

## RATIONALIZATION, RELIGIOSITY, AND ETHICAL BELIEFS OF STUDENTS AGAINST ACADEMIC CHEATING: THE ROLE OF INTENTION AS A VARIABLE OF MEDIATION

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### ABSTRACT

*This study is aimed at examining the effect of rationalization, religiosity, and ethical beliefs of students by combining Theory of planned Behavior and Triangle Fraud Theory against academic cheating. The data was obtained by distributing 200 questionnaires in the form of google forms which were sent online to post-graduate students of State University in East Java, including State University of Malang, Brawijaya University, Airlangga University, National Development University, and State University of Jember class of 2018/2019 and 2019/2020 who understood about academic fraud. The results showed that rationalization negatively affects academic cheating, because the influences or other variables were stronger. Such a strong pressure and great opportunities, so that students did not have to rationalize academic cheating. While religiosity and ethical beliefs of students affect academic cheating behavior. Furthermore, the diversity of academic fraud behaviors can be explained by a overall model of 0.947, or in other words rationalizing contributions, religionity, student ethical beliefs, pressure, opportunity, and intent on academic fraud behavior as a whole (direct and indirect influence) of 94.7%.*

Key words: Rationalization, Religiosity, Student Ethical Beliefs, Academic Cheating, Intentions.

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### INTRODUCTION

Professional ethics has been a topic in the recent years. It was triggered by various scandals of the importance of acting ethically that needs to be emphasized in professional training (Copeland, 2015). Various stakeholders have called for unethical professional accounting in scandals related to Enron, WorldCom, HealthSouth and Qwest encouraged by the instructions of superiors to engage in manipulation of financial statements (IFAC, 2016; Cameron & O'Leary, 2015; Bishop et al., 2017), profit management (Dichev et al., 2013), and financial reports that were not properly reported (Mayhew & Murphy, 2014). Professional ethics will require individuals to live higher by concerning in public interest rather than private interests (West, 2017).

Understanding the ethical code can be pursued through education with the aim of improving the professional skills of accounting students to become the social members who have academic skills (Bayerlein & Timpson, 2017). Focusing on the accounting students who will mostly continue their work in the accountant profession needs to adhere the basic ethical principles in order to become a professional accountant, who will be the information successor. It is unethical if students who will play an important role in the company are accustomed to do the academic fraud. Those will cause a company scandals in the future (Ismail & Yussof, 2016).

The purpose of this study, that academic fraud is an important problem to be investigated and disciplined because it reflects the ethical attitudes of students including cheating, unlocking answers in exams, or involving teamwork in individual work is an unethical academic act but the implication extends outside the academic context because potential students whose cheating is not examined will continue to act unethically in the world of work so it is important to reduce academic dishonesty among students (Qudsyi, Sholeh & Afsari, 2018). Academic cheating behavior can take different forms, such as plagiarism, unauthorized collaboration on assignments, using small notes on exams, copying friends' answers during tests or deliberately facilitating cheating by others (Fida et al., 2016).

The phenomenon of academic fraud occurred in Indonesia. It was found that eight prospective students recklessly committed fraud by using sophisticated tools in order to qualify for admission in the Faculty of Medicine at Universitas Ahmad Dahlan (UAD). Seven of them used hearing aids inserted into the ear, another prospective student took a photo of the exam question and sent it to the service bureau that helped their works (kompas.com,2018). In addition to fraud in Indonesia, academic fraud also hit various universities. In a survey, more than 6,000 students at 31 U.S. campuses, there were 82% of the total respondents claimed to have committed various forms of academic dishonesty, namely copying answers from other students during tests or exams, using a small record in a test. In addition, there was cheating on written work including plagiarism, creating or falsifying bibliographies, flipping in work done by others and copying multiple sentences (Catacutan, 2019).

