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## Analysis of the Influence of Diamond Fraud, Integrity, and Religiosity on Academic Fraud Behavior

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### Abstract

This study aims to determine the effect of pressure, opportunity, rationalization, capability, integrity, and religiosity on academic cheating behaviour in undergraduate accounting students from Islamic-based universities in Semarang. This research is included in the comparative causal research. The population of this study was undergraduate accounting students from Islamic-based universities in the city of Semarang, namely Universitas Islam Sultan Agung, Muhammadiyah University, Wahid Hasyim University, and UIN Walisongo Semarang. The sampling technique used was purposive sampling. The sample used in this study was 60 students. The data analysis techniques used are descriptive statistics, data quality test, classical assumption test, multiple linear regression analysis, model goodness test, and individual parameter significance test. Pressure has been proven to positively and significantly affect the academic cheating behaviour of accounting students from Islamic-based universities in Semarang. Pressure is proven to have a positive and significant effect. Opportunity is proven to have a positive and significant effect. Rationalization is proven to have a positive and significant effect. Ability is not proven to have a significant effect. Integrity has yet to be proven to have a significant effect. This means that high integrity does not influence students to suppress academic cheating behaviour. Religiosity has not been proven to significantly affect the academic cheating behaviour of accounting students at Islamic-based colleges in Semarang City. This means that high religiosity does not influence students to suppress academic cheating behaviour.

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## Introduction

Education is one way to improve the quality of human resources (HR) in a country. Humans can use the results of these promising developments to progress in the era of globalization. However, development will not go well if academic cheating occurs. Academic cheating will hinder the existing development process.

Students are expected to engage in various activities during the academic process, including teaching and learning activities, completing assignments, and exams. Each university has regulations in place to ensure academic integrity, such as a culture of honesty and prohibition of cheating and plagiarism. However, the fact that many students still violate these regulations, as defined by [Aditiawati \(2018\)](#), underscores the need for a strong commitment to academic integrity.

Academic cheating can be interpreted as efforts made by students to achieve academic success in a dishonest, consciously carried-out way. Academic cheating includes violations of regulations relating to fulfilling assignments and exams and reducing the expected accuracy of student assessments.

Based on the results of the researcher's observations while attending lectures, researchers often saw that there were still students who committed academic fraud. Forms of academic fraud committed by students include: 1) quoting articles or material from the internet without including the source and committing plagiarism in completing their assignments, 2) copying or cheating on the work of other students in fulfilling individual assignments and carrying out exams, 3) taking advantage of accessible internet services to find answers to exam questions.

This was confirmed by [Ardyan Mohamad](#), quoted from [merdeka.com \(2012\)](#); hundreds of Harvard University students in America were caught cheating during their final semester exams. This incident was revealed following suspicions from the supervising lecturer, who found that the answers to the essay questions were precisely the same in almost half of the class. As a result, students proven to have cheated were expelled from campus. Meanwhile, current news regarding student academic cheating emerged from South Korea. The reason is that 700 Hankuk University students were caught cheating using a chat group during mid-semester exams. The impact of the COVID-19 pandemic, which forced campuses to close access and hold exams online, was actually exploited by several irresponsible students. The campus did not remain silent and gave sanctions to students who were proven to have cheated ([Dunia.tempo.com, 2020](#)). These incidents prove to [Aditiawati \(2018\)](#) that there are still many students who prioritize results and thus commit various frauds, which are then referred to as academic fraud.

Academic Fraud is intentionally carried out by students, which benefits students dishonestly ([Aditiawati, 2018](#)). Meanwhile, forms of cheating or academic violations, according to [Aditiawati \(2018\)](#), include cheating, falsifying, plagiarizing or plagiarizing other people's work, bribing to change grades, collaborating on exams or individual assignments, as well as taking the place of attendance and doing other students' assignments at their own will. If fraudulent behaviour continues, it is undeniable that these bad habits can continue into the world of work. [Kusuma \(2018\)](#) summarized the factors that trigger fraud as the "fraud triangle", which consists of pressure, opportunity and rationalization, which was then refined into a "fraud diamond" by Wolfe and Kusuma (2018) by adding capability as a fourth factor.

[Aditiawati \(2018\)](#) and [Kusuma \(2018\)](#) research, which analyzed the influence of the fraud diamond dimensions on accounting students' academic fraudulent behaviour, was used as a reference for this research. The integrity variable from [Ningsi \(2018\)](#) research and the Religiosity variable from [Kusuma's \(2018\)](#) research were also added to this. Researchers want to test the influence of fraud diamonds, integrity, and religiosity on academic fraud among students, especially students majoring in accounting from Islamic universities in Semarang.

