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FACTORS INFLUENCING ACADEMIC FRAUD BASED ON THE FRAUD DIAMOND THEORY OF ECONOMICS EDUCATION STUDENTS AT JAKARTA STATE UNIVERSITY

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Abstract

This study was conducted to determine the influence of pressure, opportunity, rationalization, and capability on academic fraud of economic education students at State University Jakarta. The method used is quantitative with a causal approach. The sampling technique in this study was nonprobability sampling with accidental sampling type and hypothesis testing using multiple linear regression analysis. Respondents in this study were Economics Education students at the State University of Jakarta, semester IV and semester VI, totaling 129 students. The results showed that pressure, rationalization, and capability positively and significantly affected academic fraud, while the opportunity factor had no positive or significant effect.

Keywords: Fraud Diamond Theory, Academic Cheating

INTRODUCTION

Quality Human Resources (HR) is one of the problems in Indonesia today. One of the factors causing the low quality of Human Resources (HR) is education in a country. Education is a learning process that allows students to develop their potential. Developing the potential of students to become human beings who are faithful and devoted to God Almighty, noble, healthy, knowledgeable, capable, creative, independent, democratic, and responsible citizens is the goal of Indonesian education by Law. No. 20 th. 2003 on the National Education System. Thus, education is a conscious and planned effort to create an atmosphere and learning process so that students have a strong character as the nation's successors and future leaders (Wardhani, 2017).

To achieve this, the Government seeks to build and equip learners as the golden generation of Indonesia in 2045 with the spirit of Pancasila and good character education to face the dynamics of change in the future to realize a cultured nation through strengthening religious values, honesty, tolerance, discipline, hard work, creativity, independence, democracy, curiosity, national spirit, love for the country, respect for achievement, communicative, peace-loving, fond of reading, environmental care, social care, and responsibility by Presidential Regulation of the Republic of Indonesia Number 87 of 2017. One of the principles used in implementing the presidential regulation is exemplary in implementing character education in each educational environment.

Educators and personnel are responsible for providing student examples in the formal education environment. Teachers as educators have an essential role in implementing character education at school. However, not all teachers have this capability. The Law on Teachers and Lecturers emphasizes that teachers must have four competencies that can be obtained through professional education. One of these competencies is personality competence, which brings teachers to be role

models who can reflect a person who deserves to be a model in the application of character education (Sutisna, Deni, Dyah Indraswati, 2019). Therefore, this personality competence must be prepared by prospective teachers since taking professional education in college.

Higher education is an institution established to create a generation of intellectuals and integrity; universities are also institutions responsible for educating students to act honestly in every action taken (Halimatusyadiah, 2019). However, universities are still places where various acts of fraud or fraud occur. McCabe et al. (Paulus & Eva, 2021), in their research on 4,500 schools in the US, found that 74% of students admitted to cheating on exams, 72% cheated on written assignments, and 15% downloaded scripts to use from the internet. About 52% copied sentences from sources on the internet without crediting the source. These cases prove that academic cheating is a problem that has occurred for a long time among students in Indonesia and various other parts of the world, and technological developments make it easier for students to commit academic fraud.

The number of students who cheat during the learning process is because students are more oriented towards results than processes; this can be said to be academic fraud (Academic Fraud). Many of them think that if they graduate with cum laude grades, it will be easier to get a job (Budiman, 2018). Students accustomed to committing academic fraud during college tend to behave when entering the world of work (Syahrina, 2018). Rohmatullah (2020) said that the amount of academic fraud students commit will hurt the future. Personally, students who commit academic fraud will be sanctioned for their behavior, ranging from the warning stage to being expelled from the institution. Personally, students who commit academic fraud will be sanctioned for their behavior, ranging from the warning stage to being expelled from the institution. It will undoubtedly affect the future of the students themselves. For institutions, when there is much academic fraud in the education process, it will undoubtedly affect the quality of education which will decrease.

Furthermore, students are the next generation to become future leaders; if they are accustomed to cheating and are only oriented towards grades or numbers, then it can be imagined what kind of leaders will continue the nation's development. In the long run, if academic cheating is allowed to continue, leaders who do not have good personality integrity will be born. Student academic cheating behavior occurs due to several factors. The Fraud Diamond Theory developed by Wolfe and Hermanson (2004) says that fraud is caused by four factors: pressure, opportunity, rationalization, and capability.

