

The Influence of the Fraud Triangle and Islamic Ethics on Academic Fraudulent Behaviors

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ABSTRACT

This research study aims to examine the factors that influence students' academic fraudulent behaviors. The factors are determined by the fraud triangle concept and Islamic ethics. The research makes use of a survey method, with 100 accounting students studying in the Accounting Department of Universitas Islam Indonesia as the respondents. The research findings reveal that pressure and opportunity have a significant positive effect, rationalization has a significant negative effect, while Islamic ethics does not have an influence on academic fraudulent behaviors.

Keywords: academic fraud, academic cheating behavior, academic dishonesty, fraud triangle.

1. INTRODUCTION

In higher education, students are expected not only to be educated for improving their knowledge and ability but also for building good characters Susanti (2013). This is in line with functions of National Education in the Act No. 20/2003 on the National Education System which states that National Education serves to develop ability, character and civilization of the nation for enhancing its intellectual capacity, which is aimed at developing learners' potential in order to be faithful and pious to one and only God, with morals, and noble character, good health, knowledge, competency, creativity, independence, and to become a democratic as well as responsible citizen. Thus, education, including higher education, has an important role in shaping qualified individuals in terms of knowledge, capability as well as behavior, ethics, and morals. One of the measures to generate qualified individuals, Sagoro (2013) argued that in higher education, students should be able to take part in preventing various forms of academic frauds. In practice, they should have the nerve

to refuse to deal with academic dishonesty, and have the nerve to report it to instructors when cheating is found. The instructors are also expected to have open attitudes in receiving such reports or complaints from students, as the open attitudes can help the students resolve problems which in turn to prevent them from academic frauds.

Academic fraud is wide-spread, and problematic in the world of education. Students commit academic fraud because it is considered a common act that they do not think it is an academic crime anymore, for example, cheating during exams by making tiny cheat sheets, browsing answers through a smartphone or copying someone else's works. This has been an epidemic in high schools and colleges. Khodaie et al (2011) argued that students who commit academic dishonesty since high schools and it still continues to colleges, then they will be more likely inclined to commit dishonesty too at work. This problem is definitely not in line with the achievement of the National Education goals.

There is a wide range of factors that affect academic fraud by students. According to the fraud triangle approach, fraud may occur due to three conditions - opportunity, pressure, and rationalization. These three things simultaneously will spur one party to be in a condition that leads to fraudulent acts Abdullahi and Mansor (2015). Another critical factor that is worth examining is the factor of Islamic ethics. Salahudin et al (2016) stated that individuals who possess Islamic ethics rely on their faith in making commitments. Suryanto (2016) It is aligned with who contended that level of professionalism will rise by upholding Islamic ethics. Specifically, Salin et al (2017) argued that Islamic teachings-based ethics should be taken into account seriously in an attempt to prevent frauds. This current research study refers to a study by Santoso and Adam (2014) which examined the influence of the fraud triangle on academic frauds. However, one more variable is included, that is Islamic ethics to be used to measure academic fraudulent behaviors among students.

In relation to accountant profession, it is well known that accountant profession is a profession that is susceptible to fraudulent acts. In making accounting information useful for the decision-making process, reliability and relevance, two primary qualities, are required. To this end, an accountant is required to possess ethics and good behavior and obey the rules or law relating to accountant profession. If either of these requirements is completely missing, it can be disastrous for the organizations. An accounting scandal in British Telecom's Italian unit is one of the disastrous examples of accounting frauds. This scandal has then impacted its public accounting firm, Price Waterhouse Coopers (PwC) – one of the world's outstanding public accounting firms, categorized as the big four. That is why shaping the ethics and behavior of accountants should begin since colleges, that is in the early stages of studying accounting.

Based on the background of the study, this study is aimed at examining further the influence of the fraud triangle and Islamic ethics on academic fraudulent behaviors. This is an empirical study conducted with the students of the Accounting Department, as the research subject.

2. THEORETICAL FRAMEWORK

2.1. Fraud Definition

The definition of fraud according to Albrecht brothers and Zimbelman (2012) is:

“Generally, fraud can be defined as a generic term and includes all the ways that can be designed by human intelligence, through one individual, to gain an advantage from other people by the wrong presentation.”

