Fraud Triangle Theory On Online Academic Cheating Accounting Students

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ARTICLE INFO

ISSN: 2774-4256

Keywords:
Online Academic Cheating; Fraud Triangle; Opportunity; Pressure; Rationalization

ABSTRACT

Academic cheating is a phenomenon found in the academic area. Cheating, copying answers, plagiarism are some forms of academic cheating. Online learning that has been carried out during the pandemic is also not free from the phenomenon of cheating. This study aims to see the effect of the Fraud triangle theory dimension on online academic cheating behavior in accounting students.

The data of this study were obtained from questionnaire data distributed to accounting students at UIN Raden Mas Said Surakarta. The respondents of this study amounted to 203 people. The analysis technique is carried out using multiple linear analysis.

The results of this study indicate that there are two dimensions of the fraud triangle that can increase online academic cheating behavior in students, namely opportunity and pressure. This research is expected to help the education system in universities to understand how severe the problem of online cheating is among students, but they can also help universities in identifying the underlying motives behind cheating behavior.

Introduction

The COVID-19 pandemic has changed all aspects of society. The world of education is no exception. Learning activities that previously were mostly done face-to-face, had to turn into online learning. Although the face-to-face classroom approach has always been the most prominent use because it can easily establish familiarity with the students and the ease of using offline methods and the lack of facilities for online teaching channels have been the main obstacles to the adoption of online education channels. However, in the midst of the current COVID-19 pandemic situation, online classes at the college and university level are required by the government. Covid-19 has brought drastic changes in the education system not only in Indonesia but also throughout the world (Rais, 2020) https://detikmanado.com/dampak-pandemi-corona-terhadap-dunia-pendidikan/.

In addition to providing material which is done online, exams are also conducted online. While online exams provide a number of important benefits which include
faster and more accurate assessments and quicker feedback for students, the main hurdle faced during online exams is cheating. The general perception is that unsupervised online exams will exhibit a higher incidence of cheating. Several previous studies documented that faculty and students believed that the use of online exams would mean that cheating would be easier and hence more common and hence, academic integrity has been investigated in online exams (e.g.,) (Kennedy et al., 2000).

While cheating and plagiarism in education is not a new phenomenon, technology is widely considered to have facilitated its increase. Concerns about academic mistakes, unfair advantages, cheating and plagiarism are problems faced with online exams (Mellar et al., 2018). Because without a direct supervisor, the faculty considers that a lack of supervision can interfere with the academic integrity of the exams administered (Fask et al., 2014). Some previous studies have argued that the measures used to measure learning, such as scores on formative or summative exams, do not truly reflect learning because they may be tainted by cheating that occurs during the exam. Cheating can compromise the validity of conclusions drawn from measurements generated by online exams, leading to inaccurate signals and misperceptions of what students know and can do.

Various arguments are given as to why online exams may be more accepting of academic dishonesty. One is that because exams often take place in unsupervised or unsupervised settings, it is difficult to confirm the identity of the examinee (Kraglund-Gauthier & Young, 2012). Similarly, online test takers may use unauthorized resources (e.g., cheat sheets, books, or online materials) during the exam. Also, an online environment, in the absence of close relationships and interactions with lecturers, can encourage group work with other students (McGee, 2013). Furthermore, students can communicate via teleconferencing (or other methods) during their exams (Hearn Moore et al., 2017). Cheating behavior on online exams creates negative externalities for students who don't cheat, especially if the lecturer distorts test scores. Unfortunately, the technology implemented by faculty and administration to prevent students from cheating in online exams is being redundant due to the rapid adaptive response of students to find ways to circumvent preventative measures (I. E. Ebaid, 2021).

A Google search on keywords related to the exam topic is highly correlated with exam time. Since the online environment used for exams is unsupervised, many students take advantage of direct access to Google searches (Bilen & Matros, 2021). Accounting students are no exception to the online fraud phenomenon. The pursuit of high grades is increasingly dominating the perception of accounting students, which can certainly open the door to more job opportunities with elite companies. Thus, accounting students can easily cheat while taking online exams to increase their
chances of completing a degree with honors. Along with these pressures, the COVID-19 pandemic is expected to make accounting students more selfish in terms of ethical considerations (Memon et al., 2020). This is due to the high level of uncertainty that accompanies the pandemic which causes students to become more stressed and anxious. Therefore, as there is no definite date yet on when full-time on-campus education will resume, this study tends to identify the motives behind cheating behavior during the pandemic. It is important to understand the factors that drive students to behave dishonestly in order to help educational institutions come up with a fair scoring system for student performance and to further take decisive action to reduce cheating in the future, which is likely to improve academic integrity among these institutions (Shbail et al., 2022).

