

ACADEMIC FRAUD BEHAVIOR: DIMENSIONS OF THE FRAUD DIAMOND AND LOCUS OF CONTROL

Akhdan Azizi¹, Zaki Baridwan²

^{1,2}*Accounting Department, Faculty of Economics and Business, University of Brawijaya, Indonesia*

Abstract. Academic Fraud Behavior: Fraud Diamond Dimensions and Locus of Control. This study aims to determine the influence of the fraud diamond and locus of control on academic fraud behavior. The population of this research consists of active students from the 2020-2022 cohort in the Accounting Department of the Faculty of Business and Economics at Brawijaya University, totaling 1,005 students. Using the Slovin formula, the minimum number of samples that meet the Slovin criteria is 286 participants. The sampling method employed is purposive sampling by distributing questionnaires through Google Form, resulting in 292 respondents. The analytical method used to test the research hypothesis is multiple linear regression analysis using Smart PLS statistical tools. The results of this study indicate that the variables of pressure, opportunity, rationalization, ability, and external locus of control have a significant positive effect on student academic fraud behavior. Meanwhile, the internal locus of control variable proved to have a significant negative effect on academic fraud behavior. The results of this study have implications for higher education institutions to prevent such fraud by taking appropriate actions.

Keywords: Academic fraud; Fraud diamond; locus of control.

I. INTRODUCTION

Education plays an important role in the growth of a country. Education is one of the benchmarks of a country's progress. Tuanakotta (2010: 39) explains that the eradication of cheating and corruption behavior must start early, both in the family environment and in schools, because the eradication of fraud cannot be done instantly. Therefore, education plays an important role in preventing corruption, because education is a vital instrument in nation building, both as a developer and enhancer of national productivity, as well as a shaper of national character (Zulaikha, 2022).

In higher education, students are expected to be responsible in understanding course materials and respecting the values of honesty when submitting assignments. However, in reality, at the university level there are still acts of fraud committed by students, or often referred to as academic fraud. If someone is accustomed to committing fraud during education, it is likely that this behavior will continue when they enter the workforce (Guerrero-Dib et al., 2020). Pramudyastuti et al. (2020) define academic fraud as dishonest behavior committed by students intentionally with the aim of gaining benefits for themselves or groups. Academic fraud is a threat to the intellectual integrity on which the advancement of knowledge is based. Academic fraud can tarnish the reputation of universities and honest scholars and researchers. It places great strain on collaborative interactions (Committee on Science, 1993). Especially in higher education, academic cheating is increasing, making it a serious challenge

(Clegg & Flint, 2006). The issue of academic cheating is a serious problem faced by education (Koul et al., 2009; Orosz et al., 2016).

According to survey data from (Hassan & Asmudeen, 2017), in Bangladesh, about 85% of respondents have engaged in academic cheating practices one or more times. About 74% of respondents claimed to have prepared their assignments one or more times by copying and pasting from internet sources. A survey conducted by the Association of Certified Fraud Examiners (2020) stated that most fraud perpetrators in Indonesia have an undergraduate education, namely 73.2% with 172 cases. Another study conducted by Luluk & Gugus (2018) on undergraduate students of the UB Accounting Department states the reasons students commit academic fraud, namely: not ready with the material tested, there is no adequate supervision, weak enforcement of cheating behavior, busyness outside of college, unclear lecturers in delivering material, and not wanting to make parents disappointed with the grades obtained.

The fraud triangle theory proposed by Cressey (1953) identifies factors that influence a person to engage in academic fraud, namely pressure, opportunity, and rationalization. Wolfe and Hermanson (2004) in the fraud diamond theory added the capability factor. In behaving ethically and morally, of course, it cannot be separated from self-control or locus of control. Locus of control is a personality characteristic that describes a person's level of belief about the extent to which they can control the factors that influence the success or failure they experience (Rotter, 1966).

Several studies related to the effect of fraud diamond on academic fraud show that the variables of pressure, opportunity, rationalization, and ability have a positive and significant effect on academic fraud (Achmada et al., 2020; Gusti et al., 2020). The author adds the locus of control variable used in Lendi & Sopian's (2017) research which examines the effect of time budget effect and locus of control on dysfunctional behavior in auditing, while in this study examines the effect of fraud diamond and locus of control on academic fraud.

II. LITERATURE REVIEW

A. *Fraud Diamond Theory*

Cressey (1953) states that there are three elements in fraud, namely pressure, opportunity, and rationalization. Wolfe & Hermanson (2004) add one element that influences a person to commit fraud, namely capability.

According to the fraud diamond theory, there are 4 (four) driving factors in committing fraud, namely pressure, opportunity, rationalization, and ability.

Fraud will not occur without people who have the right ability to commit fraud (Wolfe & Hermanson, 2004). According to this theory, the core of the fraud diamond consists of 4 driving factors in committing fraud, namely pressure, opportunity, rationalization, and ability. An explanation of these four factors is as follows:

1. Pressure

Pressure is a drive or goal that wants to be achieved but is limited by the inability to achieve it, which results in someone committing fraud (Albrecht et al., 2016). The biggest pressures felt by students include the need or compulsion to graduate, competition between students to get high grades, a large workload, and insufficient study time (Marfuah et al., 2022). According to Albrecht et al. (2016), there are 3 pressure factors that can cause someone to commit fraud, namely: (1) bad habits; (2) job pressure; (3) other pressures.

