a development of research (Budiman, 2018; Padmayanti et al., 2018). The two studies both examined academic fraud. Padmayanti, (2018) uses the fraud diamond approach while

(Budiman, 2018) uses the fraud diamond approach and gone theory in researching academic fraud. The difference between this study and the two studies is the sample and research variables. Researchers conducted research by taking samples of accounting students at the University of West Sulawesi. Meanwhile, Padmayanti, (2018) took a sample of students receiving the Bidikmisi scholarship majoring in accounting at the Ganesha Education University, and Budiman (2018) took a sample of accounting students in Central Java. Researchers used three variables (opportunity, pressure, and rationalization (fraud triangle) to determine the effect of the fraud triangle on academic fraud. While research (Padmayanti et al., 2018) used four variables, and (Budiman, 2018) used seven variables to determine the effect of these variables on academic fraud. There are differences from the results of previous studies regarding pressure, opportunity, and rationalization, so researchers are interested in conducting research using the fraud triangle theory to determine the effect of the theory on academic fraud. Moreover, researchers want to know about the meaning, forms, and factors that cause academic fraud among students.

Theoretical Framework and Hypotheses

Academic Fraud

Irawati (2008) suggests that academic fraud is an attempt by someone to get success in dishonest ways. Meanwhile, Hendricks (2004) argues that academic fraud is various forms of behavior that dishonestly benefits students, including fraud, plagiarism, stealing, and falsifying something related to academics. In completing various academic tasks, many students use various kinds of assistance that are not allowed, ranging from sophisticated tools such as cellphones to answer any questions given or assistance in the form of small notes regarding the materials to be tested. This will significantly affect the educational process. According to Anderman, (2007), academic fraud behavior uses all completeness of materials or assistance that is not allowed to be used in academic tasks and or activities that interfere with the educational process. From the explanations put forward, it can be concluded that academic fraud is committed by students dishonestly, starting by fraud, plagiarizing, falsifying data, and various other actions by using various assistance in the form of sophisticated tools to obtain personal gain in academia.

Fraud Triangle

The concept of the fraud triangle was first introduced by Cressey, (1953). Through a series of interviews with 113 people who have been convicted of embezzling corporate money, which he calls 'trust violators' (Cressey, 1953; Munirah & Nurkhin, 2018), concludes that: People who are trusted become trust violators when they see themselves as a person who has financial problems that he cannot share with others, he is aware that these problems can be surreptitiously resolved by abusing his authority as a financial trustee, and his day-to-day behavior allows him to adjust his view of himself as an ordinary person and trusts in using entrusted funds or assets. The fraud triangle is an idea that examines the causes of fraud. Donald R Cressey stated that three elements cause fraud: fraud triangles. The three elements include pressure, opportunity, rationalization (Tuanakotta, 2007). So, the fraud triangle can be described as follows:

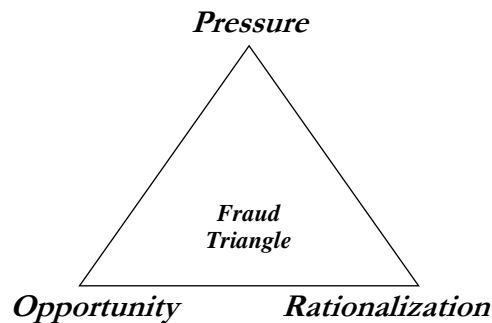


Figure 1. Fraud Triangle

Pressure

Pressure comes from the word 'press,' which means a state (result) of a pressing force, a strong urge (coercion), an unpleasant state which is generally an inner burden (Sugono, 2008). Pressure is an urge given to someone to do something beyond their capabilities, causing someone to commit fraud. Widarti, (2015) suggests that pressure can cover almost anything, including financial and non-financial matters. In terms of finance, for example, the urge to have material goods. Meanwhile, pressure in non-financial terms can be in the form of actions to cover up poor performance due to work demands to get good results. Albrecht, (2012) also states that pressure in fraud is caused by various factors, including 1) Financial pressure. Financial pressures come from greed, being abandoned by someone significant in their life (the backbone of the family, for example), having large amounts of debt or bills, experiencing financial losses, and having unexpected financial needs. 2) Bad habits that a person has. A person's terrible habit can constantly be procrastinating work (procrastination) or the tasks assigned to him that cause them to commit fraud. 3) Pressure from external parties. Hartanto, (2012:1) argues that pressure can come from the closest people, such as parents, siblings, and friends. For example, they were demanding someone get a good grade to be proud of those closest to him, even though it is beyond his ability. 5) Other pressures can be in the form of lifestyle. For some people being successful is more important than being honest. This is bad because someone will cheat to cover up their success, even if it is done in the wrong way.

