

DIAMOND FRAUD ANALYSIS OF BEHAVIOR FRAUD ACADEMIC DURING STUDENT ONLINE LEARNING ACTION IN BANDAR LAMPUNG

Yolanda Farhanun Misyarni Putri¹, Fedi Ameraldo², Muhtad Fadly³
Universitas Teknokrat Indonesia¹²³

fmpyolanda4@gmail.com¹

Abstract

This study aims to analyze the effect of diamond fraud on academic fraud behavior during online lectures using a quantitative approach. The author chose accounting students in Bandar Lampung as research subjects. The type of data used is primary data obtained directly from online surveys. The sampling procedure for data collection was by purposive sampling. A sample of 100 respondents with the Slovin formula was found. The data analysis technique uses validity, reliability, classical assumption tests, F-test hypotheses and T-tests, and multiple linear regression tests which are processed with SPSS software version 21. The results show that partial pressure and opportunity have no significant effect on academic fraud behavior during online lectures for accounting students in Bandar Lampung, while rationalization and ability have a positive and significant effect on behavior academic fraud during online lectures for accounting students in Bandar Lampung. In this study shows that all independent variables have a significant effect simultaneously.

Keywords: Fraud Diamond, Fraud Academic, and Learning Effectiveness

INTRODUCTION

The Covid-19 pandemic period has occurred for the last 2 years and is still ongoing today. The high case is the Ministry of Education and Culture of the Republic of Indonesia issued circulars No. 2 of 2020 and No. 3 of 2020 concerning the Prevention and Handling of Corona Virus Disease. Not only affecting health, the COVID-19 pandemic also affects economic conditions and education. To achieve a bright future, education must be carried out during a pandemic like this. On March 9, 2020, the government treats learning from-home activities for students and students so that teachers do their work from home through video conferencing, digital documents, and other bold means (Kemendikbud, 2020).

Online lectures are learning that uses the internet network with many types of interactions that can be used such as through Spada, Zoom meetings, Whatsapp groups, Google meets, etc. Online learning forms social distancing attitudes set by the government and universities to reduce the potential for the spread of the COVID-19 virus. According to a quote from Kompasiana who interviewed one of the students explaining that during online lectures the student felt many difficulties in learning ranging from not understanding the material given by the lecturer who sometimes only gave material in the form of PPT, then when explaining the material through zoom, the student was hit by internet signal problems. bad so that the video becomes unclear and the student experiences delays in the explanation delivered by the lecturer so that students feel inefficient in carrying out learning (Sardilah, 2021).

As a result of not understanding the learning material delivered by the lecturer, eventually, students will commit fraud during the learning process which is usually referred to as Academic Fraud. This cheating is done solely to shorten the time in doing the task, and to produce good grades. Some of the fraudulent actions taken by students include cheating on exams, copying friends' answers, plagiarism by copying writings from the internet without being summarized first and not even including the source, preparing cheats for exams, and many other actions that can be categorized into criteria for committing academic fraud. The results of research conducted by Rangkuti (2011) in the journal (Djaelani et al., 2022) conducted at one of the public universities in Indonesia. His study showed that 90% of college students cheated academically by taking their friends' answers during exams.

The problem of academic dishonesty has caused some significant concern due to its intensity and possibility to cause degradation in academic quality for students and institutions. The behaviors and stress factors that exist in students are found and related to academic dishonesty, where they have poor management time, pressure to get better grades, and many tasks that become a burden for them. These are some of the driving factors for committing to academic dishonesty. Meanwhile, the minimum supervision by lecturers for assignments given to students by allowing the open search for sources of answers on the internet, and the lack of penalties imposed on perpetrators who commit fraud provide opportunities for students to engage in dishonest behavior. Students then justify their actions by rationalizing that there are unclear academic policies and perpetrators feel that no one feels disadvantaged by their actions (Heriyati & Ekasari, 2020).

Cheating behavior has the ability in him such as not having guilt after cheating when the perpetrator is confident in carrying out his actions so that the perpetrator easily invites his closest friends to follow his way to cheating behavior

to get good grades (Syahrina, 2020). Various reasons and actions shown by students in committing acts of dishonesty become perpetrators that influence the emergence of academic cheating behavior, namely Pressure, Opportunity, Rationalization, and Ability are factors that influence academic cheating and are known as the dimensions of diamond fraud.