2. Opportunity

Opportunity is a situation that allows a person or fraudster to take action and assume that the action is safe to do (Albrecht et al., 2016). The act of fraud committed by someone occurs when there is weak supervision and no sanctions. According to Albrecht et al. (2016) the factors that encourage the emergence of opportunities, namely: (1) lack of control to prevent; (2) inability to assess the quality of results; (3) failure to discipline fraudsters.

3. Rationalization

Rationalization is self-justification of wrong behavior as a way to justify cheating behavior (Albrecht et al., 2016). Rationalization in the context of academic cheating is a self-justification process carried out by students to cover up or reduce the guilt that arises because they commit dishonest acts (Marfuah et al., 2022). According to Albrecht et al. (2016), the rationalizations that are often made by cheaters, namely: (1) peers have done it; (2) a form of solidarity; (3) not harming others.

4. Ability

Wolfe & Hermanson (2004) state that in addition to the elements of the fraud triangle, namely pressure, opportunity, and rationalization, there is a fourth element to improve fraud prevention and detection, namely ability. Capability is a trait or personal characteristic and ability that plays an important role in the occurrence of fraud even though the other three elements already exist. Wolfe & Hermanson (2004) state that there are 6 (six) supporting factors in the ability element that encourage someone to commit fraud, namely: (1) intellectual intelligence; (2) coercion; (3) accustomed to lying; (4) immunity to stress.

B. Locus of

Locus of control is a personality characteristic that describes a person's level of belief about the extent to which they can control the factors that influence the success or failure they experience (Rotter, 1966). Locus of control is defined as the general belief that individual successes and failures are controlled by the individual's own behavior, or perhaps achievements, failures, and successes are controlled by other forces such as chance, luck, and fate (Karimi & Alipour, 2011). According to Crider (1983), the characteristics of someone who has an internal locus of control include: (1) like to work hard; (2) have initiative; (3) always try to find solutions to problems; (4) always try to think effectively; (5) always have the perception that efforts must be made to achieve success. While the characteristics of someone who has an external locus of control include: (1) lack of initiative; (2) do not like to do because they believe that external factors are in control; (3) lack of effort to seek information to solve problems.

C. Academic Fraud

Academic cheating is a form of bad behavior that will harm students. These behaviors include cheating on friends' work, copying and pasting assignments from the internet, using small notes during exams, and using false information or data and others (Padmayanti et al., 2017). Academic fraud is a crime that occurs in the context of education. Academic cheating behavior involves actions that are deliberately carried out to behave fraudulently and gain certain benefits in the educational environment, both by students, teachers, administrators, researchers, and individuals related to the world of education (Eckstein, 2013; Gusti et al., 2020).

D. The Effect of Pressure on Academic Cheating

Artani (2018) states that pressure can come from those closest to them, such as parents, relatives, or friends. Students who commit academic cheating behavior are influenced by pressures such as difficulty understanding course material, many assignments with the same deadline, and poor time management. The higher the pressure, the higher the level of academic cheating. Research shows that pressure has a positive and significant effect on academic fraud (Achmada et al., 2020; Gusti et al., 2020; Sihombing & Budiarta, 2020; Kartika Ningrum & Maria, 2022). The higher the pressure felt by students, the greater the likelihood of choosing shortcuts by cheating.

H1 : There is a positive influence of pressure on academic fraud.

E. The Effect of Opportunity on Academic Cheating

Albrecht et al. (2016) explain that opportunity is a driving factor for cheating. Someone can commit academic fraud because of the opportunities and benefits obtained from other sources. Research shows that opportunity has a positive and significant effect on academic fraud (Achmada et al., 2020; Gusti et al., 2020; Sihombing & Budiarta, 2020; Wulansuci & Laily, 2022). According to Albrecht et al. (2016), opportunities to commit fraud can occur when there is a lack of control and examination in the detection and prevention of various fraudulent acts that create opportunities.

H2 : There is a positive influence of opportunity on academic fraud.

F. The Effect of Rationalization on Academic Cheating

Rationalization is an attempt at self-justification or a false reason for wrong behavior (Albrecht et al., 2016). Academic fraud is not a wrong act but has become a habit of every student, this assumption convinces students to commit academic fraud. The higher a person's ability to justify wrong behavior, the greater the decision to commit academic fraud. Research shows rationalization has a positive and significant influence on academic fraud (Achmada et al., 2020; Gusti et al., 2020; Sihombing & Budiarta, 2020; Kartika Ningrum & Maria, 2022). Justification of academic cheating behavior is a condition that makes cheating behavior from wrong or inappropriate behavior right by providing a reasonable reason or justification for doing so.

H3 : There is a positive effect of rationalization on academic fraud.

