



## Factors Influencing Academic Cheating of Accounting Education in Timor Leste: Theory of Fraud Triangle Approach and Theory of Reasoned Action

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### **Abstract**

The objective of this study was to examine the influence of Pressure, Opportunity and Rationalization in the Theory of Fraud Triangle and Subjective Norm in the Theory of Reasoned Action on Academic Cheating of Accounting Education in Timor-Leste. Triangle fraud theory to be further studied regarding the 3 elements causing academic fraud, namely pressure, opportunity, and rationalization described by Donald R. Gressey (1953) and developed by Tuanakotta (2010). The theory that explains social pressure is the Theory of Reasoned Action proposed by the Ajzen & Fishbein (1980), updated with the theory of planned behavior by Ajzen (1991). The analytical technique used was multiple linear regression. Based on the results of this study is that Opportunity and Rationalization have a significant positive effect on Academic Cheating behavior, and Pressure has no effect on academic cheating behavior in Theory of Fraud Triangle (TFT). Meanwhile, subjective norm has no effect on academic cheating behavior in Theory of Reasoned Action (TRA).

**Keywords:** *Pressure; Opportunity; Rationalization (Fraud Triangle Theory); Subjective Norms (Theory of Reasoned Action)*

### **Introduction**

Academic cheating is a common problem in the world of Education (Davis, Grover, Becker, & McGregor, 1992). Becker, Connolly, Lentz, and Morrison (2006) themselves classify academic cheating by copying from small papers, papers, mobile phones, copying from the internet, using hand signals during exams, copying other people's homework, quoting someone else's sentences without permission or citations, falsifying documents, or assisting other students in academic cheating. Academic cheating is carried out in all school circles including universities and the cheating behavior of students has been widely discussed in the literature.

Education is a knowledge, skill, and habit of a group of people that is passed down from one generation to the next through teaching, training, or research (Dharmawan, 2014). Education has a major

effect on improving the quality of human resources. Education is also used to improve talents, ethics, character, and all aspects of human life. Formal education can be received from the time of elementary school until a person enters college. Another study found that cheating behavior was very high in business schools where 87% of students were involved in academic cheating (Caruana *et al.*, 2000). Nursani (2014), Honesty that should have been the attitude of a person carrying out little by little began to lower and even tend to disappear. Educating the life of the nation and improving the quality of human beings is a state goal that can be realized with education.

Academic cheating is generally practiced also in other countries such as students in Colombia. Dishonest behavior can be one of the indications in academic cheating. This is proven in research conducted by Yanti and Santoso (2015) that dishonest behavior has a significant influence on academic cheating. To find out the factors that influence academic fraud in accounting education in Timor-Leste, and the author chose the fraud triangle theory to be further studied regarding the 3 elements that cause academic cheating, namely Pressure, Opportunity, and Rationalization described by Donald R Cressey (1953). Academic fraud is a form of bad behavior that will have a negative impact on students. Academic cheating that often occurs includes cheating in the form of cheating while doing assignments, cheating using small notes / cellphones, copying friends work with or without consent, lying to get scholarships and so on, it has provided an overview of the decline of moral values in general and the community environment at large (Zimbelman, 2014:44).

*Pressure*, which is a situation where a person feels the need to cheat. The biggest pressures felt by students include the need to graduate on time, competition for high grades, so much workload and insufficient time study (Pamungkas, 2015). Malgwi and Rakovski (2008) in their research explained that pressure is students who enjoy unethical and dishonest behavior, doing so mainly due to different forms of pressure factors.

*Opportunity* is a situation that opens opportunities to allow a cheating to occur. Students who commit academic cheating due to opportunities that are supported from the surrounding environment, for example: non-strict examination supervision or the response from the lecturer. Wolfe and Hermanson (2004) concludes that fraudulent behavior arises when the right individual can exploit a flaw in the system. Azuka (2014) states opportunities can arise intentionally or unintentionally and beyond the student's control, such as when they have been notified or accidentally invented a method to cheat.