LITERATURE REVIEW

Fraud Diamond Theory

Fraud Diamond Theory is a theory proposed by Wolfe & Hermanson (2004) in the journal (S. N. Dewi, 2020) states definition is "Fraud is a general term that includes all the various methods that human ingenuity can design and use by one person, individual skills. Personal qualities and skills play a huge role in creating the existence of three elements. These four elements are known as the "Fraud Diamond". This diamond fraud extends the previous theory of the fraud triangle. A lot of cheating doesn't happen without the right people with the right skills to apply the details of the scam. In other words, to become an imposter, you must have the skills and ability to commit fraud.

Pressure

Many of the perpetrators of their cheating actions will face some type of pressure to commit fraud. Perceived pressure is defined as the motivation that causes the offender to engage in unethical behavior. It is important to point out that it is considered that pressure can occur with all employees at any level of the organization and can occur for various reasons. Such pressure does not have to be real, if the perpetrators believe that they are suppressed, it can lead to fraudulent behavior.

Opportunity

The second element necessary for fraud to occur is opportunity. The existence of opportunities that exist in the organization has a great impact on a person's decision to commit fraud. If a vulnerable individual senses an opportunity due to a lack of inefficient internal control and has the ability or power to exploit this opportunity, the individual may commit fraud. The perceived opportunities are similar to the perceived pressures; the opportunity does not have to be real, the perpetrators must simply believe or see that there is an opportunity to take fraudulent actions.

Rationalization

Morally acceptable attitudes and rationalizations of behavior must occur before failure occurs. It is important to understand that cheaters do not consider their actions unethical, they only justify actions as ethical actions before cheating occurs.

Capability

fraudsters also have the necessary qualities and skills to commit cheating, and this person has recognized this particular fraud opportunity and can turn it into reality. Wolfe and Hermanson identified importantly observed trait traits related to an individual's capacity to commit fraud (Ruankaw, 2016).

Pressure is a personal and environmental condition that forces a person to cheat. I Gusti Ayu (2020) stated that the theory of pressure fraud can influence fraudulent actions that have an opportunity factor. This cheating usually occurs in the learning process in universities which is influenced by opportunity factors so that individuals dare to cheat in academics. In the research conducted (Nurjanah & Anggraeni, 2021) pressure did not have a significant impact on the academic violations of accounting students during online lectures. Because students can handle the pressure without committing academic violations, the pressure placed on students is less likely to behave badly. played no role. According to researchers, pressure has a significant impact on the academic cheating behavior of accounting students during online lectures.

H1: Pressure affects accounting student academic fraud

Albrecht (2003) in Isnan (2017) stated that opportunity is a situation of a person who has a combination of conditions to commit an act of cheating so that it is not detected. Academic cheating behavior arises as a result of the opportunity to cheat on exam activities and exercises. This environmental disregard for cheating states that with the increasing opportunities that exist Academic cheating is more likely to occur. in Yayuk et al. (2021), Opportunities have a major impact on the behavior of accounting students during online lectures. This is because students have the ability and the opportunity, so they easily commit academic cheating.

H2: Opportunities affect the academic fraud of accounting students.

Tuanakotta (2020:211) in I Gusti Ayu (2020) states that rationalization is an attitude of courage before committing a crime not after. So this is necessary to violate the law that is usually used by the perpetrator to maintain the identity of the perpetrator of the fraud. In the research of Yayuk et al (2021), rationalization has a significant effect on the

cheating behavior of accounting students during online lectures. In their search for self-justification, friends and circumstances can encourage others to cheat because they believe cheating is a rational act that does not harm others.

H3: Rationalization affects the academic fraud of accounting students.

Tuanakotta (2020:211) in (I.G.A.R.P.& Dewi & First, 2020) states that ability is an open situation to commit acts of cheating so that it occurs. In the case of students, the opportunity occurs due to a lack of control, as well as the ignorance of other parties, as well as the lack of examination so that they do not consciously know there is someone's attitude when committing fraud. A study by Yayuk et al (2021) found that the cheating behavior of accounting students during online lectures can have a significant impact. Students cheat because they feel that direct supervision, lack of witnesses, and the availability of the internet in online lectures make it easier for students to commit academic cheating (cheating).

H4: The ability affects the academic fraud of accounting students.

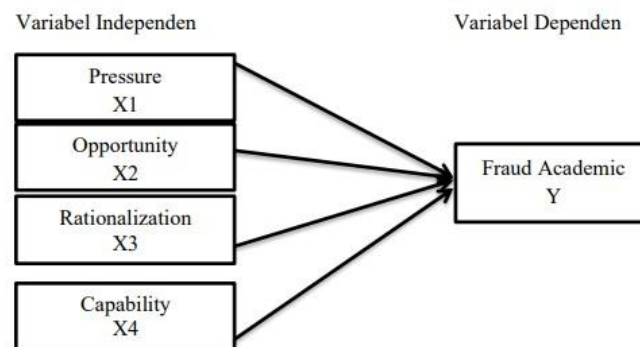


Figure 1. Conceptual Framework

RESEARCH METHOD

Population and Sample

The population used in this study was S1 students in the accounting study program who were or had conducted online lectures at universities in Bandar Lampung. The sample used uses the Purposive Sampling technique. Based on the calculation of the solvent formula, the n obtained was 95.73 so it was rounded to 100 samples used in this study.