G. The Effect of Ability on Academic Cheating

Wolfe and Hermanson (2004) state that most fraud would not occur if someone did not have the ability to commit fraud. According to Wolfe and Hermanson (2004), the perpetrator of fraud also has the characteristics and abilities necessary to be the right person to commit fraud, and the person is aware of certain opportunities and can turn them into reality. Research shows that ability has a positive and significant effect on academic fraud (Achmada et al., 2020; Gusti et al., 2020; Wulansuci & Laily, 2022). Thus, this study suspects that the higher the ability of students, the higher the level of cheating or academic fraud.

H4 : There is a positive effect of ability on academic fraud.

H. The Effect of Internal Locus of Control on Academic Cheating

Internal locus of control is the general belief that individual success and failure are controlled by the individual's behavior (Karimi & Alipour, 2011; Rinn et al., 2014; Marfuah et al., 2022). The higher the internal locus of control possessed by students, the lower the likelihood

of academic cheating behavior. Research conducted by Lendi & Sopian (2017) shows that internal locus of control is detrimental to a person in carrying out dysfunctional behavior in auditing. The author suspects that this phenomenon also applies in the context of academic fraud. This means that the internal locus of control is thought to be detrimental to the possibility of student academic fraud behavior.

H5 : There is a negative effect of internal locus of control on academic fraud.

1. The Effect of External Locus of Control on Academic Cheating

External locus of control is the general belief that individual achievements, failures, and successes are controlled by other forces such as chance, luck, and fate (Karimi & Alipour, 2011; Marfuah et al., 2022). The higher the external locus of control, the higher the likelihood of fraudulent behavior. The results of research conducted by (Lendi & Sopian 2017; Wibowo 2015) show that external locus of control has a positive effect on dysfunctional auditors. The author suspects that this phenomenon also applies in the context of academic fraud. External locus of control is thought to have a positive effect on the possibility of student academic fraud behavior.

H6 : There is a positive effect of external locus of control on academic fraud.

III. RESEARCH METHODOLOGY

The population in this study were active undergraduate students of the Accounting Department of FEB UB totaling 1,005 students. In this study, the authors took samples using purposive sampling method which is a sampling technique with certain criteria. The criteria used in this study are active undergraduate students of the Department of Accounting FEB UB. The basis for determining the sample size using the Slovin formula (Sugiyono, 2017), with calculations including:

$$n = \frac{1005}{1 + 1005 \times 0,05^2}$$

$$n = \frac{1005}{3,51}$$

n = 286,121 dibulatkan menjadi 286 responden

In an effort to collect primary data, the method used is through the use of a closed type questionnaire. To measure the variables in this study, a Likert scale consisting of:

Table 1 Likert Scale Scores for Dependent Variables

Alternative Answer	Score
Never	1
Sometimes	2
Rare	3
Often	4
Always	5

Source: Sugiyono, 2016

Table 2 Likert Scale Scores for Independent Variables

Alternative Answer	Score
Strongly disagree	1
Disagree	2
Disagree	3
Neutral	4
Somewhat agree	5
Agree	6
Strongly agree	7

Source: Munshi, 2014

A. Operational Definition of Variables

Academic Cheating

In the context of this study, the dependent variable studied is academic cheating. Academic fraud refers to behavior in which students violate the principle of honesty by not complying with established regulations, with the aim of obtaining personal benefits such as academic achievement. In this study, the measurement of academic fraud variables uses the following indicators (Pavela, 1997): (1) Cheating; (2) Plagiarism; (3) Falsification; (4) Facilitation.

Pressure

Pressure is a motivational factor that encourages a person to achieve certain goals, but the individual does not have the ability to achieve them honestly and correctly, which leads to fraud. In this study, the measurement of pressure variables refers to the following indicators (Albrecht, 2016): (1) bad habits; (2) work-related pressure; (3) other pressures.

Opportunity

Opportunity in the context of this study is defined as a condition or situation that affects a person to commit fraud. In this study, the measurement of opportunity variables refers to the following indicators (Albrecht, 2016): (1) lack of internal control; (2) lack of scrutiny of results; (3) failure to discipline.

Rationalization

Rationalization refers to the justification process carried out by the perpetrators of the fraudulent acts they have committed. In this study, the measurement of the rationalization variable refers to the following indicators (Albrecht, 2016): (1) peers have done it; (2) a form of solidarity; (3) not harming others.

Ability

Ability refers to a person's capability or ability to commit fraud. In this study, the measurement of ability variables refers to the following indicators (Wolfe and Hermanson, 2004): (1) intelligence; (2) coercion; (3) continuous lying; (4) immunity to stress.

Internal Locus of Control

Internal locus of control refers to the general belief that individuals have control over success and failure in their lives, and that it is influenced by the individual's behavior and actions. In this study, the measurement of the internal locus of control variable refers to the following indicators (Crider, 1983): (1) like to work hard; (2) have initiative; (3) always try to find solutions to problems; (4) have the perception that efforts are made to achieve success.