The first factor causing cheating is pressure. Based on a survey conducted by the author, some economics education students at UNJ also experienced pressure. They said that factors such as the tight competition they felt, too many assignments and poor time management were the main reasons they committed academic fraud. Other reasons were also put forward, such as the demand from lecturers, themselves, and parents to have good grades.

The second factor causing cheating is opportunity. According to a survey conducted by the

author, some economics education students at UNJ also experienced opportunities. They said that factors such as weak supervision of lecturers, strategic sitting positions, confidence that they would not be caught, and friends who could work together were the main reasons they committed academic fraud.

The third factor causing cheating is rationalization. Based on a survey conducted by the author, rationalization was also experienced by some economics education students at UNJ. They said that they committed the fraud because it was natural; other students committed fraud, so they followed suit; there were too many assignments and materials that made them not master the material; and besides that, they convinced themselves that they only did it once upon a time.

The fourth factor causing cheating is capability. Based on a survey conducted by the author, the capability is also a factor in some economics education students at UNJ cheating. They said that factors include the capability to prepare notes for cheating, writing on the palm, and copying the same answers.

Based on the above background, researchers are interested in conducting research on "Factors Influencing Academic Fraud Based on The Fraud Diamond Theory of Economics Education Students at Jakarta State University." This research is important to determine how much influence these factors have on academic fraud.

METHOD

This research is quantitative. Quantitative research is a process of finding knowledge that uses numbers to find information about what you want to know. In this case, quantitative research is in the form of relationship research or correlation research (Sugiyono, 2016). The primary sources of data used in this research are primary sources. In this study, primary data from respondents through questionnaires will be used to examine the variables of pressure (X_1), rationalization (X_2), opportunity (X_3), capability (X_4), and academic fraud (Y).

Respondents in this study were Economics Education students of the State University of Jakarta, semester IV and semester VI, totaling 129 students. The sampling technique in this study was nonprobability sampling with an accidental sampling type. The data analysis technique was carried out using multiple linear regression analysis. Data processing in this study used the IBM SPSS Statistics 25 program with a standard error of 5%. The tests carried out were the research instrument test (validity test and reliability test), the Analysis Requirements Test (normality test and linearity test), the classical assumption test (multicollinearity test, heteroscedasticity test, and autocorrelation test), multiple linear regression analysis, Hypothesis Test (t-test and f test), and the coefficient of determination.

RESULTS AND DISCUSSION

Results

Respondents in this study were Economics Education students of FE UNJ in the fourth and sixth semesters. The number of students used as respondents was 129, with the criteria that students were still actively carrying out teaching and learning activities and had passed the fourth semester.

Descriptive Statistical Analysis

Table 1 Descriptive Statistics of Variables X&Y

Descriptive Statistics					
	N	**Min**	**Max**	**Mean**	**Std. Deviation**
Pressure	129	14	60	46.95	10.375
Opportunity	129	14	59	45.39	9.724
Rationalization	129	15	69	55.24	14.167
Capability	129	13	60	48.80	12.764
Fraud Academic	129	13	59	46.95	11.956
Valid N (listwise)	129				

Source: Processed by IBM SPSS Statistics 25, 2024.

Table 1 shows the range (minimum-maximum value), mean, median, and standard deviation.

Research Instrument Test

The validity test is carried out to state that a questionnaire is considered suitable for hypothesis testing. Validity testing was carried out by distributing 30 samples to instrument test respondents and showing that all question items used in this study were valid. Furthermore, the reliability test shows that all variables have a Cronbach's Alpha value greater than 0.60, which means that they are reliable, so they are suitable for use as a measuring instrument for the questionnaire instrument in this study.

Analysis Requirement Test

The Analysis Requirements Tests used are the normality test and linearity test. The normality test is intended to determine whether the data from the test results or residuals of the regression model under study are usually distributed.