Opportunity

Opportunity comes from the word (had), which means there is time (for), there is an opportunity, or freedom (to) to do something (Sugono, 2008). The opportunity allows fraud to occur, which is caused by weak internal controls, poor management supervision, or the use of positions (Widarti, 2015). A person can take advantage of the opportunities or opportunities that exist in committing fraud due to various causes. Albrecht, (2012) describes the various causes of the opportunity to commit fraud: a) Lack of control to prevent and detect violations. Lack of control to prevent and detect violations in the academic sphere will make students commit fraud. b) Inability to judge the quality of an outcome. Students always collect assignments given by lecturers to assess the abilities of their students. However, some lecturers only see the results of their student assignments without assessing whether there are similarities between one student and another from the assignment results. c) Failure to discipline perpetrators of fraud. The absence of strict sanctions given by lecturers to students if there are similarities in their answers so that students are free to commit fraud. d) Lack of access to information. Lack of access to information obtained by a lecturer in knowing how students do assignments so that students efficiently do plagiarism. e) Ignorance, apathy or indifference, and inadequate capabilities of the injured party in fraud. If an in-depth study of academic fraud behavior is carried out, it will cause harm to both the students themselves

and the lecturers. The disadvantage for students is that they cannot develop their abilities because they feel that what they are doing is enough. The disadvantage for the lecturer is that the lecturer cannot measure or evaluate the results of his student assignments validly. f) Lack of inspection. If there is no strict supervision from the campus and lecturers towards their students, it is easy for students to commit fraud.

Rationalization.

Sugono, (2008) suggests that rationalization is a process or way to make something irrational into rational (acceptable by common sense) or something good. Rationalization is an essential element in fraud because fraud perpetrators always look for rational justifications to justify their actions (Molida, 2011; Apriani et al., 2017). There are various reasons that a person uses to rationalize an act to cover up every fraud he has committed then (Albrecht et al., 2012) reveal that the rationalizations that fraud perpetrators often use include, among others, only doing it because they are forced, the perpetrator feels that there is no party involved. Harmed, the fraud perpetrators feel they have greater rights, and this fraud is carried out for a good cause. Josephson, (2004) also suggests several rationalizations made by students in committing academic fraud, including a) Everyone cheats, so I did not do it wrong. b) In fact, academic fraud perpetrators are luckier than honest people. c) I must protect myself from lousy judgment by fraud to get good grades. d) I must cheat to please my parents and get into a good university. e) I have so much work, I do not have time to study. f) I cheat in class because the material taught is not essential to me. g) I have difficulty receiving material, so I cannot get good grades if I do not cheat. h) When I commit fraud, no party is harmed. i) I just cheated a bit; I do not do it all the time.

Pressure exists within the individual, in the form of motivation or encouragement in achieving something desired, even though it is contrary to the abilities possessed. Pressure can come from the individual's internal environment, for example, pressure from parents who want their children to get a high GPA. Moreover, pressure from the external environment, for example, is a friend who underestimates his written work results. Pressure will significantly affect someone in committing fraud, as research conducted by (Becker et al., 2006; Pamungkas, 2018) suspects that pressure is a factor that drives someone to commit fraud. He said that pressure significantly influenced the fraudulent behavior of the business students who were the sample. Becker also points to the possibility of fraud on a large scale when the pressure faced by perpetrators is more significant.

H₁: Pressure has a significant effect on academic fraud

Opportunity is an opportunity for individuals to take advantage of the weak control in higher education. Because in committing fraud, they assume that it will not be detected, and there is a sense of security in committing fraud. Opportunity is an integral part of any fraudulent work. Suppose someone who commits fraud does not have the opportunity to do so. In that case, fraud becomes impossible to do, so the higher the opportunity available, the more likely fraudulent behavior will occur. (Connolly et al., 2006; Pamungkas, 2018) Conducted research and found that opportunity is a factor that encourages academic fraud. Opportunity will affect fraudulent behavior, where the more significant the opportunity available for someone to commit fraud, the greater the possibility for that person to commit fraud.