External Locus of Control (X6)

External locus of control refers to the general belief that individual achievements, failures, and successes are controlled by external factors such as chance, luck, fate, or forces beyond the individual's control. In this study, the measurement of the external locus of control variable refers to the following indicators (Crider, 1983): (1) lack of initiative; (2) reluctance to try; (3) lack of effort to seek information.

B. Data Analysis Method

Hypothesis testing formulated in this study uses Partial Least Squares (PLS) assistance, namely measurement model evaluation (outer model) and structural model evaluation (inner model). Evaluation of the measurement model is carried out by testing validity and reliability. While the structural model is evaluated using R2 and the value of the path coefficient or t-values.

Construct validity shows how well the results obtained from using a measurement match the theories used to define a construct. This study conducted a validity test consisting of convergent validity and discriminant validity. Convergent validity is validity that occurs if the scores obtained from two different instruments that measure the same construct have a high correlation. Discriminant validity is validity that occurs if two different instruments measuring two constructs that are predicted to be uncorrelated produce scores that are indeed uncorrelated (Jogiyanto, 2014).

Reliability shows the accuracy, consistency, and accuracy of a measuring instrument in making measurements (Jogiyanto, 2011). In Partial Least Squares (PLS) this test can be done using two methods, namely Cronbach's alpha and composite reliability (CR). The recommended Cronbach's alpha value is a minimum of 0.70 that the dimension or variable is called reliable (Hair et al, 2021). Meanwhile, the recommended CR value is a minimum of 0.70, which means that the measuring instrument or instrument as a whole is consistent or reliable in measuring variables (Hair et al, 2021).

The structural model in PLS is evaluated using R2 for the dependent construct and the path coefficient value or t-values for each path to test the significance between constructs in the structural model. The R2 value is used to measure the level of variation in changes in the independent variable on the dependent variable. The higher the R2 value means that the better the prediction model of the proposed research model. In this model, hypothesis testing uses a one-way hypothesis (one-tailed) at an alpha hypothesis of 5 percent and the path coefficient value indicated by the T-statistic value must be ≥ 1.64 then the alternative hypothesis can be declared supported (Jogiyanto, 2014).

The multiple linear regression equation model in this study is as follows:

$$Y = \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \beta_5X_5 + \beta_6X_6 + e$$

Description: Y = Academic fraud; β = Regression coefficient; X1 = Pressure; X2 = Opportunity; X3 = Rationalization; X4 = Ability; X5 = Internal locus of control; X6 = External locus of control; e = Error.

IV. RESULT AND DISCUSSION

A. Respondent Demographics

Of the 400 questionnaires that the author distributed, 292 questionnaires or 73% returned and 108 questionnaires or 27% did not return. The target sample that the author set was 286 questionnaire respondents so it can be concluded that the target was met. The author collected 292 respondents with the criteria of active undergraduate students of the Department of Accounting FEB UB Class of 2020, 2021, & 2022.

Table 3 Respondent Demographics

Category	Frequency	Percentage
Force		
2020	91	31%
2021	94	32%
2022	107	37%
Gender		
Male	93	32%
Female	199	68%
GPA		
3,51 - 4,00	253	87%
3,01 - 3,50	37	13%
2,51 - 3,00	2	1%

B. Descriptive Statistics

Table 4 shows descriptive statistics for each variable indicator. The analysis shows that the lowest average of all indicators is Y1, with a value of 2.44, while the highest average is found in indicator X12, with a value of 6.19. In terms of standard deviation, the analysis shows that the indicator with the lowest standard deviation is X11, with a value of 0.90, while the highest is found in indicator XO3 with a value of 1.92.

Table 4 Descriptive Statistics of Variable Indicators

Indicator	Average	Standard Deviation
Academic Cheating		
Y1	2,44	0,93
Y2	2,63	1,07
Y3	3,28	1,05
Y4	2,59	1,18
Y5	2,98	1,11

Pressure		
XP1	4,23	1,76
XP2	4,78	1,74
XP3	4,24	1,71
Opportunity		
XO1	4,35	1,68
XO2	3,77	1,75
XO3	3,62	1,92
Rationalization		
XR1	4,31	1,72
XR2	4,12	1,75
XR3	3,41	1,65
Ability		
XC1	4,72	1,70
XC2	3,44	1,68
XC3	2,92	1,65
XC4	3,16	1,84
Internal Locus of Control		
XI1	6,14	0,90
XI2	6,19	0,96
XI3	6,16	0,96
External Locus of Control		
XE1	3,73	1,74
XE2	2,89	1,68
XE3	3,00	1,63

*C. Evaluation of the Measurement Model
Validity Test*

The following is a validity test on research that produces Outer Loadings and AVE as a result of convergent validity testing, and Fornell & Lacker Criterion as a result of discriminant validity testing.

Table 5 Outer Loadings

Indicator	Outer Loadings
Academic Cheating	
Y1	0,761
Y2	0,822
Y3	0,755
Y4	0,713

Y5	0,792
Pressure	
XP1	0,775
XP2	0,822
XP3	0,809
Opportunity	
XO1	0,840
XO2	0,842
XO3	0,740
Rationalization	
XR1	0,828
XR2	0,839
XR3	0,834
Ability	
XC1	0,839
XC2	0,820
XC3	0,823
XC4	0,770
Internal Locus of Control	
XI1	0,823
XI2	0,788
XI3	0,885
External Locus of Control	
XE1	0,817
XE2	0,875
XE3	0,795

Table 5 shows that the Outer Loadings value on all variables is > 0.70. Therefore, it can be concluded that all research instruments are considered valid and meet the convergent validity test criteria.