Table 2 Normality Test

Variable Name	Asymp. Sig. (2-tailed)	Sig.	Description
Pressure (X_1)	0,200	0,05	Normally Distribution
Opportunity (X_2)			
Rationalization (X_3)			

Capability (X_4)			
Fraud Academic (Y)			

Source: Data processed by researchers, 2024

Based on the results of the normality test using the Smirnov decision-making basis, the table above shows the residual value of the regression model in the normality test seen from the Asymp. Sig. (2-tailed) of 0.200 more than 0.05, it can be concluded that all variables are normally distributed.

The linearity test is intended to determine whether there is a linear relationship between the dependent variable and each independent variable to be tested. A linear regression model cannot be used if a model does not meet the linearity requirements.

Table 3 Linearity Test

Variable Name		**F**	**Sig.**	**Desc.**
Independent	**Dependent**			
Pressure (X_1)	Fraud Academic (Y)	1,870	0,143	Linear
Opportunity (X_2)	Fraud Academic (Y)	2,098	0,236	Linear
Rationalization (X_3)	Fraud Academic (Y)	2,060	0,187	Linear
Capability (X_4)	Fraud Academic (Y)	2,919	0,194	Linear

Source: Data processed by researchers, 2024

The table above shows that the variables of pressure, opportunity, rationalization, and capability with academic fraud each produce a Sig value. Deviation From Linearity with a significance value of more than 0.05, it can be concluded that all variables are linear and meet the linearity requirements so that a linear regression model can be used.

Classical Assumption Test

The classical assumption test ensures that the regression model obtained is the best model in terms of estimation accuracy, unbiased, and consistency; it is necessary to test the classical assumptions (Juliandi et al., 2014). This study's classic assumption tests were the multicollinearity and heteroscedasticity tests.

A multicollinearity test is conducted to determine whether there is a significant relationship (correlation) between independent variables. The multicollinearity test results are as follows:

Table 4 Multicollinierity Test

Variable Name	**Tolerance**	**VIF**	**Desc.**
Pressure (X_1)	0,131	7,608	No Multicollinearity Occurs
Opportunity (X_2)	0,163	6,139	
Rationalization (X_3)	0,149	6,491	

Capability (X_4)	0,141	7,077	

Source: Data processed by researchers, 2024

The results show that the VIF value is less than 10, and the tolerance value is more significant than 0.01, so there is no multicollinearity. The heteroscedasticity test is conducted to determine whether the regression model has an inequality of variance from the residuals of one observation to another (Ghozali & Ratmono, 2017). In this observation, the Glejser test can be used to determine this.

Table 5 Heteroscedasticity Test

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.166	1.105		3.771	<.001
	X_1	-.065	.058	-.265	-1.121	.264
	X_2	.154	.056	.584	2.749	.007
	X_3	-.087	.053	-.483	-1.635	.105
	X_4	.004	.046	.021	.092	.927
a. Dependent Variable: ABS_RES						

Source: Data processed by researchers, 2024

Based on Table 5 above, the significance value (Sig) in each of the variables above is more significant than 0.05. Because the significance value produced by the four variables above is more significant than 0.05, according to the basis for decision-making in the Glejser test, it can be concluded that there are no symptoms of heteroscedasticity in this regression model where a good regression model is that no heteroscedasticity symptoms occur.

Multiple Linear Regression Analysis

Table 6 Multiple Linear Regression Analysis

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.300	1.951		.154	.878
	Pressure (X_1)	.469	.103	.407	4.549	<.001

	Opportunity (X_2)	-.100	.099	-.081	-1.008	.315
	Rationalization (X_3)	.231	.094	.274	2.456	.015
	Capability (X_4)	.336	.081	.359	4.159	<.001
a. Dependent Variable: Kecurangan Akademik						

Source: Data processed by researchers, 2024

$$Y = 0{,}300 + 0{,}469X1 - 0{,}100X2 + 0{,}231X3 + 0{,}336X4$$

Based on Table 7, the constant value obtained is 0.300, which means that if the independent variable is 0 (constant), academic fraud is 0.300. The Pressure Regression Coefficient value is positive (+) of 0.469, meaning academic fraud will also increase if the pressure increases. The regression coefficient value of the opportunity variable is negative (-) of -0.100, which means that if the opportunity variable increases, academic fraud will decrease. The regression coefficient value of the rationalization variable is positive (+) of 0.231; it can be interpreted that if rationalization increases, academic fraud will also increase. The regression coefficient value of the capability variable is positive (+) of 0.336; it can be interpreted. If the capability increases, academic fraud will also increase. So, there is a positive and significant effect produced on the variables of pressure, rationalization, and capability, while the opportunity variable has no positive and significant effect on academic fraud.