There are no definite and uniform rules as a basis in defining fraud, as fraud comprises tricks, deceptions, deceits and various ways by which the other party is harmed.

2.2. Academic Fraud

Academic fraud (academic dishonesty) is various acts that give rise to advantages for students by dishonest or unfair means, for example, cheating, plagiarism, a duplicate submission, fabrication, etc Hendricks (2004). Saidin and Isa (2013) To put it simply, academic fraud is actions taken to gain success. Fihandoko (2008) Similarly revealed that academic fraud includes a variety of ways that is done deliberately to deceive, that originates from dishonest deeds and lead to diverse understanding in assessment or interpretation. Thus, it can be concluded that academic fraud is acts which reflect the absence of justice values, and neglect of integrity as well as a violation of rules by students to gain a personal advantage in the form of academic success.

Colby (2006) stated that in Arizona State University, academic fraud is divided into five categories, namely:

1. Plagiarism
2. Falsification of data, such as making fictitious scientific data
3. Doubling duties, which is submitting the same paper for two different classes without permission of the instructors
4. Cheating on exams
5. Wrong cooperation

2.3. Fraud Triangle Theory

The fraud triangle is a theory put forward by Donald R. Cressey after conducting research for his doctoral thesis in 1950. Abdullahi and Mansor (2015)

Cressey proposed a hypothesis regarding the fraud triangle to explain the reason why people cheat. Cressey revealed that there are three factors that cause people to commit fraud, namely pressure, opportunity, and rationalization.

Albrecht et al. (2012) defined pressure as such an urge or goal to be achieved but is restricted by the inability to achieve it, that it may cause people to commit frauds. The notion can be associated with the phenomenon of academic fraud, in which students are required to succeed in college in terms of good grades, as well as other capabilities regardless of their diverse abilities. The diversity of students' abilities paves the way to academic fraud in college. So, pressure in the context of academic fraud is the motivation faced by students daily related to academic problems, that yields a strong pressure to gain the best academic results by any means.

The second factor is opportunity. Albrecht et al. (2012) explained that opportunity is a situation in which a person perceives to have a combined situation and condition that allows him to commit undetectable academic dishonesty. The larger the opportunity, the more likely the academic fraudulent acts to occur. In this respect, an opportunity usually arises due to a poorly-organized system. So basically, opportunity is the easiest factor to be minimized and anticipated. When a system has been well-established and well-managed, the less the chance to commit frauds.

It is well known that the nerve to cheat requires the presence of rationalization. Albrecht et al. (2012) stated that rationalization is self-righteousness or wrong reasons for wrongdoing. It can be interpreted as an attitude or personal presumption that fraud is no wrongdoing. In other words, rationalization is academic fraudulent acts as a self-righteousness behavior by students to reduce the guilt that arises due to dishonest acts in the academic context.

To sum up, opportunity, pressure, and rationalization factors in the fraud triangle model do affect the occurrence of fraud. In addition, there exist the other factors that also directly or indirectly contribute to fraud occurrence - environment, capability, risk, values, life experience, education from parents, and school education Hamfri et al. (2019).

2.4. Islamic Ethics

Islamic ethics or ethics of Islam is the ethics and morals recommended in Islamic teachings contained in the Qur'an and Sunnah, following the example of the Prophet Muhammad who is regarded as a human being with the most perfect morals in Islamic creed.

With the ethics of Islam, each individual is considered to be spared from any act harming others and always obey God the Almighty, which in turn the awareness of being seen, controlled by God arises, that God calculates all the deeds by fair and

just means and He will reward virtue and punish vice Kholis (2004). Islamic ethics system differs from other ethics believed by adherents of other religions. Islam encourages its adherents to carry out *tazkiyah* (sanctification) through active participation during their lives. By behaving in accordance with Islamic ethics in the midst of worldly temptations, Muslims should be able to prove loyalty to Allah and Muhammad.