H₂: Opportunity has a significant effect on academic fraud

Rationalization is an attitude of justification for wrongdoing. Individuals who commit fraud assume that fraud is the right thing to do because many people cheat but never get sanctions for their fraud. Rationalization causes fraud perpetrators to seek justification for their actions. The higher the rationalization, the higher the possibility of someone committing academic fraud. Research (Apriani et al., 2017; Connolly et al., 2006) proved that rationalization is an influential factor in fraud committed by students.

H₃: Rationalization has a significant effect on academic fraud

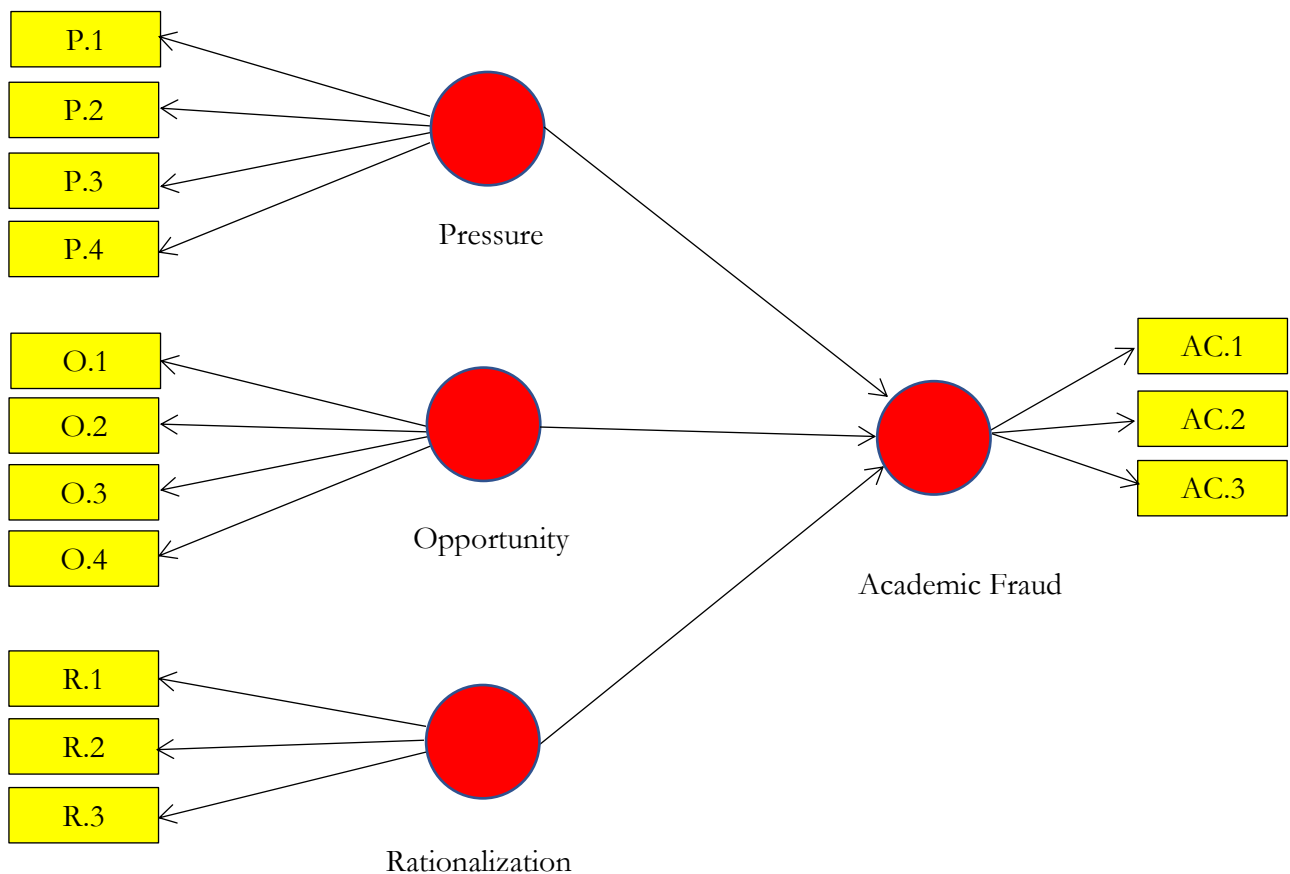


Figure 2. Conceptual Framework

Research Method

This research is a type of quantitative research with a survey approach. This study involved students majoring in accounting at the University of West Sulawesi batch 2020. The sample collection method used the solving method. Based on the slovin formula used, the number of samples in this study was 82 respondents. This study uses primary data collected by distributing questionnaires to all respondents filled with several statements with five answer options that will be given a weighted score such as answers (Strongly Agree = 5, Agree = 4, Moderately Agree = 3, Disagree = 2, Disagree=1). After all the data is collected, it will be analyzed through four stages. The first stage is to perform descriptive statistical tests. The second stage is a data quality test consisting of (a validity test and a reliability test). The third stage is the classical assumption test consisting of (normality, multicollinearity, heteroscedasticity test). The fourth stage is hypothesis testing through partial regression test (t-test) and simultaneous test (F-test).

Table 1. Operational Variables

Variable	Code	Indicator	Major Reference
Pressure	X1.1	Family Economy	(Apriani et al., 2017; Pamungkas, 2018)
	X1.2	Parents' demands	
	X1.3	Desire for wants that exceed needs	
	X1.4	Ignorance	
Opportunity	X2.1	Rules are not strict	(Apriani et al., 2017; Sihombing & Budiarta, 2020)
	X2.2	Violations committed every day are heeded	
	X2.3	Internal weakness	