Data collection technique

The data collection technique in this study uses the primary data collection method, which is data obtained directly by providing several questions to respondents through a questionnaire that will be distributed online.

Analysis Method

The method in this study uses a quantitative approach, namely the research as follows: the data is stated numerically and analyzed using statistical methods (EG. Carmines and R.A. Zeller (2006). Data analysis techniques use validity, reliability tests, classical assumption tests, F-test hypotheses, and T-tests as well as multiple linear regression tests processed with SPSS software version 21. Statistical Product and Service Solutions (SPSS) is an application program for analyzing statistics so that it is easier to understand how it is operated.

Operational Variables

In this section, state the variables used, and arrange them as in the example below:

1. Dependent variable:

-Fraud Academic (Y)

2. Independent variables:

-Pressure (X1)

-Opportunity (X2)

-Rationalization(X3)

-Capability (X4)

Table 1 Operasional Variabel

1	Pressure (X1)	
	Deliana, Siregar dan Nizma (2020), & Handayani (2021)	
	T1	When the teacher implements the learning system asynchronously (only using Spada, and online documents without video conferencing) it makes it difficult for you to understand the material provided without explaining that it causes you to commit academic cheating.
	T2	You find it difficult with the exam questions given so you cheat.
	T3	The demands of parents or other parties to maintain a high GPA during the online learning system.
	T4	The competition of grades with friends makes you cheat academically.
	T5	There is a sense of worry in you if your IP decreases during the implementation of the online learning system.
	T6	Lecture activities (organization, discipline, etc.) cause you not to have enough time to complete the task without cheating.
2	Opportunity (X2)	
	Handayani (2021) & Permata, Utami dan Purnamasari (2021)	
	P1	Internet technology makes it easy for you to cheat like copying and pasting without mentioning the source.
	P2	Seek efforts to work with your peers to do the exam together online/online via video conference even though the invigilator told you to turn on the camera during the exam.
	P3	Teachers are not meticulous in checking exam results, so you have the opportunity to plagiarize from the internet or ask your friends for answers.
	P4	There is a greater chance that you will cheat during the online exam than offline supervised by the proctor directly.
	P5	Individual assignments are given through google classroom or Spada at each meeting without any difference in work patterns for each student so that there is a feeling of laziness in doing assignments and just asking for answers from your friends through social media chat.
3	Rationalization (X3)	
	Permata, Utami dan Purnamasari (2021)	
	R1	You help or cheat on a friend during an exam as a form of friendship solidarity.
	R2	The absence of strict rules and sanctions so that it is normal to commit academic cheating.
	R3	Committing fraud during the online system takes place without the knowledge of others will not hurt and harm the other party.
	R4	If someone else can cheat, you should also be able to do the same as everyone else.
4	Capability (X4)	
	Handayani (2021) & Permata, Utami dan Purnamasari (2021)	
	K1	You can control yourself to remain calm to cheat without the knowledge of the proctor during the online exam.
	K2	You can think about how to cheat in the exam based on the opportunities that exist.
	K3	You can cheat with gestures that are not suspected by the exam proctor even if the exam is conducted via video conference and the invigilator asks to turn on the camera.
	K4	Ask friends for help to cooperate with dissuasion through chat (social media) and set up strategies to cheat.
	K5	You can understand the gap when the exam proctor is not paying close attention during the online exam even though the camera is turned on.
5	Fraud Academic (Y)	
	Deliana, Siregar dan Nizma (2020) & Handayani (2021)	
	FA1	You cheat via the internet during an online exam when the nature of the exam is closed.
	FA2	You copy someone else's assignment and acknowledge it as your writing.
	FA3	You attend online classes only when the teacher is doing attendance.
	FA4	You turn off your camera and sound during online classes and do other activities without attending lessons that are unknown to the lecturer.
	FA5	You hesitate when you commit academic cheating.

RESULTS AND DISCUSSION

The results of the data were obtained after disseminating the data through a google form. The amount of data collected after distributing the questionnaire was as many as 100 respondents who were by the specified criteria. A total of 85 respondents came from the Indonesian Technocrat University, Lampung University, Bandar Lampung University, Saburan University, and IBI Darmajaya and 15 other respondents did not mention the origin of their universities.

