

# THE EFFECT OF SELF EFFICACY AND FRAUD DIAMOND ON FRAUDULENT BEHAVIOR ACADEMIC ACCOUNTING STUDENTS

Fatimah Azzahroh\*, Suhendro, Rosa Nikmatul Fajri  
Batik Surakarta Islamic University  
\*Azzahrohfatimah57@gmail.com

**Keywords** : Self Efficacy, Pressure, Opportunity, Academic Cheating, Rationalization.

**Abstract** : *Academic cheating behavior is an act that reflects dishonesty to get academic success. Factors that influence academic cheating are self efficacy and diamond fraud (pressure, opportunity, rationalization, and ability). The purpose of this study is to empirically examine the effect of self efficacy and diamond fraud on the academic cheating behavior of accounting students. The population in this study were students majoring in accounting in private universities (PTS) in Surakarta with a sample of 116. The type of research conducted was quantitative research. The type of data used is primary data. The analysis technique used is multiple linear regression analysis. The results showed that simultaneous self efficacy and diamond fraud affect academic cheating behavior, partially indicating that opportunities and abilities affect academic cheating, whereas self efficacy, pressure, and rationalization do not affect academic cheating. The benefits of this study are as a reference and reference for further research related to academic cheating behavior.*

## 1 INTRODUCTION

Academic cheating is an act that reflects dishonesty to get academic success. Academic cheating behavior of accounting students is important to understand the causal factors, namely self efficacy and diamond fraud (pressure, opportunity, rationalization, and ability). According to Wolfe, et al. (2004) fraud diamond is the development of the concept of fraud triangle (pressure, opportunity, and rationalization) then adds another factor, namely ability. They argue that cheating cannot be done if someone does not have the ability.

In the research of Artani, et al. (2017) suggested that simultaneous self-efficacy and diamond fraud influence the academic cheating of accounting students. And partially, self efficacy, pressure, opportunity and rationalization do not affect student academic cheating, while the ability to positively influence academic cheating. The results of this study differ from the results of research conducted by Nurkhin, et al. (2018) that diamond fraud simultaneously affects academic fraud. And partially the pressure and rationalization have a positive and significant effect on academic cheating behavior, while opportunities do not have a positive and significant effect on academic cheating behavior and the ability to have a negative and significant effect on academic cheating. In the disagreement of the results of the study, causing this research to be conducted again to obtain empirical evidence.

The benefit of this research is that accounting students are expected to know and understand academic cheating and its causal factors in the tertiary environment and this research can be a source of information and the results of this study are expected to be the next research reference.

## 2 LITERATURE REVIEW

### Reasoned of Action Theory

This theory of reasoned of action was first put forward by Ajzen, et al. (1975). This theory has two major determinants, namely individual attitudes toward behavior and subjective norms that refer to the individual's perception of social pressure to do an action or not to do an action. In this study, the focus is more on attitudes towards behavior, namely fraud diamonds on academic fraud. There are several factors of diamond fraud that can lead to academic cheating behavior, namely pressure, opportunity, rationalization, and ability.

### Academic Cheating

According to the Big Indonesian Dictionary cheating comes from the word "cheating" which means dishonest. According to Albrecht, et al. (2012), cheating is a general term where cunning is used by someone to do something to get profit. According to Sagoro (2013) there are several factors that influence academic cheating, namely individual factors, student personality factors, contextual factors, and situational factors.

### Self Efficacy

Pudjiastuti (2012) states that self efficacy is a belief about one's ability to manage and take the actions needed to achieve desires. Self efficacy is a person's belief in his ability to carry out tasks to achieve the desired goals. There are several factors that affect self efficacy, namely self-control orientation factors, situational factors, the role of individuals in the environment and external incentives or reward factors.

### Diamond Fraud

Fraud diamond is a refinement of the fraud triangle by Kassem, et al. (2012) as a factor underlying fraudulent behavior which consists of pressure, opportunity, and rationalization. Then Wolfe, et al. (2004) added one factor, namely ability, because cheating will not occur if someone does not have the ability. Factors that influence diamond fraud are:

#### 1. Pressure

Pressure is a factor that drives a person to commit fraud. Pressure is also caused by the condition and condition of someone to commit fraud.