The accounting profession plays an important role in society. Investors, creditors, entrepreneurs and other sectors of the business community, as well as governments and the general public rely heavily on the accounting profession for sound financial accounting and reporting, effective management of financial resources. The nature of work as an accountant involves ethical issues in the daily duties of accountants that require good moral judgment. Accountants are expected to behave with integrity and objectivity and act in the public interest. Even though accountants are governed by a code of ethics issued by accounting bodies, unethical acts still occur. The scandal and unethical behavior it contains for accountants has placed stakeholders in skepticism about the ethics of accountants and the accounting profession, which has a negative impact on the image of the accounting profession in society (I. Ebaid, 2020).

The causal factors that must be eliminated to prevent fraud are best described in the Fraud Triangle. According to this theory, fraud occurs where the conditions are right for it to occur. The Fraud Triangle consists of the following three factors which are generally present when fraud occurs (Murphy & Dacin, 2011). These factors are also mentioned as fraud risk factors. First, being under pressure or having incentives provides an excuse to commit fraud. Second, current circumstances, such as ineffective or non-existent controls, and the ability of students to override the stated controls provide opportunities for perpetrators to commit fraud. In addition, for the latter, rationalization is necessary for those who commit fraudulent acts. Although the character, attitudes, or ethical values of some individuals allow them to knowingly and easily commit fraudulent acts, honest individuals can also commit fraud when faced with sufficient pressure. The greater the incentive or pressure, the more likely an individual will be able to rationalize acceptance of committing fraud. As a result, fraud involves pressure for commitment, a case that is perceived as an opportunity to do so and some rationalization of action (Bicer, 2020).
Previous studies that used perspectives related to the Fraud Triangle on academic fraud had different results. Regarding the pressure factor (Becker et al., 2006; Hardiana et al., 2021; Ramadhan & Ruhiyat, 2020; Wandayu, 2019; Yuliana et al., 2019) the results of his research state that pressure has a positive effect on the academic fraud. While (Oktarina, 2021) state that pressure has no effect on academic cheating. (Becker et al., 2006; Hardiana et al., 2021; Wandayu, 2019; Yuliana et al., 2019) examined the opportunity variable, the results showed that opportunity had a positive effect on the academic cheating. Different results are shown by the (Oktarina, 2021; Ramadhan & Ruhiyat, 2020) study which states that opportunity has no effect on academic cheating. Furthermore, related to the rationalization variable, the results of the study (Becker et al., 2006; Hardiana et al., 2021; Ramadhan & Ruhiyat, 2020) show that rationalization has a positive effect on academic cheating, while research (Wandayu, 2019; Yuliana et al., 2019) shows that rationalization has no effect on academic cheating.

This study tries to use the concept of the fraud triangle in revealing academic fraud. The concept of the fraud triangle has been widely used in research related to fraud in business.

**Literature Review**

**Fraud Triangle Theory**

The Fraud Triangle describes three elements that are present when fraud occurs. The three elements are incentive/pressure, opportunity, and rationalization/attitude. With regard to academic cheating, incentives/pressures focus on getting good grades, opportunities to manifest themselves in an environment where no one is watching. Rationalization/attitude becomes common and can be forgiven when there is a perception that “everyone does it” (Becker et al., 2006).

**Academic Cheating**

Cheating is defined as acting dishonestly or unfairly to gain an advantage. When applied to an academic environment, this definition provides students with various opportunities to engage in cheating behavior. A review of the literature identified a number of examples of behavior that constitute fraud. This includes, for example: unauthorized use of material in exams or assignments; fabrication, reference or yield information; intentional plagiarism; giving false excuses for missed exams; and facilitating or assisting other students to commit dishonest academic acts (McCabe & Trevino, 1997)

(Jensen et al., 2002) specifically identify cheating as a student’s attempt to present someone else’s academic work as his own. (Finn & Frone, 2004) define it as a violation...
of rules and standards required to complete homework and exams. (Cizek & Cizek, 2003) have classified fraudulent behavior in the academic field into three categories, namely: giving or receiving information from other people, using materials that are not allowed by the lecturer to complete assignments and taking advantage of weaknesses to gain an advantage, for example when the supervisor leaves the school exam room.

Pressure

Pressure is an individual's motivation to commit fraud, this can be financial or non-financial or internal pressure. Pressure is a motivation that leads to inappropriate behavior. If someone feels pressured, then he will commit fraud. Pressure is a person's motivation to commit fraud and is usually due to financial burdens. And according to (Wolfe & Hermanson, 2004), fraud is more likely to occur when someone has an incentive to do so. More than that, pressure is caused by conditions, circumstances, or demands.