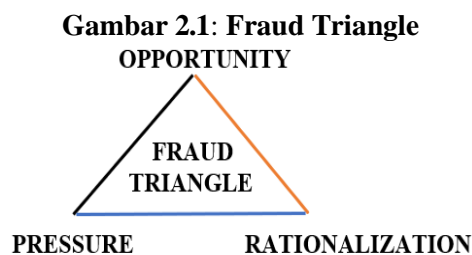
*Rationalization* is often associated with attitudes justify wrong behavior, Arens et al (2015:398). Rationalization is necessary so that the perpetrator can digest his unlawful behavior as a trusted person. Once a crime is committed, this rationalization is abandoned because it is no longer needed. Students who have a rationalization nature tend to assume that what they do is a natural thing, whether it is good or bad. Rationalization is defined as a self-justification or wrong reason for a wrong behavior (Albrecht, 2003). The theory of reasoned action Ajzen and Fishbein, (1980), assumes that behavior is determined by the individual's desire to perform or not perform a certain behavior or instead. The theory that explains social pressure, the Theory of Reasoned Action proposed by Ajzen dan Fishbein (1980) and updated with the theory of planned behavior by Ajzen (1991), has been used in recent decades to research desires and behaviors.

Theory of Reasoned Action (TRA) is a theory of the field of study of social psychology proposed by Sheppard et al (1988). TRA itself has actually been developed since 1960 by Fishbein, and continued to be developed again by Fishbein and Ajzen until 1980. The theory explains the factors that influence human behavior and explains the relationship between beliefs, attitudes, subjective norms, intentions, and behavior of individuals. Then Davis et al (1989) applied TRA to examine factors that explained the reasons people accepted or refused to use computers at that time.

Subjective norms is social influences that influence a person to behave. A person will have a desire for an object or behavior if he is influenced by those around him to do so or he believes that the environment or the people around him are supportive of what he is doing. Perceived behavioral control is related to the resources possessed and the opportunity that exists to do something (Tan and Thomson, 2000). In *Theory of Planned Behavior* (TPB), subjective norms are social, group or community pressures in influencing a person to carry out something behavior (Ajzen & Fishbein, 2005).

### **Literature Review**

Theory of Fraud Triangle (TFT) there are 3 elements that affect cheating, namely pressure, the opportunity to cheat and the rationalization of cheating. Pressure is a situation where a person feels the need to cheat (Albrecht et al., 2012). *Opportunity* is a situation that opens up opportunities to allow cheating to occur. Rationalization is a justification that is believed before cheating. Donald R Cressey (1953), describes the fraud triangle scheme.



**Source:** Donald R Cressey (1953 in Tuanakotta (2010))

Theory of Reasoned Action states that individuals in committing academic fraud influence by social factors, namely subjective norms. Theory of Reasoned Action proposed by Ajzen and Fishbein (1980) and updated with theory of planned behavior by Ajzen (1991), has been used for the past two decades to research sharing desires and behaviors. Theory of Reasoned Action described by Ajzen and Fishbein (1980), assumes behavior is determined by the individual's desire to perform a certain behavior or instead. Subjective Norms are a person's perception of social pressure to perform or not perform behavior (Ajzen, 1988).

*The Association of Certified Fraud Examiners* dalam Albrecht (2003), gives definition of fraud, which is an act of fraud that includes all means with various tricks that humans can design to benefit more than others with false representations. There are no definite rules in defining fraud, since such actions include shocking in things, containing fraud in cunning ways and unfair means. Academic cheating is a dishonest act done deliberately to achieve success (Eckstein, 2003).

**Pressure:** *pressure* is a situation in which a person feels the need to commit academi cheating (Albrecht, 2003). Wolfe & Hermanson (2004) defines pressure an act of cheating that occurs on the existence of a desire or a need in an individual. Distressed students will do everything they can to achieve their goals even if they are done dishonestly. Pressure is believed to affect behavior academic cheating of students' because students do not have the intelligence to achieve their goals honestly, causing these students to commit academic cheating.

