

The Effect of Fraud Diamond Theory and Level of Religiosity toward Academic Fraud to Undergraduate Students

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ABSTRACT: This study aims to examine the effect of Fraud Diamond and level of religiosity towards academic fraud to undergraduate students. The population of this study was 1,568 undergraduate students of Open University UPBJJ Ternate, with a total sample of 350 and an observation sample of 205. The method used is multiple regression analysis using SPSS. The results of this study indicates that the variables of rationality affect of academic fraud, while the variables of pressure, opportunity, capability and level of religiosity do not affect the academic fraud. The results of simultaneously pressure, opportunity, rationality, capability and level of religiousness together effect the academic fraud.

KEYWORDS: Academic Fraud, Capability, Level of Religiosity, Pressure, Opportunity, Rationality

I. INTRODUCTION

Human Resources have an important role in bringing a nation forward. Human resources are stating to be qualified, if they have educational institutions that guarantee the quality of graduates in every level of education. Education, that is mandated in UUD 1945 Number 20, year 2003 Article 3: states that national education functions to develop capabilities, shape dignified national character and civilization in order to educate the life of the nation.

But in fact, sometimes the purpose of education is only limited to obtaining a diploma certificate, so that the education process experiences misdirection, where this condition causes students to take the stages of completing their studies no longer pay attention to quality in the education process, but pursue good grades in various ways (Herlyana et al, 2017).

Academic fraud phenomena occur in some countries. Agud (2014) stated that up to 94% of students admitted to having committed academic fraud in the form of cheating in examinations and plagiarism. Whereas in Indonesia, the survey results of Litbang Media Group in to 480 adult respondents in six big cities in Indonesia; Makassar, Surabaya, Yogyakarta, Bandung, Jakarta, and Medan showed the majority of students, both in school and tertiary institutions do fraud in the form of cheating (Bani and Munirah, 2013).

According to Munira and Nurkhin (2018) Academic Skills occur in all levels of education, both Basic Education and Higher Education. This form of fraud will have a negative impact on their career. According to Wilopo (2013) the results of the Mahkamah Constitution's ruling on corruption in 2003 to 2011 show that more than 70% of perpetrators of corruption in Indonesia are highly educated workers. The results of Nurkhin and Fachrurrozi (2018) show that Accounting Education students of the Faculty of Economics UNNES often conducts academic fraud in the form of wrong way of cooperation in completing group assignments.

In discussing about dishonest behavior, the theoretical basis used is the Theory of Planned Behavior which includes; behavioral beliefs, normative beliefs and control beliefs, while the act of deficiency is based on the theory of fraud triangles developed by Cressey (1950) in Tuanakotta (2013) using three basic elements; because of pressure, opportunity and rationalization. Later developed by Wolfe and Hermanson (2004) in Tuanakotta (2013) known as "Fraud Diamond" adding one basic element, called capability. Besides preventing the occurrence of stress, opportunity, and rationalization, it is necessary to pay attention to individual's capability from those who have the personal ability to commit fraud.

Many of the studies conducted are related to Fraud Diamond, for example; Agud (2014); (Nursani and Irianto, 2014); Boyle, DeZoort and Hermanson (2015); Pamungkas (2015); Dewi (2016); Nurkhin and Fachrurrozi (2018); Zaini et al (2018); Hairiri et al (2018). The results from Pamungkas (2015) show that there is a positive influence between pressure, opportunity and rationalization of academic fraudulent behavior. This result is supported by the research conducted by Dewi (2016), which shows that pressure, opportunity and rationalization have a positive effect on students' academic fraudulent behavior.