	X2.4	Inability to assess the quality of performance	
Rasionalization	X3.1	Fraud is often done	(Pamungkas, 2018; Rifaldi, 2020)
	X3.2	Allowing undue culture	
	X3.3	Group environment and influence	
Academic Fraud	Y1.1	Academic fraud while teaching and learning	(Munirah & Nurkhin, 2018; Rifaldi, 2020)
	Y1.2	Academic fraud during exams	
	Y1.3	Academic fraud on writing	

Data Analysis and Discussions

Data Analysis

The first step is a descriptive statistical test. The description of the research variables was carried out to find out how the respondents responded to the research variables, namely the fraud triangle (X) and academic fraud (Y) variables. The results of the descriptive test showed that 82 respondents gave various answers to the statements. Most of the questionnaires responded to by respondents occurred in the statement category regarding the pressure variable who chose strongly to agree with an average value of 4.79, then in the statement category regarding opportunity (opportunity) who chose to agree with an average value of 4.10, while the rationalization variable who chose to agree was 4.26 on statements related to rationalization. While the academic fraud variable (Y), the questionnaire most responded to by respondents occurred in the category of academic fraud statements related to the teaching and learning

process, which chose to agree with an average value of 4.32, then in the category of fraud statements during the exam. Those who answered quite agreed there were two statements with the same average value of 3.86. Meanwhile, in the category of fraud statements on scientific writing, the respondents chose the answers quite agree with the average value of 3.56.

The second stage is the validity test used to measure the validity/validity of the questionnaire. The validity test was carried out by testing the correlation between item scores and the total score of each variable, using SPSS 16.0 For Windows, and through testing using Pearson Correlation. The statement item is said to be valid if the significance level is below 0.05 (<0.05) and the value of the r count is greater than the value of the r table, namely (r count 0.2).