The t-test

The t-test is used to determine whether the independent variable affects the dependent variable individually by comparing the t count with the t table. The t table used is $\alpha = 0.05$ or 5%, so the t table is 1.657. If t count> t table, then it has a significant effect. If t count < t table, then there is no considerable effect. Based on Table 7, it can be concluded that there is a considerable effect produced by the variables of pressure, rationalization, and capability, while in the capability variable, the t value < t table (1.97928) and sig value> 0.05. The opportunity variable on the academic fraud variable produces no significant effect.

Determination Coefficient Test (r square)

Table 7 Determination Coefficient Test (r square)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.933[a]	.870	.866	4.384
a. Predictors: (Constant), Kemampuan, Kesempatan, Tekanan, Rasionalisasi				

Source: Data processed by researchers, 2024

It is known that the r square value is 0.870, meaning that the variables X1, X2, X3, and X4 can explain variable Y by 0.870 or 87%. At the same time, the rest is influenced by independent variables outside this study. While the R-value is 0.933. It means that the independent variable on the dependent variable

Produces a significant relationship discussion

The Effect of Pressure on Academic Cheating

Pressure has a positive influence on academic fraud. The analysis results show that the value of t count = 4.549> 1.657 and the significance value of 0.001 is smaller than 0.05, so it is determined to accept Ha. It can be concluded that pressure influences academic fraud. The results of this study are based on the Fraud Diamond Theory proposed by Wolf and Hermanson, which explains that pressure is one of the driving factors for a person to commit fraud. The higher the pressure someone feels, the more likely it is to commit fraud. These results are similar to Dewi & Pratama's (2020) research on the academic fraud behavior of accounting students, stating that pressure affects the academic fraud behavior of Accounting Study Program students at the Faculty of Economics and Business, University in Bali.

The Effect of Opportunity on Academic Cheating

Opportunity has no significant effect on academic fraud. The analysis results show that the t value = -1.008 < 1.657 and the significance value of 0.315 is smaller than 0.05, so it is determined that Ha is rejected where the opportunity does not affect academic fraud behavior. These results are not by the Fraud Diamond Theory, where this theory explains that opportunity influences the occurrence of fraud. The results of this study are in line with the results of research conducted by Saidina (2017) and Aditiawati (2018), stating the results of their research that opportunity does not affect student academic fraud behavior.

The Effect of Rationalization on Academic Cheating

Rationalization has a significant influence on academic fraud. The analysis results show that the t value = 2.456> 1.657 and the significance value of 0.015 is smaller than 0.05, so it is determined that Ha is accepted. It can be concluded that rationalization influences academic fraud. The results of this study are based on the Fraud Diamond Theory proposed by Wolf and Hermanson. In this theory, rationalization is one of the driving factors for a person to commit fraud. This study's results align with Dewi & Pratama's (2020) research on academic fraud behavior of accounting students, stating that rationalization affects student academic fraud behavior.

The Effect of Capability on Academic Cheating

Capability has a significant influence on academic fraud. The analysis results show that t count = 2.456> 1.657 and that the significance value of 0.001 is smaller than 0.05, so it is determined that Ha is accepted. It can be concluded that capability influences academic fraud. The results of this study are based on the Fraud Diamond Theory put forward by Wolf and Hermanson, which explains that capability is one of the driving factors for a person to commit fraud. The results of this study are based on Dewi & Pratama's (2020) research on student academic fraud behavior, which states that capability affects student academic fraud.

CONCLUSION

This study examined the factors that can affect academic fraud based on the fraud diamond theory on fourth and sixth-semester Economics Education students at the State University of Jakarta. So, from the results of the analysis and discussion, it can be concluded that pressure, rationalization, and capability have a positive and significant effect on academic fraud, while opportunity has no significant effect on academic fraud. The variables of pressure, opportunity, rationalization, and capability can explain academic fraud by 87%, while the rest are influenced by independent variables outside this study.

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