## Literature Review

### The Effect of Pressure on Academic Cheating

Pressure is a situation that makes someone feel compelled to commit fraud ([Aditiawati, 2018](#)). Suppose it is related to a student's academic cheating behaviour. In that case, there is a demand for students to get high academic grades, both from the family, the learning environment, and encouragement from themselves, as well as the many phenomena of "choosing the wrong major", which shows the students' inability to follow the lessons. In the chosen major, it puts increasing pressure on students to commit fraud in academic matters. According to [Dewi and Pertama \(2020\)](#), the greater the pressure students receive or experience, the higher their chances of committing fraud.

[Aditiawati \(2018\)](#) explains the pressure element thought process: when the perpetrator has a desire or need that demands him to commit fraud, he will cheat. According to [Kusuma \(2018\)](#), the pressure experienced by a person or a group, whether caused by problems from political, social, financial, or non-financial problems. The more pressure a student faces, the more likely students will commit academic fraud. These pressures force students to take shortcuts by using incorrect methods to complete the assignments and exams given. This is in line with research by [Gultom and Safrida \(2020\)](#). Research by [Ridhayana, Ansar, and Mahdi \(2018\)](#) also concluded that pressure positively affects academic cheating behaviour.

**H1:** *Pressure has a positive and significant effect on academic cheating*

### The Effect of Opportunity on Academic Cheating

The meaning of opportunity is a situation where someone feels they are in a condition that makes it possible to commit fraud without being detected [Aditiawati \(2018\)](#). Opportunities to cheat arise for several reasons, including the inability to assess the quality level of performance results and processes, weak controls in detecting fraud, inability to discipline perpetrators, lack of information, indifference, and ignorance. Therefore, the more excellent the opportunity, the greater the possibility of academic fraud by students ([Aditiawati, 2018](#)).

[Aditiawati \(2018\)](#) explains the process of thinking about the opportunity element, namely when the perpetrator discovers a weakness in the system, the perpetrator abuses this weakness to fulfil his needs, which in this research means acts of academic fraud to complete academic assignments. According to [Kusuma \(2018\)](#), the opportunity is a gap that perpetrators exploit to commit fraud due to weak internal controls and an inadequate audit system. Students find opportunities to cheat, causing them to take dishonest methods to complete assignments and exams. This is in line with research from [Gultom and Safrida \(2020\)](#). Research by [Ridhayana, Ansar, and Mahdi \(2018\)](#) also concluded that opportunity positively affects academic cheating behaviour.

**H2:** *Opportunity has a positive and significant effect on academic cheating*

### **The Effect of Rationalization on Academic Fraud**

According to [Aditiawati \(2018\)](#), rationalization is self-justification or the wrong reasons for an incorrect action. The existence of rationalization underlies the student's intention to carry out an action that was previously wholly irrational and has become rational. Rationalization is in the form of personal reasons to justify an action, even if it is wrong. Justification is the reason for students to act.

The Diamond Fraud Theory by [Aditiawati \(2018\)](#) explains the rationalization element of the thought process, namely when the perpetrator has convinced himself that his fraudulent act is risky, the perpetrator still dares to commit fraud with reasons that he uses as justification for the fraudulent act. [Kusuma \(2018\)](#) explained that the justification made by fraud perpetrators aims to erase feelings of guilt when cheating. If adapted to this research, justification or rationalization by students for the academic fraud they have committed, students dare to repeat the same mistakes because they consider their actions correct. Research by [Gultom and Safrida \(2020\)](#) also concluded the same thing, namely that rationalization has a positive effect on academic cheating behaviour.

**H3:** *Digital transformation has a positive and significant effect on MSME performance*

### **The Influence of Capabilities on Academic Fraud**

According to Wolfe and Hermanson, the definition of ability or capability is a personal trait, and ability plays a significant role in academic cheating behaviour ([Aditiawati, 2018](#)). According to [Murdiansyah et al. \(2017\)](#), if not based on ability, fraudulent behaviour will not occur, even if there are three other factors: pressure, opportunity, and rationalization. Fraud perpetrators must be able to detect gaps or opportunities and take advantage of them so that they can commit fraud repeatedly. In short, someone can only cheat if they have sufficient capabilities.