Table 2. Validity and Reliability Test Results

Variable	Person Correlations - r	Sig. r	Cronbach's Alpha	Info
Pressure (X1)	0,374	0,001	0,642	Valid dan reliable
	0,411	0,000		Valid dan reliable
	0,520	0,000		Valid dan reliable
	0,583	0,000		Valid dan reliable
	0,325	0,032		Valid dan reliable
	0,529	0,000		Valid dan reliable
	0,458	0,000		Valid dan reliable
	0,775	0,000		Valid dan reliable
Opportunity (X2)	0,772	0,000	0,895	Valid dan reliable
	0,848	0,000		Valid dan reliable
	0,482	0,000		Valid dan reliable
	0,803	0,000		Valid dan reliable
	0,845	0,000		Valid dan reliable
	0,854	0,000		Valid dan reliable
	0,856	0,000		Valid dan reliable
	0,571	0,000		Valid dan reliable
Rasionalization (X3)	0,607	0,000	0,851	Valid dan reliable
	0,757	0,000		Valid dan reliable
	0,869	0,000		Valid dan reliable
	0,776	0,000		Valid dan reliable
	0,833	0,000		Valid dan reliable
	0,652	0,000		Valid dan reliable
	0,577	0,000		Valid dan reliable
Academic Fraud (Y)	0,543	0,000	0,961	Valid dan reliable
	0,375	0,012		Valid dan reliable
	0,798	0,000		Valid dan reliable
	0,514	0,000		Valid dan reliable
	0,746	0,000		Valid dan reliable
	0,785	0,000		Valid dan reliable
	0,813	0,000		Valid dan reliable
	0,849	0,000		Valid dan reliable
	0,760	0,000		Valid dan reliable
	0,849	0,000		Valid dan reliable
	0,675	0,000		Valid dan reliable
	0,778	0,000		Valid dan reliable

	0,906	0,000		Valid dan reliable
	0,690	0,000		Valid dan reliable
	0,827	0,000		Valid dan reliable
	0,839	0,000		Valid dan reliable
	0,817	0,000		Valid dan reliable
	0,878	0,000		Valid dan reliable
	0,867	0,000		Valid dan reliable
	0,816	0,000		Valid dan reliable

Based on table 2, it can be concluded that all statements in each variable are said to be valid because they have a calculated r-value greater than the r table and a significance level less than 0.05 (< 0.05). In contrast, Cronbach's Alpha value on all variables is more significant than 0.60 and follows the basic decision-making standard. This means that all statement items in the questionnaire are reliable and can be used in research.

The third stage is to perform a normality test to determine whether a regression model between the dependent variable and the independent variable has a normal distribution. Assess the normality of each variable can be seen through the Kolmogorov Smirnov test in SPSS 16.0 For Windows. If the probability value is more significant than 0.05 (> 0.05), the research data can be said to be normally distributed.

Table 3. Normality Test Results
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		82
Normal Parameters ^a	Mean	.0000000
	Std. Deviation	7.27193179
Most Extreme Differences	Absolute	.088
	Positive	.059
	Negative	-.088
Kolmogorov-Smirnov Z		.796
Asymp. Sig. (2-tailed)		.550

a. Test distribution is Normal.

Based on the normality test results in table 3, it can be concluded that all independent and dependent variables in this study are typically distributed. The next step is to test heteroscedasticity using the Scatter Plot Regression Regression Standardized Predicted Value and Studentized Residual Regression graphical methods.

Normal P-P Plot of Regression Standardized Residual

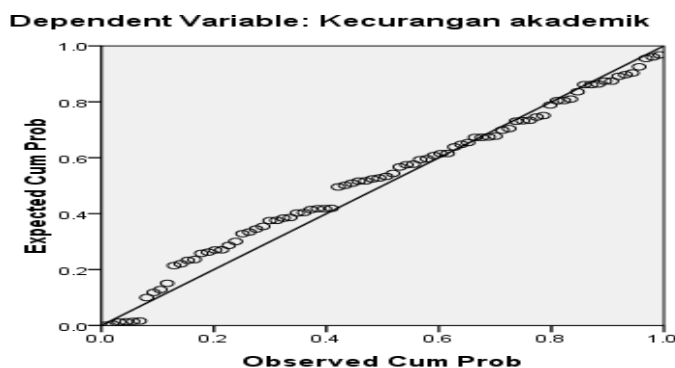


Figure 3. P-Plot Normality Test Results

Scatterplot

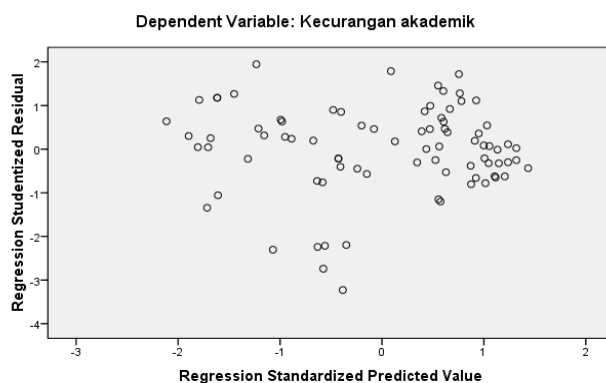


Figure 4. Scatterplot Graph

Table 4. Multiple Regression Test Results

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.825	.332		-2.483	.015
	Pressure (X1)	.129	.105	.063	1.220	.226
	Opportunity (X2)	.531	.067	.542	7.972	.000
	Rasionalization (X3)	.567	.088	.405	6.432	.000