Salin et al (2017) argued that ethics based on Islam teachings should be taken into account seriously in an attempt to prevent frauds, given that the ethics is based upon faith and devotion to God the Almighty. Similarly, Salahudin et al. (2016) stated that individuals who possess Islamic ethics rely on their faith in making commitments. In practice, Mahdavikhou and Khotanlou (2012) stated that Islamic ethics, such as honesty, commitment, sincerity, and trust, is of great importance in preventing fraudulent acts on accountants so that future accountants can encourage the economic success of the nation. Suryanto (2016) It is aligned with who contended that level of professionalism will rise by upholding Islamic ethics.

3. HYPOTHESES

3.1. Influence of Pressure on Academic Fraudulent Behavior

Albrecht et al (2012) Pressure is such an urge or goal to be achieved but is restricted by the inability to achieve it, that it may cause people to commit frauds Santoso and Adam (2014) in their research revealed that pressure has an effect on the occurrence of academic frauds by students. The research result shows that pressure has been proven to give a significant effect on the occurrence of academic frauds. In addition, pressure is one of the triggers for academic dishonesty by students. This study is corroborated by studies of Purnamasari and Irianto (2013), Apriani et al (2017), Widiyanto and Sari (2017), and Mustikarini et al (2017) which revealed that pressure has a significant influence on the occurrence of academic fraud. To put it another way, academic dishonesty will occur along with the pressure felt by students.

Based on the explanation above, a hypothesis is proposed as follows:

H1 Pressure has a positive effect on academic fraudulent behavior among accounting students

3.2. The Influence of Opportunity on Academic Fraudulent Behavior

Albrecht et al (2012) Opportunity is a situation in which a person perceives to have a combined situation and condition that allows him to commit undetectable academic dishonesty. Purnamasari and Irianto (2013) stated that there is a direct relationship between opportunity and academic frauds by students. It is strengthened

by Santoso and Adam (2014) and Widiyanto and Sari (2017) that revealed the same finding. To put it simply, the larger the opportunity, the more likely the chance of academic frauds to occur. So, academic frauds occur when they feel safe to do so and when they perceive that their doings are not detected.

Based on the explanation, a hypothesis is proposed as follows:

H2 Opportunity has a positive effect on academic fraudulent behavior among accounting students

3.3. The Influence of Rationalization on Academic Fraudulent Behavior

Rationalization is one of the factors that contribute to academic dishonesty. It allows the perpetrators of academic frauds to justify their wrongdoings. Albrecht et al. (2012) contended that rationalization is the factor that gives rise to a personal presumption that fraud is acceptable. Santoso and Adam (2014) in their research stated that rationalization is the way individuals find loopholes and excuses to cover their guilt and justify their wrongdoings. This is supported by Purnamasari and Irianto (2013), Apriani et al. (2017), Saidina, Nurhidayati, and Mawardi (2016), and Widiyanto and Sari (2017) stating that rationalization has a significant effect on academic frauds. To put it simply, the presence of rationalization makes the perpetrators perceive being in a safe zone.

The explanation leads to the following hypothesis:

H3 Rationalization has a positive effect on academic fraudulent behavior among accounting students

3.4. The Influence of Islamic Ethics on Academic fraudulent behavior

Islamic ethics is the guideline regarding the behavior of individuals in accordance with Islamic teachings such as honesty, commitment, sincerity, and trust. Salin et al (2017), Mahdavikhou and Khotanlou (2012), and Suryanto (2016) stated that Islamic ethics can overcome cheating behavior. In other words, the higher the level of students' compliance with Islamic ethics, the less the tendency to commit academic frauds.

From the explanation, a hypothesis is proposed as follows:

H4 Islamic ethics has a negative effect on academic fraudulent behavior among accounting students

4. RESEARCH METHODS

Widarjono (2015) Population is the overall individuals or object being observed in the study. The population in this research are students of the Accounting Study

Program, Faculty of Economics, Universitas Islam Indonesia. Given that the large number of the population, thus some were selected to be used as samples.