The Diamond Fraud Theory by [Aditiawati \(2018\)](#) explains the thought process of the capability element, namely when the perpetrator has the character and abilities needed to commit fraud, and justifies the opportunity; that is where the perpetrator uses his abilities to cheat. The ability referred to by [Kusuma \(2018\)](#) is a person's ability to cheat due to the intelligence of the perpetrator or a supportive position. If adapted to this research, students' abilities to commit fraud can be in the form of the ability to detect supervisors' weaknesses in the exam process, influence friends to be willing to give cheat sheets and lie continuously.

Research by [Gultom and Safrida \(2020\)](#) concluded that ability positively affects academic cheating behaviour. Meanwhile, research by [Murdiansyah et al., 2017](#) states that ability influences academic cheating behaviour.

**H4:** *Capability has a positive and significant effect on academic fraud*

### **The Influence of Integrity on Academic Fraud**

According to [Ningsi \(2018\)](#), integrity is honesty, loyalty, and commitment to actions that are in line with the student code of ethics. Therefore, integrity is a determining factor in an individual's character or traits. Students with integrity will not break the rules and tend to avoid fraud. The higher the student's integrity, the lower the possibility of cheating.

[Ningsi \(2018\)](#) defines integrity as an element of personality that underlies the emergence of professional recognition. [Ningsi \(2018\)](#) explains that integrity is the honesty or correctness of student actions based on a generally accepted code of ethics. This means that integrity is a factor that can prevent student fraud. Students with integrity will not break the rules and tend to avoid fraud. The level of student integrity influences students' decisions in behaving or choosing honest or fraudulent methods to

complete their academic assignments. This aligns with the indicators used in this research: honesty, bravery, wisdom, and responsible attitudes (Sukriah in Ningsi, 2018). Ningsih and Simbolon's (2019) research integrity negatively and significantly affects academic cheating behaviour.

**H5:** *Integrity has a negative and significant effect on academic fraud.*

### **The Influence of Religiosity on Academic Fraud Behaviour**

Religiosity can be interpreted as the level of a person's religious belief in God. The religiosity emphasized in this research is individual morals in practising their religion. According to Kusuma (2018), morals include cooperating, liking to help, not stealing or corrupting, and not cheating. This shows that the higher a person's religiosity, the lower the possibility of committing academic fraud.

Kusuma (2018) defines religiosity as the belief in religious values in individuals, which are realized in daily actions and behaviour. This means that students with high religiosity will carry out the values of their religion, which teaches goodness, thereby avoiding cheating. The level of student religiosity influences students' decisions about whether to behave or choose honest or fraudulent methods to complete their academic assignments. Research by Ridhayana, Ansar, and Mahdi (2018) shows that religiosity negatively and significantly affects academic cheating behaviour.

**H6:** *Religiosity has a negative and significant effect on academic fraud*

## **Research Methods**

This research used an associative approach to understand the relationship between two or more variables. The type of research used causal comparative because it aims to understand the cause and effect between the independent variables (pressure, opportunity, rationalization, ability, integrity, and religiosity) and the dependent variable (accounting students' academic fraudulent behaviour) by testing the specified hypothesis. A population is a group of people, events, or symptoms with specific characteristics. The population used in this research were Accounting Study Program Students from the Islamic University in Semarang City. A sample is a population to be studied to represent the entire population (Sekaran, quoted in Kusuma, 2018). The technique that researchers used in taking samples is purposive sampling, namely, taking samples according to specified criteria. In this case, the criteria are:

1. Active students majoring in Accounting at Islamic-based universities in Semarang, namely Universitas Islam Sultan Agung, Universitas Islam Negeri Walisongo, Universitas Wahid Hasyim, and Universitas Muhammadiyah Semarang.
2. For students who are or have taken Auditing courses with these criteria, it is hoped that students who are the object of this research have understood or studied Fraud theory, causal factors, and forms of fraud. Meanwhile, this research is specifically aimed at students who were studying at Islamic-based universities so that they can see or understand the problem of student academic cheating from a religious perspective.

This research relies on primary data, which is data collected by the researcher or the person concerned. The primary data source for this study is the responses recorded in questionnaires distributed to students. These responses provide insights into student academic cheating behaviour from the perspective of fraud diamond theory, integrity, and religiosity. The researchers used the multiple linear regression data analysis technique, as it is a reliable method for determining the influence of independent variables on the dependent variable.