Validity Test

The validity test uses a significance level of 5%. A question is considered valid if $r_{\text{count}} > r_{\text{table}}$ with $n=100$ with formula $df=n-2$ with a significance level of 0.05 so that the r_{table} is 0.197. The results of the validity test can be seen in the table below:

Table 2 Validity Test Result

Variable	Item	r Value	r Table	Information
Pressure (X1)	T1	0,684	0,197	Valid
	T2	0,704	0,197	Valid
	T3	0,681	0,197	Valid
	T4	0,697	0,197	Valid
	T5	0,538	0,197	Valid
	T6	0,568	0,197	Valid
Opportunity (X2)	P1	0,654	0,197	Valid
	P2	0,670	0,197	Valid
	P3	0,579	0,197	Valid
	P4	0,754	0,197	Valid
	P5	0,750	0,197	Valid
Rationalization (X3)	R1	0,766	0,197	Valid
	R2	0,723	0,197	Valid
	R3	0,728	0,197	Valid
	R4	0,754	0,197	Valid
Capability (X4)	K1	0,831	0,197	Valid
	K2	0,861	0,197	Valid
	K3	0,877	0,197	Valid
	K4	0,854	0,197	Valid
	K5	0,867	0,197	Valid
Fraud Academic (Y)	K1	0,556	0,197	Valid
	K2	0,755	0,197	Valid
	K3	0,768	0,197	Valid
	K4	0,769	0,197	Valid
	K5	0,421	0,197	Valid

Source: Data processed with SPSS 2022

Reliability test

The Reliability test was conducted by comparing the values of Cronbach Alpha. When it is greater than 0.6 and is declared reliable, it can be used as a research tool. The following are the results of reliability tests that have been carried out :

Table 3 Validity Test Result

Variable	Cronbach's Alpha Variabel	N	Cronbach's Alpha	Information
Pressure	0,862	6	> 0,6	Reliable
Opportunity	0,835	5	> 0,6	Reliable
Rationalization	0,835	4	> 0,6	Reliable
Capability	0,832	5	> 0,6	Reliable
Fraud Academic	0,862	5	> 0,6	Reliable

Source: Data processed with SPSS 2022

Normality Test

The significant value is 0.493 then the > 0.05 so that the residual value of this data is declared normally distributed.

Table 3 Normality Test Result

One-Sample Kolmogorov-Smirnov Test	
	Unstandardized Residual
Asymp. Sig. (2-tailed)	,493

- a. Test distribution is Normal.
- b. Calculated from data.

Source: Data processed with SPSS 2022

Multiconcinarity test

The Multiconcinarity test yields a value VIF <10 and Tolerance >0.1 then from independent variables can it was concluded in this study that there was no multicollinearity.

**Table 4 Multiconcinarity Test Result
Coefficients**

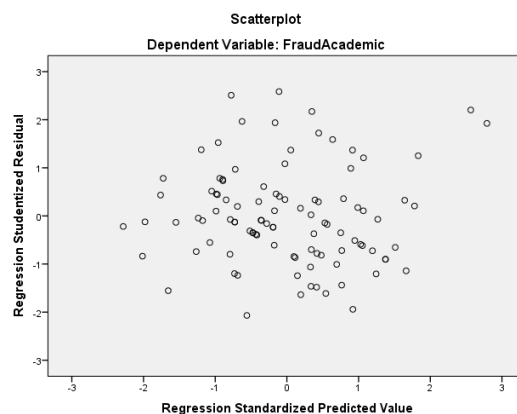
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	4,353	1,391		3,129	,002		
1 Tekanan	,009	,093	,010	,094	,926	,539	1,856
1 Peluang	,108	,120	,107	,901	,370	,422	2,369
Rasionalisasi	,399	,129	,364	3,080	,003	,425	2,354
Kemampuan	,197	,093	,254	2,125	,036	,416	2,405

a. Dependent Variable: FraudAcademic

Source: Data processed with SPSS 2022

Heteroskedasticity test

The Heteroskedasticity test is said to be good when regression does not occur heteroskedasticity, with a scatterplot approach by paying attention to polts that spread randomly at number 0 on the Y axis.