Furthermore, the fraud committed by public accountants was the case of the multi-financing company PT Sunprima Nusantara Financing (SNP), which is a subsidiary of the Columbia Group, a furniture and retail financing company by manipulating financial statements in 2018. This financial statement manipulation ensnares 2 public accountants (AP) namely AP Marlinna, and AP Merliyana Syamsyul from the Public Accounting Firm (KAP) Public Accountants Firm Satrio, Bing Eny and Partners. This KAP is a local partner of Deloitte's international KAP which is included in the top four global firms. Therefore, OJK punished the Registration Cancellation of AP Marlinna, AP Merliyana Syamsul, and KAP Satrio Bing, Eny and Partners. The OJK gives penalties to AP and KAP considering that the audited LKTA with the WTP opinion is used to obtain credit from banks and issue

MTN (Medium Term Note) or Medium Term Notes which have the potential to default and become problem loans. Therefore, the OJK's firm step is an effort to maintain public trust in the Financial Services Industry (liputan6.com, 2018).

Theory of Planned Behavior emphasized the role of intention in explaining behavior and argues that intentions to conduct behaviors of various types can be predicted with high accuracy from (1) attitudes to behavior, (2) subjective norms (3), and perceived behavioral control (Ajzen, 1991). This study combined two theoretical frameworks, namely Theory of Planned Behavior (TPB) and Triangle Fraud Theory (TFT) which is used to analyze the fraudulent behavior of accounting students. Both theories do not have the same concept of "attitude", one of the concepts of attitude in the triangle of deception is a broad concept that covers three dimensions which exists in the TPB, namely attitudes, subjective norms, and perceived behavioral control which is rationalization. While the Triangle *Fraud* Theory components (pressure and opportunity) do not include in the TPB because those components represent external stimuli for fraudulent behavior (Cohen et al., 2010).

The novelty of this study was, first, the previous research was fraudulent behavior done by managers in a company, which combined triangle fraud theory and theory of planned behavior by using qualitative research studies. While in this study focused on academic fraud for postgraduate students majoring in accounting, using quantitative research. Second, this study added religious variables, because according to research conducted by Mensah & Gbetteor (2018) based on empirical investigation, there was a correlation between religiosity and academic fraud. That every action taken will be monitored by the Lord, and will be accountable to individuals who commit deviant behavior. But on the other hand, respect for individuals who follow the rules.

Third, lied on the variables of students' ethical beliefs, that the indicators in previous research. It stated that there was no ethical element that generally only contained academic fraud. However, this study was developing the content of these indicators by including accounting ethics related to professional accountants, this was important because according to Ahinful et al., (2017) that modern-day professional accountants require not only technical competence, but also high-level ethical knowledge to deal with dilemmas in work life.

## **THEORITICAL STUDIES**

### **Theory of Planned Behavior (TPB)**

Theory of Planned Behavior (TPB) is a theory developed by Ajzen (1991) which was an improvement from Theory of Reasoned Action (TRA) stated by Fishbein & Ajzen (1975). Theory of Planned Behavior outlines the factors that contribute to an individual's decision to behave in certain way, having previously been used in research on determining factors of academic dishonesty and academic error (Alleyne & Phillips, 2011; Harding et al., 2007; Stone, Jawahar & Kisamore, 2009; Whitley, 1998; McEachan et al., 2011). Existing evidence shows that this theory is very useful for explaining variability in the intention to behave dishonestly, including the intention of students to engage in academic fraud (Meng et al., 2014; Asadifard et al., 2015). The objectives of using Theory of Planned Behavior are (a) to predict and understand the motivational influence of individual actions that are not completely within one's control and; (b) to identify how and where to target strategies in changing behavior (Stowe, 2017).

Existing evidence showed that this theory was very useful for explaining variability in the intention to behave dishonestly, including the intention of students to engage in academic cheating (Meng et al., 2014; Asadifard et al., 2015). The purpose of using Theory of Planned Behavior was (a) to predict and understand the motivational influence of individual actions that are not fully within one's control and; (b) to identify how and where to target strategies for changing behavior (Stowe, 2017).