## Result and Discussion

This research aims to determine the influence of Fraud Diamonds, Integrity, and Religiosity on Academic Fraud Behavior. The researcher carried out sampling using a purposive sampling technique on students of the Bachelor of Accounting study program at Islamic Universities in Semarang City, consisting of Universitas Islam Sultan Agung, Universitas Wahid Hasyim, Universitas Muhammadiyah Semarang dan Universitas Islam Negeri Walisongo Semarang.

### Data Analysis Technique

#### Respondent Demographics

The 60 respondents who participated in this study were spread across eight faculties, each with its own respondents. The total number of respondents was 60, consisting of 26 men and 34 women. The age range of respondents ranged from 20 to 23, with the majority being 21 years old. The demographic information of these respondents can be seen in the following table.

**Table 1. Results of Respondent Demographics**

Demographic Information	Total	Percentage (%)
Total Respondents	60	100%
Name of Respondent University		
Universitas Islam Sultan Agung	15	
Universitas Wahid Hasyim	15	
Universitas Muhammadiyah Semarang	17	
UIN Walisongo Semarang	13	
Gender		
Man	26	43,3%
Woman	34	56,7%
Age		
20	5	8,3%
21	26	43,3%
22	21	35,0 %
23	8	13,4%
Grade		
4	21	35,0%
6	36	60,0%
8	3	5,0%

Source: Processed data, 2022

#### Descriptive Statistical Analysis

Descriptive statistical analysis presents data that can be read from the minimum, maximum, average (mean), total research data, and standard deviation values for each variable. Below is a table of descriptive statistical analysis results from research conducted.

**Table 2. Results of Descriptive Statistical Analysis**

Variable	N	Min	Max	Mean	Std. Deviation
Pressure	60	11	20	<b>17.31</b>	<b>2,506</b>
Chance	60	14	25	<b>20.25</b>	<b>2,548</b>
Rationalization	60	15	25	<b>20.65</b>	<b>2,608</b>
Ability	60	14	25	<b>20.48</b>	<b>2,470</b>
Integrity	60	12	20	<b>16.70</b>	<b>2,113</b>
Religiosity	60	15	25	<b>20.42</b>	<b>2,546</b>
Academic Fraudulent Behavior	60	12	20	<b>16.43</b>	<b>2,203</b>
Valid N (listwise)	60				

Source: Processed data, 2022

The descriptive statistics results in this research are that the Likert scale only measures respondents' answers to questions given by the researcher, different from the Min and Max values. The Min and Max values are the lowest and highest values , which are the result of adding up the Likert values for the variables.

**Validity test**

The validity test detects whether the questions used in the research questionnaire can measure existing variables. The results of the bivariate correlation analysis can be seen in Cronbach's Alpha output results in the Correlated Item - Total Correlation column. This test used a significance level 0.05 by comparing calculated r and table r. If the calculated r-value > r table, then the variable can be valid, and if the calculated r-value < r table, then the variable is said to be invalid. Below is a table of results from validity tests on research that has been carried out:

**Table 3. Validity Test Results**

Variable		r count	r table	Information
Pressure	Indicator X1.1	0,842	0.2144	Valid
	Indicator X1.2	0,856	0.2144	Valid
	Indicator X1.3	0,807	0.2144	Valid
	Indicator X1.4	0,783	0.2144	Valid
Chance	Indicator X2.1	0,767	0.2144	Valid
	Indicator X2.2	0,765	0.2144	Valid
	Indicator X2.3	0,571	0.2144	Valid
Rationalization	Indicator X2.4	0,592	0.2144	Valid
	Indicator X3.1	0,802	0.2144	Valid
	Indicator X3.2	0,740	0.2144	Valid
	Indicator X3.3	0,749	0.2144	Valid
Ability	Indicator X3.4	0,517	0.2144	Valid
	Indicator X4.1	0,723	0.2144	Valid
	Indicator X4.2	0,675	0.2144	Valid
	Indicator X4.3	0,708	0.2144	Valid
	Indicator X4.4	0,673	0.2144	Valid
Integrity	Indicator X5.1	0,723	0.2144	Valid
	Indicator X5.2	0,675	0.2144	Valid
	Indicator X5.3	0,708	0.2144	Valid
	Indicator X5.4	0,673	0.2144	Valid
	Indicator X5.5	0,568	0.2144	Valid
Religiosity	Indicator X6.1	0,715	0.2144	Valid
	Indicator X6.2	0,719	0.2144	Valid
	Indicator X6.3	0,803	0.2144	Valid
	Indicator X6.4	0,792	0.2144	Valid
Academic	Indicator Y.1	0,667	0.2144	Valid
	Indicator Y.2	0,749	0.2144	Valid
Fraudulent Behavior	Indicator Y.3	0,840	0.2144	Valid
	Indicator Y.4	0,762	0.2144	Valid
	Indicator Y.5	0,792	0.2144	Valid