In contrast to the results of data research above, Nursani and Irianto (2014) emphasized that pressure did not affect academic fraudulent behaviour, while rationalization and opportunities had a positive effect. Besides, the results of Boyle's, DeZoort and Hermanson's research (2015) shown that Pressure, Opportunity and Rationalization have an effect on the level of risk of fraud. It is different from the results of research conducted by Zaini, et al. (2015). It shows that pressure has a positive effect on academic fraud, while rationalization and opportunity have no effect. In contrast, the result of the study by Pradila (2016) shows that pressure and opportunity have a positive effect on academic fraudulent behavior, while rationalization has no effect. Nurkhin and Fachrurrozi's (2018)' study showed that pressure and rationality had a positive effect on academic fraud while opportunity and ability did not affect on academic fraud. In contrast to the results of the study of Zaini et al. (2018) and Hariri et al. (2018), it was shown that partially, pressure had no significant effect on academic fraudulent behavior, whereas opportunity, rationalization and ability are partially had a significant positive effect on academic fraudulent behavior.

The level of Religiosity can also influence someone to execute the academic fraud. According to Basri (2015), the frequent occurrence of fraud is caused by students that are not having a good awareness. Therefore, students must be equipped with an understanding of religion as a controller of actions that are in accordance with cultural values and religious in order to prevent fraud.

Purnamasari (2013) and Zamzam, et al (2017) prove that religious factors that influence academic fraud in terms of moral aspects are in the middle criteria tend to be high, where the percentage shows that the middle criteria tends to be balanced with high criteria. While Pamungkas (2015) proves that someone who has a high level of religiosity has more ethical attitudes in all aspects of life, which makes them to have less willing to commit fraudulent behavior.

This study refers to the study of Zamzam, et al. (2017). However, it has the different scopes of universities. Zamzam, et al (2017) using undergraduate Students in Ternate as an object in their research, while this research was conducted to undergraduate students at Open University UPBJJ Ternate in all branches of regions of North Maluku.

Based on the previous data interpretation, there are still many inconsistencies from the results of previous studies, therefore the researchers believe that it is necessary to conduct this research because researchers also believe that there are very view studies about the academic fraudulent behavior in North Maluku, especially in the scope of Open University. In fact, the academic fraudulent behavior can occurs in all educational institutions. Therefore, the researchers are encourage to conducted reserach entitled, "**The Effect of Fraud Diamond Theory and Level of Religiosity towards Academic Fraud (A Case Study to Undergraduate Students at Open University UPBJJ Ternate).**"

The aim of this study is to examine the effect of pressure, opportunity, rationalization, capability and the level of religiosity towards academic fraud on students. While the significances of this study are expected to contribute; **First**; Fraud Diamond is not only found in financial sector but also can affect the academic fraud behavior. **Second**; Gain more insight related to academic fraudulent behavior, becomes a reference for other researchers who want to examine the similar topic, and to motivate others in conducting research with the same cases to students, educators, and administrative officers in the future, and **Third**; as input for the University and staffs to minimize the occurrence of academic fraud for students.

II. LITERATURE REVIEW

Theory of Planned Behavior (TPB) is a theory developed by Fishbein and Ajzen (1991) which was an originally rational theory. Theory of planned behavior is a theory used to measure behavioral intention as a predictor of behavior that describes the relationship between beliefs, attitudes, behavior, and perceived behavior control.

2.1. Fraud Triangle Theory

The main theory form this research is a fraud triangle theory. The concept of fraud triangle theory was first introduced by Donald R. Cressey (in Tuanakotta, 2013) the results of his research entitled *Other People's Money: A Study in the Social Psychology of Embezzlement* which explains that there are three main reasons why someone commits fraud, namely pressure (pressure), opportunity and rationalization. But according to Wolfe and Hermanson (2004) in Tuanakotta (2013) states that to improve fraud prevention and detection, it is necessary to consider the fourth element. In addition to dealing with pressure, opportunity, and rationalization, one must also have to be considered "individual capability", that is a personal quality and ability that play a major role in fraud, known as "Fraud Diamond" by adding one basic element, namely Capability; the position of someone who has great influence and authority in an organization provides an opportunity to commit fraud.