According to the theory of planned behavior, actual behavior is caused by the intention to engage in behavior consisting of three constructs, namely attitudes towards behavior, subjective norms, and perceived behavioral control. Attitudes towards behavior refer to cognitive and affective evaluations of certain behaviors (for example, the importance of reporting cheating by friends or others). Subjective norms (SN) refer to the normative expectations of people who are important to an individual regarding such behavior (for example, I see my friend cheating on the exam). Perceived Behavioral Control (PBC) refers to the ease or difficulty in performing behavior (for example, it is easy to cheat during exams) (Londsdale, 2016; HENDY & Montargot, 2019; Nguyen, Nham & Hoang, 2019)

### **Triangle Fraud Theory (TFT)**

Triangle Fraud Theory is a theory that detects the cause of fraud, developed by Cressey (1953). This theory is derived from sociological literature and adopted as a legitimate empirical explanation of cheating describing three conditions necessary for cheating, including pressure (un-shareable problems), opportunities (lack of internal control), and rationalization (the ability to justify one's actions) (Akkeren, 2018). According to the triangle fraud concept, the three variables will not only have an independent effect on student cheating behavior, but will also interact with each other to influence student cheating behavior (Choo & Tan, 2016).

Triangle cheating can act as a basis for detecting and preventing cheating, that *triangle fraud* the only valid model in dealing with cheating (Cooper et al., 2013; Morales et al., 2014; Power, 2013). This is proven from a variety of cases, including cases of fraud and money laundering (Lehman & Okcabol, 2005; Mitchell, Sikka, & Willmott, 1998), the role of accountants in the fight against fraud and corruption (Sikka, 2009), the role of accounting firms in tax avoidance schemes (Sikka & Hampton, 2005), rationalization techniques used to justify fraud (Murphy & Dacin, 2011), factors influencing accountants to commit fraud (Dellaportas, 2013), the role of professional accounting associations in reintegrating former members convicted of fraud (Dellaportas, 2014), and individual decisions to participate in fraud (Free & Murphy, 2014). Thus, contributing to existing research shows that the complexity of triangle fraud can be used in explaining all events related to cheating.

#### Hypothesis Development

The development of hypotheses in the study were explained as follow:

- H1: Student rationalization had a positive effect on academic fraud behavior.
- H2: Student religiosity negatively affected on academic fraud behavior.
- H3: Students' ethical beliefs had a positive effect on academic fraud behavior.
- H4: Student pressure had a positive effect on academic fraud behavior.
- H5: Student opportunities had a positive effect on academic fraud behavior.
- H6: Student intentions had a positive effect on academic fraud behavior.

## METHOD

### Sample and Data of the study

This study used quantitative approach to examine the effect of rationalization, religiosity, and ethical belief of students against academic fraud. This research was conducted at State University in East Java accredited "A", namely State University of Malang, Brawijaya University, Airlangga University, National Development University, and State University of Jember (kompas.com,2019). The data was collected through questionnaires in the form of google form sent online to postgraduate students in the class of 2018/2019 and 2019/2020.

### Research Variable

The latent exogen variable in this research was rationalization. It consisted of some dimensions developed by Wandayu et al., (2019). They are attitude, subjective norm, and perceived behavioral control. Those three dimensions are called as first-order components that reflect second-order component, which is rationalization.

The fourth sub-construct, religiosity that shows a state in an individual that drives to behave (either visible behavior or invisible behavior), gesture, and act appropriately in accordance of their religions (Mensah & Gbettor, 2018). The fifth subconstruct, ethical belief of students is an attitude that is appropriate with social norms, that can be accepted generally and is associated with helpful and harmless actions (Ahinful et al., 2017). The sixth sub-construct, pressure is an encouragement or motivation that want to be achieved, but is limited by inability to achieve it, that can cause an individual to cheat in the process (Wandayu et al., 2019). The seventh sub-construct is an opportunity. It is the easiest factor to minimize and to be anticipated with requirement that can create a good control system (Wandayu et al., 2019)

The latent exogen variable of this research is academic fraud including intended students' behavior or action such as rules breaking in completing task and examination, giving benefits to other students in completing task and examination by cheating and reducing expected acuration in student performance (Wandayu et al., 2019).

Mediation or intervening variable are used in this research. It helps to know the effect on variable research. Following the previous research, the mediation variable of this research is intention. Intention to do fraud in this research helps as mediation variable that is mediating the effect of exogen variable on endogen variable (Wandayu et al., 2019).