Source: Data processed with SPSS, 2022



Based on the table above, it is known that the  $r$  table value is 0.2144. It can be seen from the validity test results above that all  $r$  count values for each indicator for each variable have a value greater than 0.2144 or  $r$  count  $>$   $r$  table. Therefore, it can be said that the 30 questions used to measure the variables Pressure, Opportunity, Rationalization, Ability, Integrity, Religiosity, and Academic Fraudulent Behavior have all met the validity test, and it can be concluded that the questions used are valid.

**Reliability Test**

The reliability of our data is calculated using the Cronbach alpha formula, a method endorsed by Ghozali, 2018. According to this rule, a Cronbach alpha reliability exceeding 0.60 indicates a reliable status for the variable question item. Our results confirm this, providing assurance of the credibility of our research and the reliability of the variables under study.

**Table 4. Reliability Test Results**

Variable		Alpha	Decree	Information
Pressure	Indicator X1.1	0.895	0.60	Reliable
	Indicator X1.2	0.895	0.60	Reliable
	Indicator X1.3	0.896	0.60	Reliable
	Indicator X1.4	0.896	0.60	Reliable
Chance	Indicator X2.1	0.896	0.60	Reliable
	Indicator X2.2	0.899	0.60	Reliable
	Indicator X2.3	0.897	0.60	Reliable
	Indicator X2.4	0.901	0.60	Reliable
Rationalization	Indicator X3.1	0.894	0.60	Reliable
	Indicator X3.2	0.895	0.60	Reliable
	Indicator X3.3	0.896	0.60	Reliable
	Indicator X3.4	0.899	0.60	Reliable
Ability	Indicator X4.1	0.900	0.60	Reliable
	Indicator X4.2	0.899	0.60	Reliable
	Indicator X4.3	0.898	0.60	Reliable
	Indicator X4.4	0.901	0.60	Reliable
Integrity	Indicator X5.1	0.895	0.60	Reliable
	Indicator X5.2	0.898	0.60	Reliable
	Indicator X5.3	0.894	0.60	Reliable
	Indicator X5.4	0.896	0.60	Reliable
Religiosity	X5.5 Indicator	0.817	0.60	Reliable
	Indicator X6.1	0.824	0.60	Reliable
	Indicator X6.2	0.864	0.60	Reliable
	Indicator X6.3	0.815	0.60	Reliable
Academic Fraudulent Behavior	Indicator X6.4	0.818	0.60	Reliable
	Indicator Y.1	0.896	0.60	Reliable
	Indicator Y.2	0.896	0.60	Reliable
	Indicator Y.3	0.894	0.60	Reliable
	Indicator Y.4	0.894	0.60	Reliable
	Indicator Y.5	0.886	0.60	Reliable

Source: Data processed by SPSS, 2021

Based on the table above, the Cronbach's Alpha value for each variable is  $>$  0.60, so all data stated is considered reliable. This shows that all variables in this study have very high reliability, so the statements used in the questionnaire meet the reliable criteria.



**Multiple Linear Regression Analysis**

Our study employed multiple linear regression analysis to investigate the influence of the accounting information system and human capital on the performance of MSMEs through digital transformation in Semarang City. The results of this rigorous data processing using SPSS are as follows:

**Table 5. Multiple Linear Regression Results**

Coefficients <sup>a</sup>		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	<b>-0,070</b>	1,578		-0,044	0,965
	Pressure	<b>0,199</b>	0,069	0,226	2,863	0,005
	Chance	<b>0,212</b>	0,073	0,245	2,922	0,004
	Rationalization	<b>0,221</b>	0,080	0,262	2,766	0,007
	Ability	<b>0,029</b>	0,068	0,032	0,419	0,676
	Integrity	<b>0,217</b>	0,089	-0,208	-0,432	0,596
	Religiosity	<b>0,156</b>	0,031	-0,239	-0,978	0,325

a. Dependent Variable: Academic Fraudulent Behavior

**Discussion**

**The Effect of Pressure on Academic Fraudulent Behavior**

The hypothesis testing shows that pressure positively and significantly affects academic cheating behaviour. Based on the calculation of the multiple linear regression analysis above, the regression coefficient for the pressure variable is 0.199 in a positive direction, indicating that the higher a person's pressure, the more academic cheating behaviour will increase. In line with the results of the research questionnaire, respondents answered the statement with the answer "strongly agree". This means that students are under very high pressure when looking at research indicators due to a need to understand lecture material, difficult exam questions, parents' demands, and the importance of the achievement index. This proves that accounting students at Islamic universities in Semarang tend to be pressured to commit academic fraud. The pressure experienced by students means that students are forced to take shortcuts by using incorrect methods to complete the assignments or exams given, so they are not trustworthy in carrying out their duties as students.