2.2. Level of Religiosity

The term religiosity comes from the word religion which means the religious system and one's beliefs. Widiana (2013) defines religiosity is the appreciation of one's religious values in the form of true religious obedience and its understanding. It is also implemented in daily life. To know the level of religiosity of a person, it can be seen from its religious expression that is the ability of a person to recognize or understand the religious values. Therefore, religious maturity can be seen from a person's ability to understand, appreciate and apply the noble values of the religion that has been adhered in daily life. According to Mangunwijaya (1991) in Yusuf (2015), a person adheres to a religion because of the belief of that religion itself. Therefore he tries to be a good believer. Belief is displayed in every religious behavior that reflects obedience to the religion.

2.3. Academic Fraud Behavior

Davis and Gallant, (2009), define fraudulent behavior as "deceiving or depriving by trickery, defrauding misleading or fool another". If the statement is related to the term of academic fraud, it becomes an act carried out by students to perform the academic fraud, obscure or deceive the instructor. In this case, the instructor may believe that academic works resulted by students are their own work.

Eriksson and McGee (2015) explain that academic fraud consists of four main categories. The first, it includes the use of intentional aid materials or obtaining invalid information in the exam. The second, there is forgery or discovery of information or quotations. Third, facilitation is related to behavior that helps other students engage in academic fraud. The last is plagiarism, which refers to the deliberate use, adoption or

reproduction of ideas, words or statements from other people as their own without acknowledgment from the author.

Based on the description above, the hypotheses can be formulated as follows:

- H1: Pressure influences academic fraud behavior.
- H2: Opportunity influences academic fraud behavior.
- H3: Rationalization affects academic cheating behavior.
- H4: Capability affects academic fraud behavior.
- H5: The level of religiosity influences academic fraud behavior.

III. RESEARCH METHODS

This research will be conducted on undergraduate students in Open University UPBJJ Ternate due to the research on academic fraudulent behavior in North Maluku is still rarely found, even though, academic fraudulent behavior can occur in all educational institutions.

The type of research used in this study is hypothesis testing that is explaining phenomena in the form of causal research relationships. The type of data in this study is subject data in the form of opinions, attitudes, experiences or characteristics of a person or group of people who are the subject of research (respondents). Data sources are used in primary data research.

The population in this study was 1,568 students, grouped into three sub-populations based on the year of entry and which was still active in the year of 2014, 2015, and 2016. The active class of 2017 is not grouped into sub-populations because 2017 is not yet has a study report when the research questionnaire was distributed. The basis of sample selection uses disproportionate stratified random sampling in order to the each important segment of the population is represented. Where the level of population percentage level is 22% from 1,568, so the sample in this study was 205.

When the data had been collected, it continued to be analyzed. The data from the questionnaires were scored and analyzed using statistical tests. The method used to test is multiple regression analysis with the IBM SPSS 21 program. Multiple regression analysis was chosen to be used in this study because multiple regression techniques can summarize directly about the effect of each independent variable that is used partially or jointly (Algifari, 2015)

The analysis method contains tests of data obtained from the results of respondents' whether there is a significant influence between pressure, opportunity, rationalization, and the level of religiosity on academic fraudulent behavior. The statistical equation used is:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \beta_8 X_8 + \epsilon$$

Y = Academic Cheating Behavior

α = constant

β_1 - β_5 = Regression Coefficient

X1 = Pressure

X2 = Opportunity

X3 = Rationalization

X4 = Ability

X5 = Level of Religiosity

ϵ = Error

IV. RESULTS AND DISCUSSION

350 questionnaires were distributed. 205 questionnaires were returned. The observation sample was 205. For more details about the research respondents, see Table 1.

Table 1. Distribution of Questionnaires

Information	Number of Questionnaires	Percentage
Distributed	350	100%
Not returned	(145)	(41%)
Incomplete	(0)	(0%)
Observation sample	205	59%

Source: Primary data processed, 2017

4.1. Descriptive Statistics

Descriptive statistics aim to provide an overview of the characteristics of research data. For more details, it will be explained based on the frequency of each variable below.