a. Dependent Variable: Academic Fraud (Y)

Based on the results of the Scatterplot test in Figure 4, it can be concluded that the data spreads above zero (0) on the Y-axis. This identifies that there is no heteroscedasticity in the regression model.

After the classical assumption test results are carried out, and the overall results show that the regression model meets the classical assumptions, the fourth step is to evaluate and interpret the multiple regression model. Based on table 4, the regression equation formed in this regression test is:

$$Y = -0.825 + 0.129X_1 + 0.531X_2 + 0.567X_3$$

The test results obtained are the constant value (a) obtained by -0.825. If the fraud triangle variable is 0, then the magnitude of the academic fraud level is -0.825. The regression coefficient $X_1 = 0.129$ means that if the pressure increases by 1 unit, academic fraud increases by 0.129. The regression coefficient $X_2 = 0.531$ means that if the opportunity increases by 1 unit, academic fraud increases by 0.531. The regression coefficient $X_3 = 0.567$ means that if the rationalization increases by 1 unit, academic fraud increases by 0.567.

Table 5. Simultaneous Test Results (F-Test)

ANOVA^b

	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	82.757	3	27.586	200.935	.000 ^a
	Residual	10.708	78	.137		
	Total	93.466	81			

a. Predictors: (Constant), Pressure (X1), Opportunity (X2), Rasionalization (X3)

b. Dependent Variable: Academic Fraud (Y)

Table 6. Partial Test Results (T-Test)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.825	.332		-2.483	.015
	Pressure (X1)	.129	.105	.063	1.220	.226
	Opportunity (X2)	.531	.067	.542	7.972	.000
	Rasionalization (X3)	.567	.088	.405	6.432	.000

a. Dependent Variable: Academic Fraud

Based on the results of the F test seen in table 5, the significance value of 0.000 is obtained, which is smaller than 0.05. The conclusion means that simultaneously pressure (X1), opportunity (X2), and rationalization (X3) have a positive and significant effect on academic fraud (Y).

Variable Pressure (X1)

Based on the results of the partial test (T-test) of the X1 hypothesis, it was found that pressure has no effect and is not significant on academic fraud (Y). Testing the effect of the pressure variable (X1) on academic fraud (Y) can be seen by looking at the value of t count $1.220 < t \text{ table } 1.99$ with a significance level of 0.226. The significance value above 0.05 indicates no significant effect of the pressure variable on academic fraud.

Variable Opportunity (X2)

Based on the results of the partial test (T-test) hypothesis X2, it was obtained that opportunity (opportunity) has a positive and significant effect on academic fraud (Y). Testing the effect of the opportunity variable (X2) on academic fraud (Y) can be seen by looking at the t count value of $7.972 > t$ table 1.994 with a significance level of 0.000. The significance value, which is below 0.05, indicates a significant effect of the opportunity variable on academic fraud.

Rationalization Variable (X3)

Based on the results of the partial test (T-test) of the X3 hypothesis, it was found that rationalization has a positive and significant effect on academic fraud (Y). Testing the effect of the rationalization variable (X3) on academic fraud (Y) can be seen by looking at the t arithmetic value of $6.432 > t$ table 1.994 with a significance level of 0.000. The significance value, which is below 0.05, indicates a significant effect of the rationalization variable on academic fraud.