A sample is a part of the population being observed. Santoso and Adama (2014) The sample selecting method used in this research is purposive sampling method - a method by which the sample is on purpose selected based on certain criteria, and the sample is considered to represent the population. As for the criteria of the sample selection in this research are:

1. Active students of the Accounting Department, Faculty of Economics, Universitas Islam Indonesia.
2. Students who are or have been sitting for Auditing 1 and 2 courses.

Based on the criteria, the total sample to be used in this study is 100. The amount is based on the theory of Albert Kurniawan (2014) who stated that a reasonable sample size for a study is between 30 to 500 samples. In addition, according to Albert Kurniawan (2014), if the research uses multivariate analysis tool, then the amount of sample members is at least 10 times the number of the variables to be examined. Rosadi Ruslan (2017) Furthermore, acceptable sample size depends on the type of research. For descriptive research, it is at least 100 samples or 10% of the population.

Data retrieval made use of a questionnaire as the survey method. The collected data were processed using the SPSS statistical tool 23rd Version. The tests carried out in this research are reliability, validity, classic assumption tests, and multiple regression analysis.

5. DATA ANALYSIS AND DISCUSSION

5.1. Reliability Test

The value of Cronbach's alpha on all variables is greater than 0.60. It suggests that the answers the respondents provided on the research variables show reliability or dependability. So, the questionnaire in this research can be used for further studies.

5.2. Validity Test

All statement instruments of all variables - pressure, opportunity, rationalization, academic fraud, and Islamic ethics are declared to be invalid since the r count value is greater than r table's, where r table is of 0.195. So, all the instruments in the form of statements on each variable can be used for next research.

5.3. Normality Test

The significance value is of 0.063. This shows that the value of sig > 0.05, meaning that the data analyzed in this study has a normal distribution.

5.4. Multicollinearity Test

The results of the test indicate that multicollinearity does not occur on any variable. It can be seen from the value of the tolerance for variables of pressure, opportunity, rationalization, and Islamic ethics > 0.1 or value of VIF < 10 .

5.5. Heteroscedasticity Test

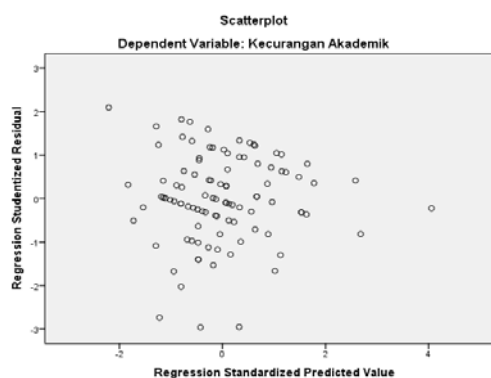


Figure 1. Heteroscedasticity Test Results

The figure above demonstrates that there is no clear pattern form. In addition, the dots are also spread above and below the 0 (zero) on the Y-axis, which means heteroscedasticity does not occur.

5.6. Regression Analysis

Based on the results from a series of tests that have been conducted, the data obtained in this study are worth using in multiple regression analysis. Multiple regression analysis is carried out to know the influence of independent variables on dependent variables. The results of multiple regression test using SPSS 23rd Version is presented in table 1.

Table 1. Multiple Regression Analysis Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		β	Std. Error	Beta		
1	(Constant)	12.155	3.031		4.010	.000
	Pressure	.236	.102	.229	2.317	.023
	Opportunity	.257	.115	.252	2.233	.028
	Rationalization	-.365	.113	-.375	-3.227	.002
	Islamic Ethics	.116	.137	.082	.848	.399

a. Dependent Variable: Academic Fraud

Notes. Significance on the level of 5%

Based on the result of the analysis, the multiple regression equation is obtained as follows:

$$Y = 12.155 + 0.236X_1 + 0.257X_2 - 0.365X_3 + 0.116X_4 + e$$

From this equation, it can be described that:

a. Constant

In the above equation, the constant value obtained is 12.155, which means that without the influence of free variables - the pressure, opportunity, rationalization, and Islamic ethics, academic fraudulent behavior is 12.155.

b. Pressure (X_1)