Table 2. Descriptive statistics

Variabel	N	Minimum		Maximum		Mean		Std. Deviation	
		Scale	Total	Scale	Total	Scale	Total	Scale	Total
Pressure	205	1.00	7.00	4.29	30.00	2.4702	17.3268	0,45221	3.20470
Opportunity		1.00	5.00	4.00	20.00	2.4605	12.2780	0,58263	2.87753
Rasionalization		1.14	8.00	3.71	26.00	2.2135	15.5610	0,53931	3.77069
Capability		1.00	7.00	4.29	30.00	1.7882	12.4390	0,51314	3.56349
Level of religiosity		1.00	7.00	5.00	35.00	4.2574	29.8244	0,46866	3.27773
Academic fraud		1.00	7.00	3.29	23.00	1.4054	9.8341	0,45458	3.17956

Source: Primary data processed, Researcher, 2018

Table 2 shows that the total research data (N) is 205 units of analysis. Each variable has a minimum value, maximum value, mean value and varying standard deviation values. For opportunity variables has a minimum value of 1 and a maximum value of 4.29 with a mean

value of 2.4702. While the standard deviation value is 0.45221. The opportunity variable has a minimum value of 1.00 and a maximum value of 4.00 with a mean value of 2.4605. While the standard deviation value is 0.5867. The rationality variable has a minimum value of 1.14 and a maximum value of 3.71 with a mean value of 2.3135 and a standard deviation of 0.53931. Capability variables have a minimum value of 1.00 and a maximum value of 4.29 with a mean value of 1.7882. While the standard deviation value is 0.51314. Furthermore, for the level of Religion variable has a minimum value of 1.00 and a maximum value of 5.00 with a mean value of 4.2574 and a standard deviation of 0.46866. It can be concluded that the quality of all variables is quite good, because the mean is greater than the standard deviation so that the standard error of each variable is small.

4.2. Hypothesis Testing

Multiple regression analysis model was used to test the effect of pressure (X1), opportunity (X2), rationalization (X3), Ability (X4), Greed and the level of religiosity (X5) on the dependent variable academic cheating behavior (Y). The results of the regression analysis are presented in Table 3 below:

Table 3. Results of Multiple Regression Analysis

Independent Variable	Regression Coefficient	T Count	Sig.
Pressure	0,088	1,186	0,237
Opportunitu	0,009	0,002	0,999
Rasionalization	0,153	2,491	0,014
Capability	0,022	0,331	0,741
Level of Religiosity	-0,026	-0,416	0,678
Constant	= 0,107		
R	= 0,507		
R Square	= 0,257		
Adjust R Square	= 0,227		
F hitung	= 8,488		
F	= 0,000		
N	= 205		

Source: Primary Data Processed, 2018

Based on the results of multiple regression analysis in Table 3 using a significance level of 5% (0.05), a multiple regression equation can be found in this study:

$$Y = 0,107 + 0,088X_1 + 0,009X_2 + 0,153X_3 + 0,022X_4 - 0,026X_5 + e$$

The Constant value obtained is 0.107. This means that if the independent variables (pressure, opportunity, rationalization, capability, and level of religiosity) do not exist or are zero, then the amount of academic fraudulent behavior is 0.107

The pressure variable has a positive regression coefficient of 0.088 with a significance level of 0.237 > 0.05, so if the variable pressure increases, even 1 unit does not contribute to the academic fraud variable.

Opportunity variable has a positive regression coefficient of 0.009 with a significance level of 0.999 > 0.05, so that if the opportunity variable increases, even 1 unit does not contribute to the academic fraud variable.