Table 6 Average Variance Extracted (AVE)

Variables	Average Variance Extracted (AVE)
Academic Cheating	0,592
Pressure	0,643
Opportunity	0,654
Rationalization	0,695
Ability	0,662
Internal Locus of Control	0,694
External Locus of	0,688

Control	
---------	--

Table 6 shows that the Average Variance Extracted (AVE) value on all variables is > 0.50. Therefore, it can be concluded that all research instruments are considered valid and meet the convergent validity test criteria.

Table 7. Fornell & Lacker Criterion

	Ability	External Locus of Control	Internal Locus of Control	Academic Cheating	Opportunity	Pressure	Rationalization
Ability	0,813						
External Locus of Control	0,316	0,830					
Internal Locus of Control	-0,116	-0,271	0,833				
Academic Cheating	0,624	0,373	-0,237	0,770			
Opportunity	0,703	0,297	-0,157	0,639	0,809		
Pressure	0,587	0,426	-0,197	0,591	0,628	0,802	
Rationalization	0,702	0,286	-0,197	0,648	0,678	0,605	0,834

Table 7 shows that the Fornell & Lacker Criterion value on all AVE root variables is greater than the correlation between variables. Therefore, it can be concluded that all variables are considered to meet the discriminant validity test criteria.

Reliability Test

The following are the results of Composite Reliability & Cronbach's Alpha as part of the reliability test in this study.

Table 8 Composite Reliability & Cronbach's Alpha

Variables	Composite Reliability	Cronbach's Alpha
Academic Cheating	0,879	0,827
Pressure	0,844	0,726
Opportunity	0,654	0,737
Rationalization	0,850	0,781
Ability	0,886	0,830
Internal Locus of Control	0,872	0,785
External Locus of Control	0,869	0,773

Table 8 shows that the value of Composite Reliability & Cronbach's Alpha on all variables is > 0.70. Therefore, it can be concluded that all variables are considered to meet the reliability test criteria.

D. Structural Model Evaluation

Determinant Coefficient (R Square)

The following is the result of the coefficient of determination which can be seen from the R Square value on the dependent variable.

Table 9 R Square

	R Square	R Square Adjusted
Academic Cheating	0,549	0,539

The Adjusted R Square value in the regression model is 0.539. This shows that the ability of the independent variables consisting of pressure, opportunity, rationalization, ability, internal locus of control, and external locus of control in explaining variations in the dependent variable, namely academic fraud behavior, is 53.9%. The remaining 46.1% is explained by other variables outside the research model.

Path Coefficient

The following are the results of the Path Coefficient for each relationship between variables.

Table 10 Path Coefficient

	Original Sample (O)	T Statistics (O/STDEV)	P Values	Decision
Pressure -> Academic Cheating	0,146	2,722	0,007	Accepted (H1)
Opportunity -> Academic Cheating	0,217	3,387	0,001	Accepted (H2)
Rationalization -> Academic Cheating	0,249	3,776	0,000	Accepted (H3)
Ability -> Academic Cheating	0,171	2,862	0,004	Accepted (H4)
Internal locus of control -> Academic fraud	-0,078	2,083	0,037	Accepted (H5)
External locus of control -> Academic fraud	0,100	2,351	0,019	Accepted (H6)

Table 10 shows the results of data analysis where it is known that H1, H2, H3, H4, H5, and H6 are all accepted. The results of the hypothesis test show that pressure, opportunity, rationalization, ability, internal locus of control and external locus of control have a significant influence on academic fraud behavior.

1. Academic Pressure and Cheating

The pressure variable is proven to have a significant positive effect on academic fraud behavior. The results of this study successfully confirmed the fraud diamond theory that pressure is a driving factor for students to commit academic fraud. This finding is in line with the opinion of Albrecht et al. (2016) which states that pressure is a drive or goal to be achieved,

but is limited by the inability to achieve it so that someone commits fraud. The biggest pressures felt by students include the need or compulsion to graduate, competition between students to get high scores, a large workload, and limited study time (Cizek, 1999).

This is in line with other studies that show pressure has a positive and significant effect on academic fraud. (Achmada et al., 2020; Gusti et al., 2020; Sihombing & Budiarta, 2020; Kartika Ningrum & Maria, 2022). Students commit academic fraud due to pressure to get high grades, lack of study time, and many activities outside of lectures. The results of this study indicate that cheating is carried out by students due to a lack of understanding of lecture material so that they find exams difficult to take. The pressure to get a high GPA encourages students to look for ways to solve problems that tend to be instant...