#### 2. Opportunity

Opportunity is a situation that allows someone to commit fraud and is considered safe for committing such fraud.

#### 3. Rationalization

According to the Big Indonesian Dictionary (KBBI), rationalization is a process or a way to make something irrational become rational or become something good. According to Albrecht, et al. (2012) rationalization is self-justification for wrong behavior as a form to justify cheating behavior committed.

#### 4. Capability

Ability is something that a person has to be able to commit fraud. According to Wolfe, et al. (2004) abilities are personal traits and abilities that play a major role in committing academic cheating.

### Previous Research

In the research of Artani, et al. (2017) suggested that simultaneous self-efficacy and diamond fraud influence the academic cheating of accounting students. And partially, self efficacy, pressure, opportunity and rationalization do not affect student academic cheating, while the ability to positively influence academic cheating. The results of this study differ from the results of research conducted by Nurkhin, et al. (2018) that diamond fraud simultaneously affects academic fraud. And partially the pressure and rationalization have a positive and significant effect on academic cheating behavior, while opportunities do not have a positive and significant effect on academic cheating behavior and the ability to have a negative and significant effect on academic cheating.

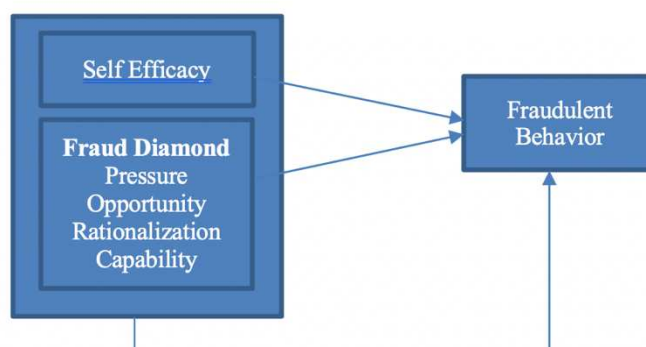


Figure 1. Framework

### Hypothesis

1. *Effect of Self Efficacy, Pressure, Opportunity, Rationalization, and Ability on Academic Cheating of Accounting Students.*

Research conducted by Artani, et al. (2017) states that simultaneous self-efficacy and diamond fraud (pressure, opportunity, rationalization, ability) influence the academic cheating of accounting students.

H1: Self Efficacy, Pressure, Opportunity, Rationalization, and Ability affect the Academic Cheating of Accounting Students.

2. *Effect of Self Efficacy on Academic Cheating of Accounting Students*

According to Adriyana (2019) According to Adriyana (2019) in his research showed that self-efficacy affects academic cheating. According to Elia (2009) the higher self efficacy owned by someone, the lower someone will commit academic cheating.

H2: Self Efficacy affects the Academic Cheating of Accounting Students.

3. *Effects of Pressure on Academic Cheating of Accounting Students*

The results of this study support the research conducted by Artani, et al. (2017) which shows that pressure influences the academic cheating behavior of accounting students.

H3: Pressure Affects the Academic Cheating of Accounting Students.

4. *Influence of Opportunities on Academic Cheating of Accounting Students*

Opportunity is a situation that allows someone to commit fraud that is considered safe by the perpetrators to cheat According to Budiman (2018) in his research shows the results that opportunities affect student academic cheating behavior.

H4: Opportunities Influence Academic Cheating on Accounting Students

5. *Effect of Rationalization on Academic Cheating of Accounting Students*

According to the research results of Artani, et al. (2017) that rationalization influences student academic cheating behavior. The results of the study are in line with research by Budiman (2018) and Adriyana (2019).

H5: Rationalization Influences Academic Cheating in Accounting Students

6. *Effect of Ability on Academic Cheating of Accounting Students*

Wolfe, et al. (2004) defining abilities are personal traits and abilities that play a major role in academic cheating. This opinion is reinforced by the results of research Artani, et al. (2017) and Budiman (2018) that ability influences student academic cheating.

H6: Ability Influences Academic Cheating in Accounting Students.