Rationalization variables have a positive regression coefficient of 0.153 with a significant level of rationalization variables of 0.01 < 0.05, meaning that if there is an increase in rationalization of 1 unit, then academic fraud behavior will increase by 0.153, assuming that other independent variables are considered constant.

Capability variable has a positive regression coefficient of 0.022 with a significance level of variable capability of 0.741 > 0.05, so that if the variable capability increases, 1 unit does not contribute to the academic fraud variable.

The variable level of religiosity has a negative regression coefficient of -0.026, with a significance level of 0.678 > 0.05. So if the variable needs increases, even 1 unit does not contribute to the academic fraud variable.

The magnitude of the relationship of the independent variables consisting of pressure, opportunity, rationalization, capability, and the level of religiosity, jointly influence the academic fraud behavior indicated by R, which is 0.509. These results can be said that the relationship of independent variables and the use of accounting information are moderate.

Adjusted R² value is 0.507. This means that 51% of the dependent variable (academic fraud behavior) is explained by independent variables (pressure, opportunity, rationalization, capability and level of religiosity), the remaining 49% is explained by other variables that are not mentioned in this study.

Simultaneous Test Results (Test F) in the regression model with a significance level of 5% for a sample of 205 can be seen in Table 4.18 that F value in the model is 8.488 with a significance interval of 0.000. This shows that pressure, opportunity, rationalization, capability and the level of religiosity all together have an influence on academic fraudulent behavior.

Partial Test Results (T Test) with a significance level of 5-10% can be seen in Table 4.18. The explanation is as follows:

1. Pressure has a significant level of 0.237, the significance value of <0.05 indicates that partially, pressure does not affect the academic fraudulent behavior. Thus, hypothesis 1 in this study was rejected.
2. Opportunity has a significant level of 0.999 significance value of >0.05 indicating that partially, opportunity does not have a positive effect on academic fraudulent behavior. Thus, hypothesis 2 in this study was rejected.
3. Rationalization has a significant level of 0.014. Significance value <0.05 indicates that partially, rationalization affects academic fraudulent behavior. Thus, hypothesis 3 in this study was accepted.
4. Capability has a significant level of 0.741. Significance value of > 0.05 indicates that partially, capability does not affect academic fraudulent behavior. Thus, hypothesis 4 in this study was rejected.
5. The level of religiosity has a significant level of 0.678. The significance value <0.05 shows that partially, the level of religiosity has no effect on academic fraudulent behavior. Thus, hypothesis 8 in this study was rejected

V. DISCUSSION

5.1. The Effect of Pressure toward Academic Fraud

The results of this study provide empirical evidence that pressures have no effect on academic fraudulent behavior. These results indicate that students who have pressure, both internal pressure or external pressure to get good achievement or scores can be well controlled by improving student self-learning. The results of this study are also in accordance with the demographic results of students who showed that, in general, students had a high interest in independent learning with an average study hour of 1-2 every day. In addition, in Open University that learning system is online, transparent and accountable, can prevent the possibility of students to commit fraud, so that students who experience pressure under any conditions have no impress to conduct the academic fraud. The results of this study are in line with the theory of achievement motivation (need for achievement), which explains that when a person has the motivation for high achievement, it also has the capability by studying dilligently to better understand the lesson.

The results of this study do not support Diamond theory, which states that pressure is one of the factors that encourages fraud. The results of this study also contradict to the research conducted by Purnamasari (2014), Zaini et al (2015), Pradila (2016) and Zamzam, et al (2017) who stated that pressure has the effect on academic fraudulent behavior. But the results of this study support the results from Nursani and Irianto (2014) which prove that pressure does not affect academic fraudulent behavior.

5.2. The Effect of Opportunity toward Academic Fraud Behavior

The results of this study provide empirical evidence that opportunity does not affect academic fraudulent behavior. The results of this study indicate that students of Open University UPBJJ Ternate have a pattern of thinking that has been formed with an online learning system and independent learning, so that the opportunity to achieve good academic value does not affect the academic fraud. According to Zamzam, et al. (2017) fraud can easily occurs when there are opportunities. There is an opportunity when there is a weakness of a system such as lack of control and imprecise application of sanctions. The internet facilitie also becomes an opportunity used by students to do frauds such as copy then paste the quotation without including the source.