The results of this research are based on the Fraud Diamond theory by Wolfe and Hermanson (in Kusuma, 2018), which states that pressure influences fraudulent academic behaviour. If the perpetrator desires or needs to commit fraud, then there is a high possibility that the perpetrator will. In this research, pressure has a positive and significant effect on academic cheating behaviour, meaning that students feel high pressure to commit academic fraud.

The results of this research align with Murdiansyah et al. (2017), who concluded that pressure positively affects academic fraudulent behaviour. According to them, the large number of activities outside lectures is one cause of students committing academic fraud. Meanwhile, research by Gultom and Safrida (2020) and Ridhayana, Ansar, and Mahdi (2018) also concluded that pressure positively affects academic cheating behaviour.

### **The Effect of Opportunity on Academic Fraudulent Behavior**

Hypothesis testing shows that opportunity positively and significantly affects academic cheating behaviour. Based on the calculation of the multiple linear regression analysis above, the regression coefficient for the chance variable is 0.212 in a positive direction, indicating that the higher a person's chance, the higher the academic fraudulent behaviour will be. In line with the results of the research questionnaire, respondents answered the statement with the answer "agree". This means that looking at research indicators, students have a high opportunity in the form of supervisors who do not strictly monitor exams, copy and paste without citing sources because of the convenience of the internet, and lecturers rarely check individual assignments one by one. This proves that accounting students at Islamic universities in Semarang tend to have a high opportunity to commit academic fraud. The opportunity to commit academic fraud causes students to use dishonest methods to complete the assignments and exams given, so they are not trustworthy in carrying out their duties as students.

The results of this research are based on the Fraud Diamond theory by Wolfe and Hermanson (Kusuma, 2018), which states that opportunity is one factor that influences fraudulent academic behaviour. When there are gaps or weaknesses in the system, perpetrators can exploit them to commit fraud. In this research, the opportunity has a positive and significant effect on students' academic cheating behaviour due to less than optimal supervision during exams, which frees students to copy other students, bring cheat sheets in paper form, or use smartphones.

The results of this research are consistent with research by Murdiansyah et al. (2017), showing the positive influence of opportunity on academic cheating behaviour. According to them, the opportunity exists due to a lack of supervision of students in completing assignments and exams, as well as the implementation of less strict sanctions. This is in line with research from Gultom and Safrida (2020). Research by Ridhayana, Ansar, and Mahdi (2018) also concluded that opportunity has a positive influence on academic cheating behaviour, meaning that the existence of internet facilities is also an opportunity used by students to commit fraud, such as quoting by copying and pasting without stating the source.

### **The Effect of Rationalization on Academic Cheating Behavior**

Hypothesis testing shows that rationalization positively and significantly affects academic cheating behaviour. Based on the calculation of the multiple linear regression analysis above, the regression coefficient for the chance variable is 0.221 in a positive direction, indicating that the higher a person's rationalization, the more academic cheating behaviour will increase. In line with the results of the research questionnaire, respondents answered the statement with the answer "agree." This means that looking at research indicators, students have high rationalization or reasons to justify cheating behaviour because other people or students also do it, consider cheating to be something they usually do, and intend to help their friends and fellow students feel that they are not harming anyone. This proves that accounting students at Islamic universities in Semarang tend to have a high rationalization for committing academic fraud. The more reasons students use to justify their academic cheating, the more they dare to repeat the same mistakes because they justify this behaviour. Hence, students are not trustworthy when carrying out their lecture activities.

The results of this research are based on the Fraud Diamond theory by Wolfe and Hermanson in the journal Kusuma (2018), which states that rationalization is one factor that influences fraudulent academic behaviour. When the perpetrator has a reason for the fraudulent act that has been committed, then the perpetrator has justified or rationalized it. In this research, rationalization has a positive and

significant effect on students' academic cheating behaviour because students have reasons to justify cheating.