### 3 METHODOLOGY

The type of research used is quantitative research. The independent variables are self efficacy (X1), pressure (X2), opportunity (X3), rationalization (X4), and ability (X5). While the dependent variable is academic cheating (Y). The data source used is primary data. The research instrument was in the form of a questionnaire with a population of students majoring in accounting in private universities (PTS) in Surakarta with a sample of 116. The analytical method used used multiple linear regression analysis.

#### Research Variables and Measurements

*Table 1. Research and Measurement Variables*

Variable	Definition	Indicators	Scale
Self Efficacy (X1)	Is a belief in yourself in taking action to achieve the desired goals.	Able to do something, able to overcome difficulties, always think positively and always try. (Nugrahani, 2013)	Likert 1-5
Pressure (X2)	Is a factor that drives a person to commit fraud.	Number of college assignments, peer competition, environment to get high GPA scores, index of achievement, parental pressure (Albrecht, et al. 2012)	Likert 1-5
Opportunities (X3)	An opportunity that allows someone to commit fraud.	Utilization of IT, the position of the position during the exam, examination of the exam that is not strict, double the task. (Santoso, 2013)	Likert 1-5
Rationalization (X4)	Is a factor that makes someone assume that cheating is something that can be understood.	Cheating because someone else does it, cheating does not harm others, cheating is a normal thing, cheating is a natural thing. (Albrecht, et al. 2012)	Likert 1-5
Ability (X5)	Is something that is owned by someone to be able to commit fraud.	Psychological factors, persuading friends to cheat, not feeling guilty. (Wolfe, et al. 2004)	Likert 1-5
Fraudulent Behavior (Y)	Is an attempt by someone to get success in a dishonest way.	Plagiarism, cooperation without being detected. (Aditiawati, 2018)	Likert 1-5

#### Research Instruments

The research instrument used a questionnaire and measured respondents' opinions using a Likert scale, with the following details: 1 = Strongly Agree (SS), 2 = Agree (S), 3 = Neutral (N), 4 = Disagree (TS), and 5 = Strongly Disagree (STS).

### 4 FINDINGS AND DISCUSSION

#### Multiple Linear Regression Test

*Table 2. Regression*

Model	B
Constant	4,683
Self Efficacy	0,019
Pressure	-0,031
Opportunity	0,438

Rationalization	0,027
ability	0,325

$$Y = 4.683 + 0.019X_1 + (-0.031) X_2 + 0.438X_3 + 0.027X_4 + 0.325X_5$$

1) The constant value is 4.683 meaning that if self-efficacy, pressure, opportunity, rationalization, and opportunity are 0, then academic cheating will be fixed at 4.683.

2) The value of the regression coefficient of self-efficacy variable is positive, which is 0.019 meaning that each increase in self-efficacy of 1 unit will increase academic cheating by 0.019.

3) The value of the pressure variable regression coefficient is negative, that is -0.031 meaning that every pressure drop is 1 unit it will reduce academic cheating by -0.031

4) The regression coefficient value of the opportunity variable is positive, which is 0.438 meaning that each increase in opportunity by 1 unit will increase academic cheating by 0.438.

5) The regression coefficient value of the rationalization variable is positive, that is 0.027 meaning that each increase in rationalization by 1 unit will increase academic cheating by 0.027.

6) The value of the regression coefficient of the ability variable is positive, that is 0.325 meaning that each increase in ability by 1 unit will increase academic cheating by 0.438.

### Model Feasibility Test

Based on the F test results obtained  $F_{count} > F_{table}$  and significant  $< 0.05$ , then self efficacy, pressure, opportunity, rationalization, and ability to simultaneously influence the academic behavior of accounting students.

Table 3. Anova

Model	F value	F table	Sig.	Standard	Information
Regression	18,697	>2,297	0,000	<0,005	Simultaneous influence

### Hypothesis Test

If  $T_{value} > T_{table}$  and  $Sig. < 0.05$ , then the hypothesis is accepted. If  $T_{value} < T_{table}$  and  $Sig. > 0.05$ , then the hypothesis is rejected.