The pressure referred to in this study is pressure that comes from within the actor (internal) and pressure that comes from outside the actor (external) such as financial pressure or pressure from parents related to the grades that must be obtained by students while studying. Parents urge students to get good grades in the hope that college can be completed immediately so that parents do not bear the cost of tuition which always increases every semester. Pressure can be in the form of social pressure where individuals want their existence to be seen by others (Murphy & Dacin, 2011) With this pressure, it is possible for students to commit academic fraud such as cheating during an exam or copying a friend's assignment to complete an assignment (Oktarina, 2021).

H1. Pressure will increase online academic cheating behavior

Opportunity

Opportunity is a condition where an individual commits fraud due to the weakness of the situation and conditions so that the individual commits fraud without being detected. And they do this by using their skills. The bigger the weakness in the system, the bigger the cheating behavior. Opportunity is almost similar to pressure and according to (Albrecht et al., 1984) defines opportunity as an individual's increased opportunity to commit fraud due to six factors: (a) Lack of control to prevent and detect fraud; (b) Inability to assess the quality of performance; (c) Failure to discipline perpetrators of fraud; (d) Lack of control over access to information; (e) Indifference and inability to anticipate fraud; (f) Lack of inspection.
When the lecturer or exam supervisor is careless or does not pay attention to students, then that's when there is an opportunity or opportunity for students to discuss or cheat in doing assignments or exams in class. In addition, the existence of technological sophistication in the form of the internet also makes it easier for students to do assignments by copy-pasting without mentioning the original source. The existence of various kinds of opportunities that make students commit academic fraud.

H2: opportunity will increase online academic cheating behavior

Rationalization

Rationalization is an individual's consideration to commit fraud or self-justification before committing fraudulent acts. Rationalization is an internal conflict within the perpetrator in an attempt to justify his actions. This refers to the justification that inappropriate behavior is different from a criminal act. It is important to note that rationalization is difficult to see and observe, as is the impossibility of reading the minds of con artists. In this case it will be very different from one person to another because what is rational for one person is not necessarily for another (Meitriana et al., 2019).

Rationalization is an act of justification for what will be done. The justification is done on the grounds that everyone also does it, so that someone feels right if they do that action. This is wrong because not everything that many people do is actually the right thing to do. In this study, the rationalization in question is the justification made by students when they commit academic fraud such as cheating on exams. Students assume that cheating on exams is a common thing to do and many people do it so students will do it.

H3. rationalization will increase online academic cheating behavior

Method

This research is a quantitative research using survey method. The population in this study were students of the Islamic Accounting Study Program semesters 2, 4, 6 and 8 who had participated in online learning in the period March 2020 to March 2022.

The variables in this study consist of the dependent variable, namely academic cheating behavior (FRAUD) whose statement indicators are taken from (Stone et al., 2010) and the independent variables, namely from the dimensions of the fraud triangle indicator taken from (Shbail et al., 2022) namely Pressure (PRESSURE), Opportunity (OPPORTUNITY), Rationalization (RATIONAL).
This study uses multiple regression analysis to examine the effect of pressure, opportunity, rationalization variables on online academic cheating behavior. The regression equation in this study is as follows:

\[ FRAUD = \alpha + \beta_1 \text{PRESSURE} + \beta_2 \text{OPPORTUNITY} + \beta_3 \text{RATIONAL} + \varepsilon \]  

(1)

Result and Discussion

Table 1 shows the demographic characteristics of the respondents in this study

<table>
<thead>
<tr>
<th>Variable</th>
<th>Amount</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>28</td>
<td>13.8</td>
</tr>
<tr>
<td>Female</td>
<td>175</td>
<td>86.2</td>
</tr>
<tr>
<td>Grade Level</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>40</td>
<td>19.7</td>
</tr>
<tr>
<td>2</td>
<td>101</td>
<td>49.8</td>
</tr>
<tr>
<td>3</td>
<td>50</td>
<td>24.6</td>
</tr>
<tr>
<td>4</td>
<td>12</td>
<td>5.9</td>
</tr>
<tr>
<td>Age</td>
<td></td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>14</td>
<td>6.9</td>
</tr>
<tr>
<td>19</td>
<td>62</td>
<td>30.5</td>
</tr>
<tr>
<td>20</td>
<td>65</td>
<td>32</td>
</tr>
<tr>
<td>21</td>
<td>46</td>
<td>22.7</td>
</tr>
<tr>
<td>22</td>
<td>16</td>
<td>7.8</td>
</tr>
</tbody>
</table>

The table shows that more than 80 percent of the respondents in this study were women, second year students and 20 years old. Then the results of testing the data using multiple regression analysis are shown in table 2