### Data analysis technique

After the data is collected, the next step is to analyze the data. The research hypothesis testing was carried out through the Structural Equation Modeling (SEM) approach by using the Smart Partial Least Square (Smart-PLS) Version 2.0. The data analysis used in this study are as follows:

### Outer Model Evaluation (Measurement Model)

The first stage in model evaluation is the evaluation of the measurement model (outer model). In PLS-SEM, this stage is known as the construct validity test. Testing construct validity consists of convergent validity and discriminant validity. According to Hamid & Anwar (2019: 53), the strong correlation between the construct and the question items and the weak relationship with other variables is one way to test construct validity. Construct validity consists of convergent validity and discriminant validity.

**Inner model evaluation (Structural Model)**

Inner model is a structural model that connects latent variables. Based on the value of the path coefficient to see how much influence the latent variable has with the bootstrapping calculation (Hamid & Anwar, 2019: 86). The evaluation stage is carried out by looking at the criteria for the R-Square value, Direct Effect, and Indirect Effect (Juliandi, 2018: 81).

**RESULT AND DISCUSSION**

The result of this research was obtained by testing outside the sample, there were 30 students by using SPSS 23.0 version. 85 questions were included in the questionnaire. The result of the questionnaire is stated as valid if it has positive coefficient and is bigger than  $r_{tabel}$ . The value of  $r_{tabel} (n-2) = 30-2 = 28$ ; on  $df = 28$  was obtained by  $\alpha = 5\%$ ; the value of  $r_{tabel} = 0.3610$ . However, after processing them, there are 7 invalid items. Therefore, the total are valid 78 items, while the reability testing from 9 items obtaining reliable  $\geq 0.60$ . We can continue to the next step by doing outer model evaluation (measurement model) and inner model evaluation (structural model) on SmartPLS.

**Outer Model (Measurement Model)**

Measurement model consists of convergent validity and discriminant validity, which convergent validity testing in this research including 1st order and 2nd convergent validity order. Both of them was valid because all indicator of loading factor was positive and bigger than 0.6 (Ghozali & Latan, 2015: 74). The result of 1st order convergent validity consists of rationalization that includes Action (0.742), Subjective Norm (0.567), Perceived Control Behavior (0.522), Religiosity (0.680), students ethical belief (0.593), Pressure (0.571), Opportunity (0.775), Intention (0.642), and Academic Fraud (0.664). Hence, the indicator that measures the variable obtaining bigger Average Variance Extracted (AVE) than 0.5 and is valid. Besides, measuring 2nd Order indicator of convergent validity including Rationalization consists of behavior (0.821), Subjective Norm (0.831), and Perceived Control Behavior (0.741). Therefore, the dimension obtains loading factor that is bigger than 0.6, can call as valid or is able to measure the rationalization variable.

The result of reability testing in this research by looking at the value of composite reliability that includes some dimensions. They are rationalization that consists of attitude (0.945), Subjective Norm (0.912), Perceived Control Behavior (0.897), Religiosity (0.955), Students Ethical Belief (0.935), Pressure (0.922), Opportunity (0.965), Intention (0.941), and Academic Fraud (0.952). In addition, the value of Cronbach’s Alpha of the attitude dimension (0.890), Subjective Norm (0.890), Perceived Control Behavior (0.869), Religiosity (0.946), Students Ethical Belief (0.922), Pressure (0.904), Opportunity (0.958), Intention (0.929), and Academic Fraud (0.943). In conclusion, based on the calculation of reability test all indicator that measure the dimensions or variables are reliable.

**Evaluation of Inner Model (Structural Model)**

Based on the analysis output result with bootstrapping method, it was obtained the R-Square value to intention variable is 0.636 and to academic fraud variable is 0.837. It conclusion the value of R-Square to intention variable is 0.636 means intention variability can be described by rationalization, religiosity, and student ethical belief in model with percentage of 63.6%. It is considered as strong. The value of R-Square to academic fraud variable is 0.837 means academic fraud variable can be described by variables of rationalization, religiosity, student ethical belief, pressure, and intention in model with percentage of 83.7% is considered as strong too.