Table 4. T Test Results

Hypothesis	Value	Table	Sig.	Standard	Conclusion
Self Efficacy	0,203	-1,982	0,839	<0,05	Rejected
Pressure	-0,242	-1,982	0,809	<0,05	Rejected
Opportunity	3,099	-1,982	0,002	<0,05	Accepted
Rationalization	0,241	-1,982	0,810	<0,05	Rejected
Ability	2,083	-1,982	0,040	<0,05	Accepted

Based on the above table, it can be seen that opportunities and abilities influence the academic cheating behavior of accounting students, while self efficacy, pressure, and rationalization do not affect the academic cheating behavior of accounting students.

### Coefficient Determination

Table 5. Coefficient Determination

Adjusted R Square	Information
0,435	Influence 43,5%

Based on the table above, it can be seen that the Adjusted R Square value is 0.435, so it can be said that the results of the tests performed give good results. This shows that about 43.5%, meaning that the percentage of self-efficacy, pressure, opportunity, rationalization, and ability on academic cheating behavior of accounting students is 43.5%, while the remaining 56.5% is influenced by other variables not included in the this research.

### Discussion

Hypothesis 1 states that self-efficacy testing has no effect on academic cheating by accounting students. This means that student self efficacy does not affect student academic cheating behavior. The level of student

self-efficacy does not reflect the student's academic cheating behavior. Students with low self-efficacy consider themselves basically unable to do everything around them so they can commit academic cheating. This is in line with the research of Artani, et al. (2017) which states that self efficacy does not affect the academic cheating of accounting students.

Hypothesis 2 states that pressure testing has no effect on academic cheating by accounting students. because students do not feel pressured or burdened with things related to lectures so that students do not need to cheat to get things that are meaningful to them. And the low level of value competition with friends that causes respondents not too motivated to get a very high GPA, there are no demands from parents to get good grades, if parents push strongly so that their children get good grades, it does not rule out the possibility that students will do various ways to get these grades and students do not feel pressured about the time given in taking the exam. This is in line with the research of Artani, et al. (2017) which states that pressure does not affect the academic cheating of accounting students.

Hypothesis 3 states that opportunity testing influences academic cheating by accounting students. This is due to several conditions and situations that students feel could be an opportunity to commit academic cheating such as the presence of internet technology that makes it easy for students to commit fraud by copy and paste without mentioning the source, class conditions or seat selection as well as gaps during the exam. The higher opportunities can cause academic cheating committed by students will also be higher. This is not in line with Budiman's research (2018) which states that opportunities do not affect the academic cheating behavior of accounting students.

Hypothesis 4 states that the rationalization test has no effect on academic cheating by accounting students. This is due to reasons as justifications for committing academic cheating behavior that does not necessarily encourage academic cheating behavior, academic cheating is considered not a natural thing to do to accounting students, and student cheating is considered as unacceptable behavior by student behavior. This is in line with the research of Artani, et al. (2017) which states that rationalization has no effect on accounting student cheating behavior.

Hypothesis 5 states that ability testing influences academic cheating by accounting students. Some of the characteristics and abilities possessed by students so that they are involved in academic cheating are that students can suppress guilt after committing fraud, understand the criteria for assessing lecturers so they can find loopholes in committing fraud, and can think of ways to commit fraud based on the opportunities available. This is in line with the research of Artani, et al. (2017) which states that ability affects the academic cheating behavior of accounting students

## 5 CONCLUSION

Based on the results and discussion, it can be concluded partially the opportunities and abilities influence the academic cheating behavior of accounting students, while self efficacy, pressure, and rationalization do not affect the academic cheating behavior of accounting students.

Some limitations in this study are: 1) This study only uses 5 private tertiary institutions in Surakarta, because questionnaires are hampered by the Christmas and New Year holidays. 2) The variables used only use the self efficacy and fraud diamond variables (pressure, opportunity, rationalization, ability). While there are still other variables that can influence academic cheating behavior. 3) The limited sample in this study is for accounting students, so the results of the study cannot be generalized. 4) The low correlation coefficient value adjusted R square value obtained 43.5%. While 56.5% is influenced by other variables not included in this study.

Based on the research that has been presented, the suggestions that can be conveyed are as follows: 1) For further researchers, it is expected to be able to use or include all private universities in Surakarta. 2) For further researchers can add variables other than those that can affect academic cheating. 3) For further researchers can add samples in the study so that research results can be generalized. 4) In-depth research needs to be done using research instruments by multiplying the question items.

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