<table>
<thead>
<tr>
<th>Variable</th>
<th>Hypothesis</th>
<th>Coefficients</th>
<th>Sig</th>
<th>Conclusion</th>
</tr>
</thead>
<tbody>
<tr>
<td>PRESSURE</td>
<td>+</td>
<td>0.356</td>
<td>.009</td>
<td>Hypothesis supported</td>
</tr>
<tr>
<td>OPPORTUNITY</td>
<td>+</td>
<td>1.153</td>
<td>.000</td>
<td>Hypothesis Supported</td>
</tr>
<tr>
<td>RATIONAL</td>
<td>+</td>
<td>-0.048</td>
<td>.701</td>
<td>Hypothesis not Supported</td>
</tr>
</tbody>
</table>

The pressure does not only arise when students do offline learning, even when online learning the pressure still arises. Therefore, cheating is generally carried out for smooth study and students get good grades/IP. The pressure to get good grades/IP is still the most dominant pressure factor that is often felt by students. Grades/IPs have
a big impact on students because grades can be a symbolic reflection of the success of the studies they are undergoing, so it is not uncommon for many students to place more importance on grades than the knowledge they get. Pressure to get good grades/GPA does not only come from friends, but also pressure to get good grades from external parties, such as from scholarship providers, parents and parties from the workplace (Setyawan & Kristianti, 2021).

The results of this study are in line with research (Becker et al., 2006; Hardiana et al., 2021; Ramadhan & Ruhiyat, 2020; Wandayu, 2019; Yuliana et al., 2019) which states that pressure increases the academic cheating behavior.

The greater the opportunity, the greater the desire of students to commit academic fraud online, especially with low supervision. Opportunities can arise when a system of control or supervision is weak and the application of sanctions that are not firm on the part of the lecturer. Students will commit acts of cheating when they are depressed and in such circumstances the supervisor is negligent in carrying out their duties, namely supervising properly and carefully, besides that, because supervisors who do not apply clear and firm sanctions to students who are indicated to be cheating will make it easier for them to commit fraud. academic cheating (Setyawan & Kristianti, 2021).

(Becker et al., 2006; Hardiana et al., 2021; Wandayu, 2019; Yuliana et al., 2019) in their research also show results that are in line with this study. That is the opportunity to be able to increase students' behavior to commit online academic fraud.

The results of this study are in line with research (Wandayu, 2019; Yuliana et al., 2019) which shows that rationalization is not able to influence the behavior to commit academic fraud. Rationalization is a fraud perpetrator who seeks justification before committing a crime. Seeking justification is a necessary part of the crime itself, even part of the motivation to commit a crime. When a person's rationalization does not affect the intention to commit academic fraud, then there are other factors that will influence someone to commit academic fraud. Academic fraud arises due to the interaction of various factors, both internal (derived from the perpetrator) and external (derived from the environment). Internal factors include academic self-efficacy, need for approval belief, work ethic, academic achievement index, self-esteem, ability/competence of academic motivation, attitude, level of education in learning techniques (study skills), and morality.

External factors include faculty responses to fraud, supervision by teachers, application of regulations, behavior of other students and the country of origin of the perpetrators of fraud. Based on these internal and external factors, it can be concluded
that encouraging the occurrence of academic cheating, because (1) the perpetrators do not know that academic cheating should not be done, (2) the perpetrators do not know that academic cheating cannot be done, but believe that they can do it without being caught, (3) the perpetrator believes that if his friend finds out about the fraud he has committed, the friend will not report it to the party giving the sanction, (4) the perpetrator does not believe that sanctions will be carried out, and (5) the perpetrator does not feel ashamed if he is found to have committed fraud (Wandayu, 2019).

Conclusion

The result of this study shows that two dimensions of fraud triangle able to increase academic cheating behavior. The dimensions are pressure and opportunity, while rationalization does not affect the academic cheating behavior.

Further research that can be developed in this study is the potential for more qualitative research on the effect of COVID-19 on the behavior of accounting students. In addition, further research can use a mix method research method by combining questionnaire surveys and qualitative methods by conducting in-depth interviews with selected informants so that they can get clearer answers.

The findings of this study have several implications. These findings can not only help the education system in colleges to understand how severe the problem of online cheating is among students, but they can also assist universities in identifying the underlying motives behind cheating behavior during these difficult times. Such understanding is critical to helping these institutions come up with a more equitable scoring system for student performance while adopting online learning systems as the primary approach to education in the country. They should also think about taking more stringent measures to reduce online cheating. If no action is taken, the chances that there will be widespread cheating behavior as students have more to gain from cheating but the chances of being caught are almost zero.

References