For the variable pressure, the coefficient value obtained is 0.236, which means that if the variable pressure increases one unit, then the academic fraudulent behavior will experience an increase of 0.236 units. It occurs under the assumption that the other independent variables are fixed.

c. Opportunity (X_2)

For the variable opportunity, the coefficient value obtained is 0.257 which means that if the variable opportunity increases by one unit, then the academic fraudulent behavior will experience an increase by 0.257 units. It occurs under the assumption that the other independent variables are fixed.

d. Rationalization (X_3)

For the variable rationalization, the coefficient value retrieved is -0.365, which means that if the variable rationalization increases by one unit, then the academic fraudulent behavior will experience a decrease by -0.365 units. It occurs under the assumption that the other independent variables are fixed.

e. Islamic Ethics (X_4)

For Islamic ethics variable, the coefficient value is 0.116, which means that if the Islamic ethics variable increases by one unit, then the academic fraudulent behavior will experience a rise by 0.116 units. It occurs under the assumption that the other independent variables are fixed.

5.6. Coefficient of Determination Test (R^2)

The value of the Adjusted R Square based on the results of the analysis using multiple regression test tools is 0.111. Thus, the extent of the influence by variables of opportunity, rationalization, and Islamic ethics on academic fraudulent behavior is 11.1%. Meanwhile, the rest 88.9% are influenced by other factors that are not examined in this study.

5.7. Simultaneous Significance Test (F Test)

Table 2. F Test Results

Significance Value	Notes
0.004 (sig < 0,05)	Regression model <i>fit</i>

Table 2 displays that the probability value is smaller than α that is $0.004 < 0.05$, which means the regression model is fit.

5.8. Individual Parameters Significance Test (T-test)

Table 3. T-test Results

Variable	β	Significance	Result
Pressure	0.236	0.023	Supported
Opportunity	0.257	0.028	Supported
Rationalization	- 0.365	0.002	Not supported
Islamic Ethics	0.116	0.399	Not supported

From the calculation, the following results are obtained:

- The significance value of pressure variable is 0.023. Since the significance value is less than 5% ($0.023 < 0.05$), then H_0 is rejected, meaning that pressure partially has an effect on academic fraudulent behavior.
- The significance value of opportunity variable is 0.028. Since the significance value is less than 5% ($0.028 < 0.05$), then H_0 is rejected, meaning that opportunity partially has an effect on academic fraudulent behavior.
- The significance value of rationalization variable is 0.002. Since the significance value is less than 5% ($0.002 < 0.05$), then H_0 is supported, meaning that rationalization partially has a negative effect on academic fraudulent behavior, whereas hypothesis 3 says a positive effect.
- The significance value of Islamic ethics variable is 0.399. Since the significance value is greater than 5% ($0.399 > 0.05$) then H_0 is supported, meaning that Islamic ethics partially has no effect on academic fraudulent behavior.

5.9. The Influence of Pressure on Academic fraudulent behavior

Pressure is the circumstances that motivate or urge an individual to commit fraud; this research focuses on academic frauds. The students commit illegal acts due to a strong drive to gain something, it can be in the form of demands for achieving high grade-point.

The research finding of the first hypothesis test reveals that pressure has a significant effect on academic fraudulent behavior. The result of the regression analysis suggests that pressure has a significance value below 0.05, which is of 0.023. This is supported by the coefficient value of 0.236, meaning that pressure has a positive effect on academic fraudulent behavior. This proves that the higher the pressure perceived by the students, the higher the likelihood of committing academic dishonesty.

The statements saying that "I have to get good grades anyway" and "maintaining GPA is a very important thing" are few of the causes for committing fraud in their learning process. The students seemed to face difficulties in a prerequisite course and they expected to pass the course. The pressure experienced by the students will certainly increase when they perceived that good grades is more important than the process they should undertake. This is, by all means, a trigger for the students to commit academic dishonesty. High GPA that is considered great importance had made the students presumed that lower GPA is a shame, and it is a source of their fear. Almost all students had the same perception on the importance of satisfying GPA, primarily for the sake of prestige. Such perception and expectation successfully built up pressure which in turn triggered them to commit academic frauds, thus their grade points were maintained.