2. Opportunity and Academic Cheating

The opportunity variable is proven to have a significant positive effect on academic fraud behavior. The results of this study confirm the fraud diamond theory that opportunity is a motivating factor for students to commit academic fraud. Opportunity is a situation that allows a person or fraudster to take action and assume that the action is safe to do (Albrecht et al., 2016). Weak supervision is a situation that opens up opportunities for fraud to occur and is an important part of any fraud because if the fraudster does not have the opportunity to do so, then fraud becomes impossible (Marfuah et al., 2022).

These results are in line with other studies which show that opportunity has a positive and significant effect on academic fraud (Achmada et al., 2020; Gusti et al., 2020; Sihombing & Budiarta, 2020; Wulansuci & Laily, 2022). The opportunity factor triggers students to commit academic fraud. Weak supervision during and after the exam opens up opportunities for students to commit academic fraud. The results of this study indicate that cheating committed by students is caused by a lack of supervision during the exam and during the exam result review process. The lack of strict sanctions for students who commit academic fraud also opens up opportunities for students to commit academic fraud.

3. Rationalization and Academic Cheating

The rationalization variable is proven to have a significant positive effect on academic fraud behavior. The results of this study successfully confirmed the fraud diamond theory that rationalization is a motivating factor for students to commit academic fraud. Rationalization is a self-defense process for wrong behavior as a way to justify fraudulent behavior (Albrecht et al., 2016). Rationalization in the context of academic fraud is a self-defense process carried out by students to cover up or reduce the guilt that arises because they have committed dishonest acts (Marfuah et al., 2022).

The results of this study are supported by the idea that students who have rationalization characteristics tend to think that what they are doing is reasonable, good or bad. The results of this study are in line with other studies that show rationalization has a positive and significant effect on academic fraud (Achmada et al., 2020; Gusti et al., 2020; Sihombing & Budiarta, 2020; Kartika Ningrum & Maria, 2022). The results of this study indicate that students commit academic cheating such as cheating on answers during exams, copying assignments, and committing plagiarism is considered a common or natural thing to do. They consider these actions natural because other people also do it so students also think that they can do it too.

4. Ability and Academic Cheating

The ability variable has a significant influence on academic fraud behavior. The results of the study successfully confirmed the fraud diamond theory that ability is a driving factor for students to commit academic fraud. Ability is a personal trait or character that plays an important role in the occurrence of fraud, even though the other three elements already exist. The results of this study are in line with other studies which show that ability has a positive and significant effect on academic fraud (Achmada et al., 2020; Gusti et al., 2020; Wulansuci & Laily, 2022). The results of this study indicate that students who have a good ability to commit fraud, the greater the opportunity for these students to commit academic fraud. The ability to cheat students is getting higher along with technological advances and mastery. Students are calm and understand the supervisor's behavior to make it easier to cheat and modify their friends' answers so they don't get caught cheating.

5. Internal Locus of Control and Academic Cheating

The internal locus of control variable is proven to have a significant negative effect on academic cheating behavior. Locus of control is a personality characteristic that describes a person's level of belief about the extent to which they can control the factors that influence their success or failure (Rotter, 1966). Someone who has an internal locus of control believes that success or failure is determined by their own abilities and efforts. They believe that what happens to them, their successes and failures, are caused by their own influence. Therefore, students who have a high internal locus of control tend not to commit academic fraud because they have high confidence in their efforts.

The results of this study are in line with research conducted by Lendi & Sopian (2017) which states that auditors agree that work can be done well if done seriously. The nature of auditors who have an internal locus of control will allow them to avoid dysfunctional behavior. The results of this study are in line with research conducted on students who commit academic fraud. The results of this study indicate that internal locus of control has a significant negative effect on academic fraud behavior. This is because students of the Department of Accounting FEB UB feel able to complete assignments or exams well because of the serious efforts they make and make good plans to make it easier to complete assignments and exams so that with a high level of internal locus of control, it can reduce the tendency to commit academic fraud.

6. External Locus of Control and Academic Cheating

The external locus of control variable is proven to have a significant positive effect on academic cheating behavior. A person who has an external locus of control believes that success or failure is determined by external forces such as luck, fate, and luck (Woolfolk, 2012). The results of this study are in line with research conducted by (Lendi & Sopian 2017) which shows that external locus of control has a positive influence on dysfunctional audit behavior. The results of this study follow research conducted on students who commit academic fraud. The results of this study indicate that external locus of control is proven to have a significant positive effect on student academic fraud behavior. This is because students of the Department of Accounting FEB UB tend to be reluctant to make maximum efforts in completing their studies and often feel a lack of initiative in completing academic assignments.

V. CONCLUSION

This research uses the dimensions of the Fraud Diamond and Locus of Control to explain the influence on the Academic Cheating behavior of Students of the Department of

Accounting FEB UB. The results of this study concluded that the factors of pressure, opportunity, rationalization, ability and external locus of control were proven to have a significant positive effect on student academic fraud behavior. This means that the higher the pressure, opportunity, rationalization, ability and external locus of control, the more likely it is that student academic fraud will occur. Then the internal locus of control is proven to have a significant negative effect on student academic cheating behavior. This finding indicates that the characteristics possessed by students who have an internal locus of control will allow students to avoid academic cheating behavior.