This research's results align with [Aditiawati's \(2018\)](#) research, which shows the positive influence of rationalization on academic cheating behaviour. This is similar to [Murdiansyah et al. \(2017\)](#) research. According to them, the greater the rationalization felt and carried out by students, the greater the fraudulent behaviour they carry out during academic activities. Research by [Gultom and Safrida \(2020\)](#) also concluded the same thing, namely that rationalization has a positive effect on academic cheating behaviour.

### **The Effect of Ability on Academic Fraudulent Behavior**

Hypothesis testing using multiple linear regression analysis obtained a significance value of 0.676, which shows that ability is proven to have no significant effect on academic cheating behaviour. Meanwhile, in the questionnaire results, respondents answered with "agree." Looking at the research variable indicators means that students have high abilities in suppressing guilt after committing academic cheating, thinking about how to commit academic cheating, being able to slip and use electronic items during exams, and having particular strategies for committing academic cheating. This shows that accounting students at Islamic universities in the city of Semarang tend to have a high ability to commit academic fraud, but this does not influence students to commit fraud.

The results of this research are not based on the Fraud Diamond theory by Wolfe and Hermanson ([in Kusuma, 2018](#)), which states that ability is one of the factors influencing fraudulent academic behaviour. The higher the ability, the higher the level of fraudulent behaviour. However, in this study, the ability was proven to have no significant effect on students' academic cheating behaviour, meaning that their ability did not influence students to commit cheating. In the "stress" indicator, namely being able to suppress feelings of guilt after committing academic fraud, students tend to use the ability to control their stress or emotions not to commit academic fraud. Students are not reckless in cheating; even though they have difficulty carrying out academic assignments, they still try to do it honestly according to their abilities.

These results align with [Kusuma's \(2018\)](#) research, which concluded that ability has no significant effect on academic cheating behaviour. According to him, the more students commit academic fraud, the greater the possibility of students ignoring existing regulations so that students' ability to commit academic fraud does not increase. Likewise, [Aditiawati \(2018\)](#) research also concluded that ability has no significant effect on academic cheating behaviour.

### **The Effect of Integrity on Academic Fraudulent Behavior**

Hypothesis testing using multiple linear regression analysis obtained a significance value of 0.596, which shows that integrity has not been proven to affect academic cheating behaviour significantly. Meanwhile, in the questionnaire results, respondents answered with "agree." The research indicators show that students have integrity through honesty, bravery, wisdom, and responsible character. This proves that accounting students at Islamic universities in Semarang tend to have high integrity, but this does not influence students to suppress fraudulent behaviour.

The results of this research are not based on Jusup's theory ([in Ningsi, 2018](#)), which states that integrity is an element of personality that underlies the emergence of professional recognition. The more integrity a person has, the more professional a person is, or the more integrity a student has, the more professional they are in carrying out their role as students by avoiding fraudulent academic behaviour.

Likewise, [Sukriah's Ningsi \(2018\)](#) theory states that integrity consists of honest, courageous, wise, and responsible attitudes needed for reliable decision-making.

The more integrity students have, the more courageous and responsible they should be in making decisions honestly and wisely, namely, not committing fraud. However, the results of this research prove that integrity does not significantly affect academic cheating behaviour, meaning that even though students have high integrity, it does not mean that students can suppress their cheating behaviour. This is because students experience pressure to commit cheating in the form of a lack of understanding of lecture material, difficult exam questions, parents' demands, and the importance of the achievement index. It can be concluded that high levels of integrity do not influence students to suppress acts of cheating. Accounting students at Islamic-based universities in Semarang have high integrity, but this does not influence them to avoid fraudulent behaviour because students experience pressure to commit fraud, find high opportunities to cheat, and have reasons to justify their fraudulent actions.

The results of this research align with the research of [Mulyadi et al. \(2021\)](#), which obtained partial results. The Integrity variable had no significant effect on the academic cheating behaviour of accounting students at the Islamic University of Malang. According to him, this is because students need a sense of responsibility for the tasks they carry out as students. The lack of a sense of responsibility makes students carelessly complete the assignments and exams given without caring whether they use honest methods or not.

#### **The Effect of Religiosity on Academic Fraudulent Behavior**

Testing the hypothesis using multiple linear regression analysis obtained a significance value of 0.325, which shows that religiosity is proven to have no significant effect on academic cheating behaviour. Meanwhile, in the questionnaire results, respondents answered the statement with "agree" on average. The research indicators show that students have high religiosity in the form of surrendering to God, believing that God knows everything, carrying out the practice of worship, and understanding the consequences in the afterlife of behaviour in the world. This proves that accounting students at Islamic universities in Semarang tend to have high religiosity, but this does not influence students to suppress fraudulent behaviour.