Discussion

The results of the first hypothesis test of this study found that there was no significant effect between pressure on academic fraud. Students feel that their goal in carrying out lecture activities is to get a good and decent job after completing their studies. This is considered reasonable because it is every student's obligation and responsibility to help ease the burden on parents who have been paying for their studies and needs. If students have got the job they have always dreamed of, then the student feels that they are no longer a burden to their parents, and at the same time, they can fulfill their needs in carrying out various daily activities. This study contradicts the fraud triangle theory, which says that fraud will occur if there is the pressure given to someone to get something they want, both from internal parties and external parties around the individual who commits fraud. However, the results of this study succeeded in supporting research from (Nursani & Irianto, 2013) which stated that pressure had no significant effect on academic fraud. This is because some students do not feel pressured about the time allotted to take the exam; students understand the lecture material and the financial ability of their parents, who can pay for college.

The results of the second hypothesis test in this study found that opportunity had a significant effect on student academic fraud. In doing lectures in groups, students tend to take advantage of this opportunity to prefer groups with people who are more diligent and more intelligent than them so that individuals do not have to bother to think about and do the group assignments that have been given. The more excellent the opportunity (opportunity) given to someone, the greater the act of fraud will appear. These students will take advantage of the opportunity to cheat because they assume that no one will know what they are doing. The results of this study support the fraud triangle theory proposed by Albrecht (2012), that the wider the opportunity, the more excellent the opportunity for someone to do something. For example, when the lecturer gives group assignments to students and allows students to form their groups, fraud perpetrators use that to choose intelligent and diligent people in doing the assignments given by the lecturer. This study is also in line with research conducted by (Becker et al., 2006; Apriani et al., 2017) in his research which found that opportunity is a factor that drives academic fraud. Opportunity will positively affect fraudulent behavior, where the more significant the opportunity available for someone to commit fraud, the greater the possibility of that person committing fraud.

The results of the third hypothesis test in this study indicate that rationalization has a significant effect on academic fraud, from the habits that were often done by previous students, giving rise to

justifications, such as the habit of fraud during the exam. Based on the statement given by the researcher, the highest point was about fraud on the exam. This is done because, according to them, fraud during the exam has become a tradition that students always do, so it is considered natural to do this. Students who cheat always make justifications for what they do. So that there will be various reasons to strengthen what he did was an act that was not entirely wrong. The student cheated to get good results; according to him, it was natural to do this because many people who cheated during the exam were not penalized by the supervisor. The results of this study support the fraud triangle theory, which says that fraud committed by a person can occur because of the rationalization of wrongdoing that has been done. Rationalization of fraud is a condition of seeking justification before committing academic fraud to fight the law and maintain the identity of the perpetrators of academic fraud. This rationalization encourages students to commit fraud, but rationalization can also make students become people who do not have guilt. This is because, in students, the act of fraud is considered a natural thing to do. In addition to supporting the fraud triangle theory, this study also supports research conducted by (Becker et al., 2006; Munirah & Nurkhin, 2018) that the rationalization created by fraud perpetrators with the occurrence of academic fraud committed by students was found to have a significant influence on the occurrence of academic fraud. The study explained that fraud would arise along with self-rationalization or assuming what he was doing was right.

Conclusion

Based on the research and discussion in this study, it can be concluded that simultaneously, pressure, opportunity, and rationalization together have a positive and significant effect on academic fraud in accounting students at the University of West Sulawesi. However, partially the pressure has no effect and is not significant on academic fraud in students majoring in accounting for the 2015 batch at the University of West Sulawesi. Meanwhile, the opportunity and rationalization variables positively and significantly affect academic fraud in students majoring in accounting for the 2015 batch of West Sulawesi University. From the results of this study, it is hoped that it can be helpful in other research and the role of students who have taken advantage of the opportunity and rationalized every act of fraud that students have committed. In minimizing fraudulent acts that occur due to opportunity and rationalization, it is better to provide an understanding that academic fraud that has been carried out so far is not a good thing. Because it will hurt universities and students themselves, this can be applied through questions that reveal the terrible actions of academic fraud so that students are aware that so far, the fraud behavior that has been carried out is a wrong act and is not a good example for other students. Moreover, the results of this study can provide input to the accounting department of the faculty of economics and business to pay attention to the supervision that has been given to students while carrying out lectures, either in the form of group or individual assignments, and supervision of the course of semester exams. This is done to minimize the opportunities used by students to commit fraud and provide punishment to students who commit fraud to create a deterrent effect so that academic fraud does not recur. This is done to avoid the rationalization that exists in students.

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