So, it can be concluded that pressure that appeared to gain excellent grades is a dominant factor the students often encountered. They would feel ashamed or even inferior when they figured out that their grades were not as expected. In this respect, they thought that a grade reflects a student's academic work. This situation is then supported by the statement that says "in some cases, I could not get the grade I want without cheating". This shows that a sense of shame that appears when getting a poor grade or excuses to reach excellence has shut down their hearts so as to make them not caring and apathetic to the ways they took.

In addition to pressure, their difficulty in time management is also a problem that spurred them to commit academic frauds. It is found in the statement that says "I do not have enough time to finish assignments without cheating". In this situation, they perceived they did not have sufficient time to complete the assignments given, and it was combined with the existing pressure. Further, it will be more likely to lead to increased levels of stress, which in turn made them use fraudulent means to complete the assignments. In addition, the difficulty in understanding materials also made them feel more depressed when facing exams because they did not want to fail the course.

This research finding corroborates studies conducted by Santoso and Adam (2014), Purnamasari and Irianto (2013), Apriani et al (2017), Widianto and Sari

(2017), and Mustikarini et al (2017), which revealed that pressure indeed has a significant effect on the likelihood of the academic fraudulent behavior by students, but it contrasts Saidina et al (2016) stating that pressure has no significant effect on academic fraudulent behavior.

5.10. The Influence of Opportunity on Academic Fraudulent Behavior

Opportunity is a state that supports others to cheat. In this research, opportunity means a situation that allows students to commit academic dishonesty.

Based on the result of the second hypothesis test, it reveals that opportunity has a significant effect on academic fraudulent behavior. The regression shows that opportunity variable has the significance value of below 0.05, which is 0.028. This is supported by the coefficient value of 0.257, which means opportunity has a positive effect on academic fraudulent behavior. This proves that the larger the opportunity, the higher the likelihood of committing academic frauds.

In the statement saying that "I cheat during a test because there is no serious sanction", apparently caused the students to take advantage of this opportunity to cheat. In this situation, it is known that a lack of decisive action leads to academic dishonesty. Even though the sanctions existed, they were usually only in the form of a verbal warning, so that the impact is not very noticeable for the students. Additionally, they claimed that they witnessed other students also cheated during exams. The incidents of cheating during exams occurred because the exam proctors could have been negligent when supervising the exam. The negligence was an opportunity by the students to commit cheating. Another example is copying assignments from other students. Copying assignments could be due to the weak system or the absence of an obvious system when the assignments were given. So, a lack of obvious system (for example; imprudent assessment by instructors) gave rise to an opportunity for the students to cheat. Besides, the assignments which were meant to be the means for the students to study at home was falsely interpreted. Consequently, they procrastinated the assignments. As the deadline was drawing near, they would simply ask their peers for their assignments.

To sum up, an opportunity will present itself as a system contains weaknesses, along with a lack of control, and the absence of strict sanctions. The statement saying "I cheat during exams because some supervisors do not supervise the exam in a strict manner". It was undoubtedly an opportunity for the perpetrators of cheating. The majority of respondents argued that they would often do cheating when the exam invigilators did not supervise in a strict manner and were negligent when supervising. The other statement says "some of the students will report me to the exam supervisor/lecturer when I cheat." This was certainly an opportunity for them to cheat

if there was no student who filed an academic dishonesty report. Further, it would make them feel secure and always unnoticed by the exam supervisor/lecturer.

This result is aligned with those of Santoso and Adam (2014), Purnamasari and Irianto (2013), and Widiyanto and Sari (2017), which revealed that indeed, opportunity has a significant effect on the likelihood of academic fraudulent behavior by students, but contrasts those of Apriani et al (2017) and Saidina et al. (2016) stating that opportunity has no significant effect on academic fraudulent behavior.

5.11. The Influence of Rationalization on Academic Fraudulent Behavior

Rationalization is a justification for wrongdoings. This study focuses on rationalization interpreted as justification of academic fraud committed by students.