Meanwhile, the value of  $Q$ -Square predictive relevance ( $Q^2$ ) is 0.947. It shows that a variety of academic fraud can be explained by model in a whole by percentage of 94.7%, or in another word the contribution of rationalization, religiosity, student ethical belief, pressure, opportunity, and intention on academic fraud (direct effect and indirect effect) is 94.7%.

**Table 1: The Result of Direct Effect**

Exogen	Endogen	Path coefficient	Standard error	T statistics
RATIONALIZATION	INTENTION	-0.384	0.031	12.413
RELIGIOSITY	INTENTION	-0.067	0.039	1.710
BELIEF	INTENTION	0.577	0.023	25.349

RATIONALIZATION	FRAUD	-0.137	0.039	3.506
RELIGIOSITY	FRAUD	-0.029	0.024	1.224
BELIEF	FRAUD	0.019	0.060	0.308
PRESSURE	FRAUD	0.516	0.089	5.777
OPPORTUNITY	FRAUD	0.104	0.040	2.593
INTENTION	FRAUD	0.257	0.081	3.160

**Table 2 : The Result of Indirect Effect**

Exogen	Intervening	Endogen	Indirect coefficient	Standard error	T statistics
RATIONALIZATION	INTENTION	FRAUD	-0.099	0.032	3.062
RELIGIOSITY	INTENTION	FRAUD	-0.017	0.012	1.504
BELIEF	INTENTION	FRAUD	0.148	0.047	3.136

Hypothesis testing can be seen on table I and table II the result of direct effect and indirect effect on each variable. Hypothesis 1: student rationalization on academic fraud has negative value of path coefficient. However, it is the value of t-statistic  $\geq$  t-table. It means it effects negatively significant. Therefore, the hypothesis is declined. This research result supports Yendrawati & Akbar (2019)'s research. In their research they found that rationalization negatively effecting on academic fraud. It is presumed that there is effect or stronger other variables, like strong pressure and big opportunity so the students do not need to rationalize academic fraud. Furthermore, Bae & Blum (2015) explain that rationalization is related to intrinsic motivation, which the students do not feel the need to cheat because they accentuate the learning activity more than score.

In fact, in this research 83.8% of the students feel disadvantageous if their friend cheat, they feel discourage because their hard work is not paid off because their cheating friend got higher score than them. The result of this research is in line with the research conducted by Kucuktepe (2014). The research explains that not helping others cheating in examination is a belief to help someone to cheat is immoral behavior. The students do not want to help if someone else is unprepared or not studying for examination. Furthermore, half of the students stated they do not feel they are wrong for cheating because they think it is not fair to exploit others' right. It was the same with this research that there were 85.6% of students reported that fraud is important for other students' justice who do not cheat. It shows how resemble to student's elaboration who obstruct their pair report. The majority of them choose to persuade to stop or ignore the fraud although they express very negative emotion on that dishonest behavior. In line with this study, 85.6% of students reported cheating behavior, it is important to do it for the sake of justice for other students who do not commit fraud. In this case, the majority of students chose to stop a friend who was cheating for not doing this behavior. The results of this study are supported by Hollinger & Clark (1983), explaining that structuring group members' interests and role responsibilities by making peer reporting reduces the number of violations that occur. Moreover, Nora & Zhang (2010) explain that when stopping the disgraceful behavior done by other students, it means they assume their friend as enemy. In addition, asking cheating students to stop so that justice brought to other students who rely to themselves.

Behavior analyzed using TPB, received a lot of attention in the study of individual behavior (Heroux et al., 2020). As reported by Ajzen (1991), it is explained that attitudes, subjective norms, and perceived behavioral control in predicting intention are the best predictors of actual behavior. However, in this study when it was associated with intention (indirect effect) it resulted in a negative path coefficient (-0.099). This means that rationalization / attitude has a negative effect on academic fraud behavior through intention. These findings are in line with a meta-analysis study conducted by Webb & Sheeran (2006), which explains that the correlation is less than perfect so that there is only a small change in intention towards behavior in actual behavior.