The results of this study can be useful as reference material for further research development, as well as providing additional more detailed information regarding the influence of the dimensions of the Fraud Diamond & Locus of Control on the academic fraud behavior of students of the Department of Accounting FEB UB so that interested parties can prevent fraud by taking appropriate action.

Of the 400 questionnaires distributed, the author only obtained a return rate of 73%. This is because researchers used whatsapps to collect respondents so that there were several respondents who did not answer the author's request. For future research, the distribution of questionnaires can be done by visiting the student class directly and providing rewards for those who are willing to fill out the questionnaire,

ACKNOWLEDGEMENT

The author would like to express gratitude to all the people who have helped in the completion of this study.

REFERENCES

- Achmada, T., Ghozali, I., & Pamungkas, D. (2020). Detection of Academic Dishonesty: A Perspective of the Fraud Pentagon Model. *International Journal of Innovation, Creativity and Change*. *Www.Ijicc.Net*, 13(12). www.ijicc.net
- Anderman, E. M., & Murdock, T. B. (2007). *The Psychology Of Academic Cheating*. Artani, K. T. B. (2018). Academic Fraud Behaviour Among Students in Accounting Diploma Program: An Empirical Study in Bali. *KnE Social Sciences*, 3(11), 37. <https://doi.org/10.18502/kss.v3i11.2748>
- Association of Certified Fraud Examiners. (2020). Survey Fraud Indonesia 2019. <https://acfe-indonesia.or.id/survei-fraud-indonesia/>
- Clegg, S., & Flint, A. (2006). More heat than light: plagiarism in its appearing. *British Journal of Sociology of Education*, 27(3), 373–387. <https://doi.org/10.1080/01425690600750585>
- Coleman, N., & Mahaffey, T. (2000). Business student ethics: Selected predictors of attitudes toward cheating. *Teaching Business Ethics*, 4(2), 121–136. <https://doi.org/10.1023/A:1009855128668>
- Committee on Science, E. (1993). *Responsible science. Volume II : ensuring the integrity of the research process*. National Academy Press.
- Cuadrado, Salgado, & Moscoso. (2019). Prevalence and Correlates of Academic Dishonesty: Towards a Sustainable University. *Sustainability*, 11(21), 6062. <https://doi.org/10.3390/su11216062>

- Dejene, W. (2021). Academic cheating in Ethiopian secondary schools: Prevalence, perceived severity, and justifications. *Cogent Education*, 8(1). <https://doi.org/10.1080/2331186X.2020.1866803>
- Fadersair, K., & Subagyo. (2019). Perilaku Kecurangan Akademik Mahasiswa Akuntansi: Dimensi Fraud Pentagon (Studi Kasus Mahasiswa Prodi Akuntansi Ukrida). *Jurnal Akuntansi Bisnis*, 12(2). <https://doi.org/10.30813/jab.v12i2.1766>
- Fadri, N., & Khafid, M. (2018). Peran Kecerdasan Spritual Memoderasi Pengaruh Dimensi Fraud Diamond Dan Self-Efficiency Terhadap Kecurangan Akademik. <http://journal.unnes.ac.id/sju/index.php/eeaj>
- Guerrero-Dib, J. G., Portales, L., & Heredia-Escorza, Y. (2020). Impact of academic integrity on workplace ethical behaviour. *International Journal for Educational Integrity*, 16(1), 2. <https://doi.org/10.1007/s40979-020-0051-3>
- Gusti, I., Ratih, A., Dewi, P., Gde, I., & Wira Pertama, A. (2020). Perilaku Kecurangan Akademik Mahasiswa Akuntansi: Dimensi Fraud Diamond. In *Jurnal Ilmiah Akuntansi* • (Vol. 5, Issue 2).
- Hassan, M., & Asmudeen, A. (2017). International Journal of Social, Political and Economic Research. *International Journal of Social, Political and Economic Research*, 4(1), 1–15.
- Jannah, F., Anissa, A. I. N. A., Maulida, W., & Novita, N. (2022). The Use of Big Data Analytics in Detecting Academic Fraud. *Asia Pacific Fraud Journal*, 7(2), 173. <https://doi.org/10.21532/apfjournal.v7i2.261>
- Kartika Ningrum, F., & Maria, E. (2022). Determinan Kecurangan Akademik Mahasiswa Akuntansi Di Masa Pandemi Covid-19. *Media Riset Akuntansi, Auditing & Informasi*, 22(2), 253–270. <https://doi.org/10.25105/mraai.v22i2.13799>
- Koul, R., Clariana, R. B., Jitgarun, K., & Songsriwittaya, A. (2009). The influence of achievement goal orientation on plagiarism. *Learning and Individual Differences*, 19(4), 506–512. <https://doi.org/10.1016/j.lindif.2009.05.005>
- Lendi, A., & Sopian, D. (2017). Pengaruh Tekanan Anggaran Waktu dan Locus of Control Terhadap Perilaku Disfungsional dalam Audit (Studi Empiris Pada Kantor Akuntan Publik Di Bandung). *Profesionalisme Akuntan Menuju Sustainable Business Practice*, 589–610.
- Marfuah, M., Dinar, C. R., Ardiarmi, K. P., & Prasetyo, P. P. (2022). Student Academic Fraud: Fraud Diamond Dimensions and Locus of Control. *Nominal Barometer Riset Akuntansi Dan Manajemen*, 11(1), 1–14. <https://doi.org/10.21831/nominal.v11i1.36986>
- Melati, S. D., Siswandari, & Hamidi, N. (2020). Hubungan Greed, Opportunity, Need, dan Exposure Dengan Tingkat Kecurangan Akademik Siswa. *Jurnal Tata Arta UNS*, 6(3), 67–80.
- Muhsin, Kardoyo, & Nurkhin, A. (2018). What Determinants of Academic Fraud Behavior? From Fraud Triangle to Fraud Pentagon Perspective. *KnE Social Sciences*, 3(10), 154. <https://doi.org/10.18502/kss.v3i10.3126>
- Orosz, G., Dombi, E., Tóth-Király, I., Bóthe, B., Jagodics, B., & Zimbardo, P. G. (2016). Academic cheating and time perspective: Cheaters live in the present instead of the future. *Learning and Individual Differences*, 52, 39–45. <https://doi.org/10.1016/j.lindif.2016.10.007>