Picture 2 Heteroskedasticity Test Result

Sumber : Data diolah dengan SPSS 2022

Multiple linear tests

Multiple linear tests are used to see the effect of an independent variable on a dependent variable. Based on the test results can be presented in the table as follows:

$$Y = 4,353 + 0,009 + 0,108 + 0,399 + 0,197$$

Table 5 Multiple linear Test Result

Coefficients		
Model	Unstandardized Coefficients	
	B	Std. Error
(Constant)	4,353	1,391
1 Tekanan	,009	,093
Peluang	,108	,120
Rasionalisasi	,399	,129
Kemampuan	,197	,093

a. Dependent Variable: FraudAcademic

The value of the constant (α) is 4.353, the pressure variable (X1) is 0.009, the opportunity variable (X2) is 0.108, the rationalization variable (X3) is worth 0.399, the ability variable (X4) is worth 0.197, so it can be concluded that the positive value shows a unidirectional influence between the independent variable and the dependent variable.

T Test

The T-test is used to assess how far the influence is from independent variables by applying dependent variables to knowing the positive or negative influences obtained from the variables aforementioned.

Table 6 T Test Result

Coefficients					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	4,353	1,391		3,129	,002
1 Tekanan	,009	,093	,010	,094	,926
Peluang	,108	,120	,107	,901	,370
Rasionalisasi	,399	,129	,364	3,080	,003
Kemampuan	,197	,093	,254	2,125	,036

a. Dependent Variable: FraudAcademic

Sumber : Data diolah dengan SPSS 2022

This study has the number of samples (N) = 100 then the table t value is $d.f = (N-5) = 100-5 = 95$ with $t_{0.025}$ so that t table = 1.988 is obtained. Based on the results of the t-test obtained as follows:

1. The coefficient of the pressure variable has a t-test result worth 0.094 < 0.05. This result can emphasize that pressure does not affect the behavior of academic fraud of accounting students during online lectures of accounting students in Bandar Lampung (H1 rejected).
2. The odds variable has a t-test result worth 0.901 < 0.05. From these results, it can be concluded that this opportunity has not had a significant impact on the behavior of academic fraud of accounting students during online lectures of accounting students in Bandar Lampung (H2 rejected).
3. The rationalization variable had a t-test result of 3,080 > 1,988 with a significant value of 0.003 < 0.05. This result shows that rationalization has a positive and significant impact on the behavior of academic fraud of accounting students during online lectures of accounting students in Bandar Lampung (H3 received).
4. The ability variable has a t-test result of 2.125 > 1.988 with a significant value of 0.036 with a < 0.05. This result shows that competence has a positive and significant impact on the behavior of academic fraud of accounting students during online lectures of accounting students in Bandar Lampung (H4 received).

F Test

The F value was 18.296 > 2.46 with a significant value of 0.000. So that a significant value of < 0.05 and an F value > of F Table 2.46, the results of the F test in this study are said to have a simultaneous effect.

**Table 7 F Test Result
ANOVA**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	581,590	4	145,398	18,296	,000 ^b
	Residual	754,970	95	7,947		
	Total	1336,560	99			

a. Dependent Variable: FraudAcademic

b. Predictors: (Constant), Kemampuan, Tekanan, Rasionalisasi, Peluang

Sumber : Data diolah dengan SPSS 2022

CONCLUSION

Provide a statement that what is expected, as stated in the "Introduction" chapter, can eventually lead to the "Results and Discussion" chapter, so there is compatibility. In addition, the prospect of developing research results and prospects for the application of further studies in the future (based on the results and discussion) can also be added:

1. Pressure does not have a significant influence on the behavior of academic fraud during online lectures of accounting students in Bandar Lampung. In this case, They handle stress perfectly because pressure plays a small role in their behavior.
2. Opportunities do not have a significant influence on academic fraud behavior during online lectures of accounting students in Bandar Lampung. This is because there is strict supervision and checking of assignments and exams from lecturers and universities that prevent perpetrators from cheating.
3. Rationalization has a positive and significant effect on academic fraud during online lectures of accounting students in Bandar Lampung. This happens because students already consider cheating to be a natural action to do.
4. The ability to have a positive and significant effect on academic fraud during online lectures for accounting students in Bandar Lampung. When someone has the experience and the ability in cheating, it will be easy for the person to develop a strategy to commit fraud at every opportunity.

Research Limitations

Researchers realize that this research has limitations and needs improvement and development for future research. The limitations of this study include:

1. The limitations in researching are only students who deal with S1 Accounting, so they have not covered all existing majors.
2. Only students who have or are taking business ethics courses.
3. The research location was only conducted in Bandar Lampung. So it has not covered the student population in Lampung province or Indonesia.

Suggestion

Based on the above conclusions, the researcher gives the following suggestions:

1. For the next researcher to be able to expand the scope of the deployment so that the data produced is more significant.
2. For the next researcher, you can use the interview technique directly with students so that the results obtained are more accurate

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