The results of this study do not support fraud Diamond Theory, which explains that opportunity has an influence on the occurrence of fraud. But the results of this study support Zaini et al (2015) Research; Zamzam, et al (2017) and Nurkhin and Fachrorrozie (2018) who prove that opportunity does not affect academic fraudulent behavior.

5.3. The Effect of Rationalization toward Academic Fraud Behavior

The results of this study provide empirical evidence that rationalization affects academic fraudulent behavior. That is, students will rationalize and deliberately commit fraud, if in their learning environment, there is fraud such as; cheating and plagiarism which is considered normal or there is no prior sanction that give the effect of being punished towards the perpetrators of fraud.

This study does not support the results of the study of Zaini et al. (2015); Pradila (2016); Zamzam, et al (2017), which states that rationalization has no effect on academic fraudulent behavior, but the results of this study support Purnamasari's research (2014); Nursani and Irianto (2014); Pamungkas (2015) and Nurkhin and Fachrorrozie (2018) who proved that rationalization had an effect on academic fraudulent behavior. The results of this study also support Diamond theory that rationalization affects fraudulent behavior.

5.4. Capabilities (Capabilitay) Affect toward Academic Fraud Behavior

The results of this study provide empirical evidence that ability does not affect academic fraudulent behavior. The results of the study showed that one's abilities did not affect the level of academic fraud. This means that if students who have the ability and strategy in managing good academic performance do not affect fraud in academics. This is because the learning system applied by Open University, which is in online or face to face, has a learning session and determines the final value of students through several stages of control, therefore, the academic fraud is difficult to practice. Students are competing to obtain good academic performance by increasing their self-learning through mastering the course modules or increasing learning by utilizing the online system provided by the Open University.

The results of this study are contrast to the research of Zamzam, et al (2017) and Nurkhin and Fachrorrozie (2018), which show that students who have the ability to commit the academic fraud tend to be more likely to practice more often than those who do not have the ability.

5.5. The Effect of Level of Religiosity toward Academic Fraud Behavior

The results of this study provide empirical evidence that the level of religion does not affect academic fraud behavior. This means that either students have high or low levels of religiosity, they have no effect on academic fraud. The results of this research is also contrast to Purnamasari (2013); Pamungkas (2015); Zamzam, et al (2017); Herlyana, et al (2017), which states that the level of religiosity has a negative effect on academic fraudulent behavior. However, the result of this study support Wibowo (2016), which shows that students with high religiosity do not show a lower tendency to conduct academic fraud or religiosity does not affect the academic fraud.

VI. CONCLUSION

Based on the results of the research, it can be concluded as follows: Pressure does not affect academic fraud behavior. Opportunity does not have a positive effect on academic fraud behavior. Rationalization has an effect on academic fraud behavior. Capability does not affect academic fraud behaviour, and the level of religiosity has no negative effect toward academic fraudulent behavior.

VII. LIMITATIONS

Based on the results, it needs to be improved. There are some limitations from this study: The first; The data from respondents through questionnaires might affect the results of the study because the respondents' answers that were delivered did not necessarily reflect the real situation. Second; this study only uses eight variables, which can explain 22% of academic fraudulent behavior, while 78% is explained by other variables, but not included in this model.

VIII. SUGGESTIONS

Based on the conclusions from this study, it can be suggested as: The first; In further research can add interview technique and observation in the method of data collection in order to obtained more the accurate answer. The second; it is expected for the further research to expand the population in order to describe the results in general, broad, or more varied. The third; Future studies can use other variables that are possible to have the effect on academic fraudulent behavior such as the variables associated to the pentagon theory.

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