- Patrzek, J., Sattler, S., van Veen, F., Grunschel, C., & Fries, S. (2015). Investigating the effect of academic procrastination on the frequency and variety of academic misconduct: a panel study. *Studies in Higher Education*, 40(6), 1014–1029. <https://doi.org/10.1080/03075079.2013.854765>
- Pramudyastuti, O. L., Fatimah, A. N., & Wilujeng, D. S. (2020). Perilaku Kecurangan Akademik Mahasiswa Akuntansi: Investigasi Dimensi Fraud Diamond. *Journal of Economic, Management, Accounting and Technology*, 3(2), 147–153. <https://doi.org/10.32500/jematech.v3i2.1301>
- Resty Resitha, A., & Efendri. (2020). Pengaruh Tekanan, Kesempatan, Rasionalisasi, Dan Kemampuan Terhadap Academic Fraud Pada Mahasiswa (Studi Kasus Mahasiswa Universitas Trilogi).
- Rinn, A., Boazman, J., Jackson, A., & Barrio, B. (2014). Locus of control, academic self-concept, and academic dishonesty among high ability college students. *Journal of the Scholarship of Teaching and Learning*, 88–114. <https://doi.org/10.14434/v14i4.12770>
- Rotter, J. B. (1966). Generalized expectancies for internal versus external control of reinforcement. *Psychological Monographs: General and Applied*, 80(1), 1–28. <https://doi.org/10.1037/h0092976>
- Sihombing, M., & Budiarta, I. K. (2020). Analisis Pengaruh Fraud Triangle Terhadap Kecurangan Akademik (Academic Fraud) Mahasiswa Akuntansi Universitas Udayana. *E-Jurnal Akuntansi*, 30(2), 361. <https://doi.org/10.24843/eja.2020.v30.i02.p07>
- Soronke, O. A. (2016). Personal Ethics and Fraudster Motivation: The Missing Link in Fraud Triangle and Fraud Diamond Theories. *International Journal of Academic Research in Business and Social Sciences*, 6(2). <https://doi.org/10.6007/IJARBS/v6-i2/2020>
- Tuanakotta, Theodorus M. 2010. Akuntansi Forensik dan Audit Investigatif. LP-FEUI. Bogor.
- Trevino, L. K., & Youngblood, S. A. (1990). Bad apples in bad barrels: A causal analysis of ethical decision-making behavior. *Journal of Applied Psychology*, 75(4), 378–385. <https://doi.org/10.1037/0021-9010.75.4.378>
- Wulansuci, R., & Laily, N. (2022). Academic Cheating : Dimensi Fraud Diamond Theory. *Jurnal Pendidikan Ekonomi (JUPE)*, 10(2), 154–160. <https://doi.org/10.26740/jupe.v10n2.p154-160>
- Zulaikha, A. R. (2022, May 4). Pendidikan Menuju Karakter Generasi Emas yang Tidak Korupsi. Pusat Edukasi Antikorupsi KPK.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2021). *Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R*. Springer International Publishing. <https://doi.org/10.1007/978-3-030-80519-7>
- Crider, A. B. (1983). *Psychology*. Scott Foresman.
- Padmayanti, K. D., Sujana, E., & Kurniawan, P. S. (2017). Analisis Pengaruh Dimensi Fraud Diamond Terhadap Perilaku Kecurangan Akademik Mahasiswa (Studi Kasus Mahasiswa Penerima Bidikmisi Jurusan Akuntansi S1 Fakultas Ekonomi Universitas Pendidikan Ganesha). *E-Journal S1 Ak Universitas Pendidikan Ganesha*, 8(2). <https://doi.org/http://dx.doi.org/10.23887/jimat.v8i2.13169>
- Woolfolk, A. E. (2012). *Educational Psychology (12th ed.)*. Allyn and Bacon.