Based on the result of the third hypothesis test, this study finds that rationalization has a significant effect on academic fraudulent behavior. The result of the regression shows that rationalization has the significance value of below 0.05, which is of 0.002. However, it is not supported by the coefficient value of -0.365, meaning that rationalization has a negative effect on academic fraudulent behavior.

In this respect, pressure or opportunity owned by the students is very high, so that they do not need rationalization for committing academic fraud. The research findings indicate that pressure and opportunity are the most dominant factor in committing acts of academic fraud.

This result is contrasted with the research conducted by Santoso and Adam (2014), Apriani et al (2017), Purnamasari and Irianto (2013), Saidina et al (2016), and Widiyanto dan Sari (2017), which revealed that when the level of rationalization owned by students is high, the likelihood of academic fraud will be high too.

5.12. The Influence of Islamic Ethics on Academic fraudulent behavior

Islamic ethics is the guidelines that govern regarding the behavior of individuals according to Islamic teachings such as honesty, commitment, sincerity, and trust. In this study, it was initially presumed that with the high level of compliance with Islamic ethics by the students, they will be less likely to be dishonest.

However, based on the result of the fourth hypothesis test, this study finds that Islamic ethics has no significant effect on academic fraudulent behavior. The result of the regression shows that the Islamic ethics variable has a significance value of above 0.05, which is 0.399, and it is not supported by the coefficient value of 0.116, meaning that Islamic ethics has a positive effect on academic fraudulent behavior. This indicates that Islamic ethics has no effect in reducing academic fraudulent behavior.

The Islamic ethics is essentially based on faith, therefore low rationalization

within students that faith is very important in every work they do will reduce their awareness and their belief that each of their deeds is overseen and witnessed by God Almighty. So, when they get the trials or temptations such as getting a great opportunity to cheat, they ignore the value of honesty, commitment, sincerity, and trust. This could cause the students not to be spared from academic fraudulent behavior.

This result is not in accordance with the research by Salin et al. (2017), Mahdavihou dan Khotanlou (2012), and Suryanto (2016), which stated that Islamic ethics can overcome cheating behavior.

6. CONCLUSIONS, LIMITATIONS, RECOMMENDATIONS AND IMPLICATIONS

6.1. Conclusions

Variables of pressure and opportunity have a positive and significant effect on academic fraudulent behavior variable. However, rationalization variable has a negative and significant effect on academic fraudulent behavior. Then, the Islamic ethics variable has a positive and insignificant effect on academic fraudulent behavior.

In this study, pressure and opportunity are two major factors that drive the students of the Accounting Department, Faculty of Economics, Universitas Islam Indonesia to commit academic frauds.

6.2. Limitations

This research study has some limitations that should be addressed. It excluded other variables considered to have an effect on academic fraudulent acts. In addition, this research was conducted with several students of the Accounting Department, Faculty of Economics, Universitas Islam Indonesia as the research subject, thus the conclusions drawn might differ from the state on other faculties, or at other universities.

6.3. Recommendations

This research study is expected to make a significant contribution to research development on the topic of academic fraudulent behavior on the accounting students. For students, they may take advantage of the research findings for extending their understanding of the factors that affect academic dishonesty. For subsequent researchers, this research can be a reference in relation to factors that influence the actions of academic frauds among accounting students particularly, and students generally. It is recommended also that future studies add some variables, such as *fraud*

diamond and other individual factors which spur academic fraudulent behavior. In addition, it is also recommended that future researchers take samples in a wider scope.

6.4. Implications

The staff of the Accounting Department are expected to be stricter and more assertive regarding the countermeasures against cheating in the Department. To all students, especially students of the Accounting Department, Faculty of Economics, Universitas Islam Indonesia is expected to be more aware that academic fraud is deviant behavior that could hurt the morals of future generations. In this respect, if academic frauds are commonplace in college, thus cheating later will be a habit in a professional job. To put another way, frequent cheaters in college are more inclined to commit frauds in their professional works. If all the students can understand this, the quality of the graduates of Accounting Study Program, Faculty of Economics, Universitas Islam Indonesia will increase, not only in terms of knowledge but also the value of noble morals with regards to high values of honesty.

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