Hypothesis 2: the students' religiosity on academic fraud is resulting on negative value of path coefficient and the value of  $t$ -statistics  $< t$ -table, it means the religiosity has negative effect and that the hypothesis is accepted. This research result supports the research conducted by Huelsman et al., (2006) who stated religiosity is not negatively effect on academic fraud. Furthermore, Onu et al., (2019) explained that high religious commitment is the low on academic fraud. It implies that the rate of academic fraud (in some task) through the level of religious commitment, the students need to evaluate how far they believe in themselves to face and be success in doing academic task.

In fact, 89.6% of students understand that cheating is a disgraceful act. In this case, the belief in God does not directly affect this action. Because students perceive that believing in God's existence makes them terrified of doing something wrong, they tend not to act that deviates from their God. Therefore, students are less interested in cheating. In line with the research conducted by Hadjar (2017), it explains that students can use religious values that are placed in religious beliefs and behavior from worldly matters such as cheating. Additionally, Khan et al. (2019) explained that student behavior in a place of worship tends to behave positively and ethically because they know right and wrong conduct. Thus, the resulting courage reflects honest behavior in his actions. In sequence with this research, 89.8%, students believe that every human activity will get a reward from God, affecting student behavior and showing positive integrity results from committing fraud in completing goals.

The measurement of the religiosity variable on the indicator of often attending religious activities, the respondent's answer was the lowest, namely 66.3%, in this case the lack of students participating in religious activities. Such as: religious studies that are held on or off campus, lack of participation in historical commemoration activities in Islam (Nuzul Qur'an, Islamic New Year, Maulid Nabi, Isra 'Mi'raj, etc.). This is supported by research conducted by Pond et al., (2010) which states the importance of participation in religious activities as a means to remind millennial students about their beliefs. Although religious participation among Millennial Generation is lowest among other generations, universities may be able to increase participation by providing more access to external religious organizations on campus activities (Nelson et al., 2016). This finding supports previous research, that students who attend religious services tend to be more academically honest than students who rarely participate in religious services (Rettinger & Jordan, 2005).

This study confirms Mustapha's (2016) findings that religiosity does not significantly impact the intention to commit academic fraud. The analysis results show that the path coefficient has a negative direction. In this case, it is in line with research conducted by Ismail & Omar (2017) that there is a negative relationship between religious beliefs (religiosity) and academic dishonesty. From the explanation, we can conclude that the higher the level of religious faith, the lower the academic dishonesty level. Thus, these findings suggest that people with stronger religious beliefs exercise greater self-control because they believe that God monitors their behavior (McCullough & Willoughby, 2009; Carter et al., 2012).

Hypothesis 3: students' ethical beliefs on academic cheating behavior obtained a positive path coefficient value, while the value of  $t$  statistics  $< t$ -table, it means that students' moral beliefs affect academic dishonesty, but the effect is relatively minor or not very clear. Thus, the hypothesis is accepted. This study supports the research conducted by Nainggolan (2020), which states that students' ethical beliefs have a positive effect on academic cheating behavior. Furthermore, Putri (2019) explained that students' moral views are used to make decisions that they think it is good and right for themselves. It does not mean good or right for others, and it means that the decision to commit fraud is the right decision for them because of the failure they get if they did not execute it. Students believe that employers highly respect applicants with high ethical standards. Behavior that is not following employer expectations can potentially harm future job prospects (Winrow, 2016). As in this study, 87.3% of ethical knowledge helps professional accountants to build personal strength to make the right decisions. In this case, it aims to make students aware of how they should behave in various professional situations, both during college and work situations. Furthermore, in this study, 79.8% of ethical knowledge helps improve the professional image of accountants. These findings supported by Alnasser et al. (2014) are that not only in the educational field but also in the companies that have an ethic code to minimize the risks and ensure reliable financial reports. Ethical guidelines that can be followed by staff are the real behavior of their managers and strong moral values in decision making. Furthermore, Saputra (2013) explains that accounting students who have previously received courses on business and professional ethics are one of the courses that seek to apply professional ethics that must be owned by a professional accountant in their field.