The results of this research do not match the understanding of Aviyah and Farid in [Kusuma \(2018\)](#). According to them, religiosity is belief in religious values realized in daily actions and behavior. The religiosity referred to in this research is morals, behaviour, and good character. A religiohwompare means having confidence in the values of the religion one adheres to, which teaches goodness in behaviour and the prohibition of cheating.

The phenomenon is that even though students have high religiosity, many still commit fraud. This means accounting students at Islamic-based universities in Semarang tend to be religious. However, their understanding of Islamic values does not reach their roots, so implementation is still lacking. It can be concluded that high religiosity does not influence students to suppress cheating. Accounting students at Islamic-based universities in Semarang have high religiosity, but this does not affect them to avoid fraudulent behaviour because they have a low level of piety and fear of Allah Ta'ala, are not sincere in carrying out their worship, and underestimate fraudulent acts, because considered a minor sin.

The results of this research align with [Kusuma's \(2018\)](#) research, which shows that religiosity does not significantly adversely affect academic cheating behaviour. According to him, students feel that the sin or punishment for cheating behaviour is not felt now. If students cheat, the consequences of religiosity are

that they will receive sin or retribution in the afterlife, not in this world, which cannot yet deter students. So, the intention to commit fraud exceeds belief in the religious values that one adheres to.

### **Implications**

Students should clarify their intentions in pursuing education so that they focus on gaining knowledge, not merely obtaining a predicate or degree. This will ensure that after graduating from university, they can truly implement the knowledge they have gained in the world of work and social life.

Academics should be able to increase supervision and control in lecture activities for students so that they do not cheat, such as conducting raids before exams, providing advice one-on-one, giving firm warnings, not passing grades for students who are caught cheating, or inviting parents of students who are causing problems to have direct discussions.

The existence of pressure, opportunity, and rationalization in this study, which are proven to influence academic cheating behaviour, shows that students lack self-awareness in distinguishing and implementing excellent and evil deeds. Here, lecturers can play a role by conveying students' ethical values as prospective accountants every time they give a course so that students can understand and implement them. Lecturers can also provide an understanding of the benefits of the knowledge students have gained during their studies so that students do not just focus on the academic achievement index.

## **Conclusion**

This research aims to determine the influence of pressure, opportunity, rationalization, ability, integrity, and religiosity on academic fraudulent behaviour. This research data uses primary data obtained from the answers of respondents who filled out Semarang City questionnaires. Pressure has been proven to positively and significantly affect the academic cheating behaviour of accounting students from Islamic-based universities in Semarang. This means that the higher the pressure, the more academic cheating behaviour will increase. Opportunity has been proven to positively and significantly affect the Academic Fraud Behavior of Accounting Students from Islamic-based Universities in the City of Semarang. This means that the higher the opportunity, the more academic cheating behaviour will increase. Rationalization is proven to have a positive and significant effect on the academic cheating behaviour of accounting students from Islamic-based universities in Semarang City. This means that the higher the rationalization, the more significant the increase in academic cheating behaviour. Ability is not proven to significantly affect the Academic Fraud Behavior of Accounting Students from Islamic-based Universities in Semarang City. This means that high ability does not influence students to commit academic fraud. Integrity has not been proven to significantly affect the Academic Fraud Behavior of Accounting Students from Islamic-based Universities in Semarang City. This means that high levels of integrity do not influence students to suppress academic fraudulent behaviour. Religiosity has not been proven to significantly affect the fraudulent academic behaviour of accounting students from Islamic-based universities in the city of Semarang. This means that high religiosity does not influence students to suppress academic cheating behaviour.

Looking at the shortcomings in this research, it is hoped that there will be further similar research to correct these shortcomings. The following is a suggestion from the author, namely that the subsequent research is expected to be able to add other tools that can provide maximum and accurate research results according to the facts in the field, for example, by conducting direct interviews with respondents so that the research becomes more real. When distributing questionnaires, the following research will be

carried out over a more extended period so that more and more questionnaire results are obtained from respondents.

It is crucial that future research expands its scope to include additional independent variables that may influence academic fraudulent behaviour. Variables such as self-confidence, emotions, motivation, principles, and priorities could provide a more comprehensive understanding of the complex factors at play. By engaging in this process, the academic community can contribute to a more nuanced understanding of academic dishonesty.

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