Various opinions of respondents about the ethical beliefs of students that the importance of accounting ethics in accounting students who will become future professional accountants, respondents agreed that accounting requires knowledge and ethical skills of 88.4%. This finding further confirms previous research conducted by Ahinful et al., (2017) which states that ethics education is relevant to accountants and professional auditors because their work requires a combination of ethical standards, knowledge and skills to a large extent. Overall respondents indicated that accountants generally agree that in modern times professional accountants need not only technical competence but also high-level ethical knowledge to deal with dilemmas in their work life. Therefore, the importance of ethics among accounting students has previously gained understanding and knowledge in business and professional ethics courses as a provision for later in the world of accountants to make ethical decisions (Yang, 2012).

Hypothesis 4: Student pressure on academic cheating results in a positive path coefficient value, and  $t$ -statistics  $\geq t$ -table means that it has a significant effect, and the hypothesis is accepted. The results of this study support the research conducted by Choo & Tan (2016). It stated that stress has a significant effect on academic cheating behavior. Furthermore, Suhartini et al. (2019) explained that pressure in academic cheating is the support and motivation that students face in their daily lives related to academic problems, thus causing them to choose intense pressure to get the best academic results in any way.

Students commit academic fraud because of the pressure of the workload they have to bear (Costley, 2019). As the results of this study, 64.2% of students felt depressed when working on assignments before the deadline. In this case, the large number of tasks and tests they had to complete made students unable to focus on one job, leading to cheating. According to research conducted by Peterson (2019), it also explained that in addition to the numerous assignments and tests they have to undergo, the demand to achieve predetermined grades makes students choose "shortcuts" by committing academic cheating. As in this study, 79.6% of students must get the highest score in each subject to compete with friends. In their mindset, students cheat during exams to get good grades, make parents proud, avoid failing grades, and stay happy even though they know they passed the test by imitating other people's answers (Diego, 2017). In line with research conducted by Peterson (2019), he explained that in addition to the many assignments and tests they had to undergo, the demand to achieve grades made students choose "shortcuts" by committing academic cheating. As in this study 79.6%, students must get the highest score in each subject to be able to compete with friends. In their mindset, students cheat during exams to get good grades, make parents proud, avoid failing grades, and stay happy even though they know they passed the exam by cheating on other people's answers (Diego, 2017).

Various opinions regarding the pressure variable measurement model, respondents' answers to the most dominant indicator are value competition with friends making academic cheating of 82.9%, in this case lack of confidence in the answers he has done during exams or tests, lack of ability to understand the material, and a lack of preparation when facing the pretest and posttest held in class on an ongoing basis. This is supported by research conducted by Burnett et al., (2016) explaining that the need for students to get high grades in order to become professional candidates in the future, students feel they have to do what they do to ensure future success.

Hypothesis 5: students' chance of academic cheating obtains a positive path coefficient value and t-statistics  $\geq$  t-table, which means that it has a significant effect, and the hypothesis is accepted. This study supports the research conducted by Artani (2018), which states that opportunity significantly affects academic fraud behavior. Furthermore, Djajadikerta, Fettry, & Tanumihardja (2019) explained that if there is an opportunity with lenient punishment, students tend to take advantage of the opportunity. On the other hand, if there is a harsh penalty, the chances to take advantage of opportunities are reduced. Even though there is a higher risk, if there is a friend who cheats, they will do the same thing.

Students who bring other people in violations show a greater tendency to commit fraud (Dogas et al., 2016). This study found that 87.6% of students have asked for or received answers to college assignments from seniors. Accordingly, the research conducted by Singleton et al. (2010) explained that students who have not taken the test would ask answers or questions so that they can quickly solve them. On the other hand, the lack of fraud detection tools, such as plagiarism, provides more chances for students to commit fraud without considering the risks. This finding is supported by Burke & Sanney (2018) research, explaining that the opportunity's size depends on how the lecturer gives the supervision. When the control provided is weak, the students can use it as an opportunity to commit fraud. While adequate control, students can minimize the chances of cheating.

Various opinions regarding the opportunity variable measurement model, the most dominant indicator respondent's answer is that the lecturer is too indifferent so that he never reprimands students when cheating is 91.0%, in this case students feel they get freedom in doing behavior due to lack of supervision which requires students to act in cheating. This is in line with research conducted by Deliana et al., (2020), explaining that students have the opportunity to commit academic fraud because of the lack of checking plagiarism on assignments that are not completely adequate, lecturers have not completely changed the pattern of student assignments in different groups, so that there is still the possibility or opportunity to copy and paste the results of other group work, the lack of prevention by lecturers for cheating during exams, and students being in a fraudulent environment during teaching and learning activities.

Hypothesis 6: students' intention to academic cheating produces a positive path coefficient value, and t-statistics  $\geq$  t-table means that it has a significant effect, and the hypothesis is accepted. The results of this study support the research conducted by Dogas et al. (2016), which states that the intention has a positive effect on academic cheating behavior. Furthermore, Reswara (2020) explains that the determinant that has a significant impact on fraudulent purposes is student behavior. Seeing other people cheating, students did the same thing, adjusting their behavior to others' norms. This action is done due to the desire for other participants to be accepted and liked by them (Blachnio & Weremko, 2011).

Cheating behavior developed long before college, and cheating behavior in high schools is widespread (McCabe, Butterfield, & Trevino, 2012). This fact follows the research conducted by Cronan et al. (2018) regarding past behavior, which states that individuals who have experienced high academic cheating intentions will influence cheating behavior. In fact, in this study, 84.2% of the students are habituated to using tools that are not allowed when doing assignments, such as carrying cellphones. Besides that, 74.5% of the students familiarized with doing other people's tasks. This study's results are supported by Cronan et al. (2015), who explains that past behavior cannot change. However, it considers pivotal for policymakers to understand that past unethical behavior is a strong predictor of future unethical behavior, from high school to college and from college to enter the world of work.

Various opinions regarding the measurement model of the intention variable, the respondent's answer to the most dominant indicator is that students use materials that are not allowed in the exam by 88.6%, in this case students commit violations that are not in accordance with instructions given by the lecturer, there is a desire that has been embedded in students to committing fraudulent acts. This finding is supported by research conducted by Nkhungulu & Deda (2013) and Ligi & Trasberg (2014), explaining that the intention of students to engage in academic dishonesty is influenced by the lack of sanctions from the faculty, cannot memorize the required amount of material and students are not too know the rules regarding academic dishonesty.

Furthermore, Starovoytova & Arimi (2017) explain that there is an extraordinary desire to achieve good grades, with many subjects being a burden, and a lack of lecturer supervision during exams resulting in environmental conditions in academic dishonesty.

## CONCLUSION

This study examines the effect of reasoning, religiosity, and students' ethical beliefs on academic fraud through intention as a mediating variable. Furthermore, the data was obtained by distributing 200 questionnaires to postgraduate students at State Universities in East Java, including State University of Malang, Brawijaya University, Airlangga University, National Development University, and State University of Jember.

This study combines two theoretical frameworks: the planned behavior theory (TPB) and the Triangle Fraud Theory (TFT). It is used to analyze accounting students' fraudulent behavior, including rationalization consisting of several dimensions, precisely attitude, subjective norms, and perceived behavioral control. These three dimensions are referred to as the first-order components, which reflect the second-order part, rationalization. Besides, exogenous latent variables include religiosity, student ethical beliefs, pressure, and opportunity.

The analysis results show that the rationalization variable has a negative effect on academic fraud because there are other stronger influences or variables, such as intense pressure and enormous opportunities, so the students do not need to rationalize academic fraud. Meanwhile, students' religiosity and ethical beliefs influenced the behavior of academic fraud.

Based on the discussion results and the study's limitations, the researcher suggests that further research can add more research samples. Because the samples mentioned in this research is only in state universities in East Java, researchers can add research samples from other state universities around Indonesia. Further research can also integrate planned behavior theory with the fraud pentagon theory to detect academic fraud. Since the fraud pentagon theory is a development of the fraud triangle theory, it is needed to be stated in this kind of study.

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