**Opportunity:** *Opportunity* is a situation that opens the opportunities to allow cheating may occur. There are higher opportunities available, the higher of probability of the perpetrator committing fraud. Wolfe & Hermanson (2004) concluded that fraudulent behavior arises when the right individual can exploit a flaw in the system. Azuka (2014) stating the oppoturnities can arise intentionally or unintentionally and beyond the student's control, such as when they have been notified or accidentally invented a method to

cheat. But often academic cheating arises when students discover the existence of certain methods for cheating.

**Rationalization:** Rationalization is the justification of a process that a person carries out by giving reasonable and socially acceptable reasons so that they are not blamed. Rationalization is defined as a self-justification or wrong reason for a wrong behavior (Albrecht, 2003). Nonis & Swift (2001), students who are accustomed to rationalizing unethical acts will be more inclined to commit fraud if they are confronted with those who believe that the act is wrong.

**Subjective Norm:** Subjective Norms are a person's perception of social pressure to perform or not to perform behavior (Ajzen, 1988). Furthermore, Subjective norms are the individual's perception of perceived social pressures to perform or not to perform a behavior (Ajzen, 1991). TTB/TPR, an individual who believes that the implementation of certain behaviors will cause positive outcomes, then he will have an attitude that supports the implementation of these behaviors. The second factor is the 'subjective norm.' Subjective norms denote an individual's belief in social pressure to perform or not to perform behavior (also referred to as normative beliefs).

## Empirical Studies

This research was conducted by combining several references from previous studies, namely: Nursani and Irianto (2015) and Yudiana and Lastanti (2016) who concluded that pressure had no effect on academic cheating. This research is entitled "Detecting academic cheating behavior with the perspective of Fraud Diamond Theory". From the results of the hypothesis test, it can be seen that pressure can have a significant effect on academic cheating judging from the t value with a significance of 0.283 greater than 0.05. These results prove that the pressure factor has no effect on academic cheating.

Muhamad Hadi Santoso (2014) from XYZ University, West Jakarta, especially the Accounting Department with the research title "Analysis of academic fraud behavior in terms of the influence of the fraud triangle concept: pressure, opportunity, & rationalization". From this study, it was found that there were 3 factors that influenced the behavior of individuals committing academic cheating, namely pressure, opportunity, and reaconalization. The influential factor is the opportunity with a significance of 0.048. The opportunity to cheat has a significant effect on academic cheating behavior.

Albrecht et al., (2012) the findings of this study suggest that there is a reason as a self-justification or a false reason for a wrong behavior. This research is entitled "The influence of academic self-efficacy and diamond fraud on student academic cheating behavior". The results of the hypothesis test stated that rationalization variables affect student cheating behavior. The results of the t statistical test showed that the rationalization variable had a regression coefficient of 0.028 with a significance level of 0.813 greater than the value of 0.05. This means that rationalization variables have no effect on student academic cheating behavior.

Ajzen (1991) and Taylor and Tood (1995) states that behavior intention indicates a person's decision to do or not to perform a particular behavior. The result of the intention validity test value is more than 0.5 (KMO) = 0.864 it is said that the number of samples tested meets the criteria. Frequency calculations showed that the mean = 35.78 and the respondent had a high perception (positive). Ajzen (2005) describes feelings related to control behavior by distinguishing them from the locus of control or control center proposed by Rotter's. The center of control relates to the beliefs of a person who is relatively stable in all situations. The results of the perceived behavioral control validity test value greater than 0.5 (KMO) = 0.866 it is said that the number of samples tested meets the criteria. The frequency calculation showed that the mean = 31.92 and the respondent had a high perception (positive).

## Conceptual Framework

This study tested variables in the research of Becker et al. (2006), Indriantoro and Setyni (2015, and Irawati (2008), Murdiansyah and Sudarma (2017, Albreth (2012) based on fraud triangle theory testing the influence of pressure, opportunity and rationalization on academic cheating. One variable of the Theory of Reasoned Action is the subjective norm that affects academic cheating in the research of Ajzen and Fishbein (1980). This subjective norm in the research of Ajzen and Fishbein (1980) has a strong desire to do anything. The variables in this study are construct variables. This research also examines the theory of reasoned actions because the behavior of students cheating is the desire from within a person to commit academic cheating.

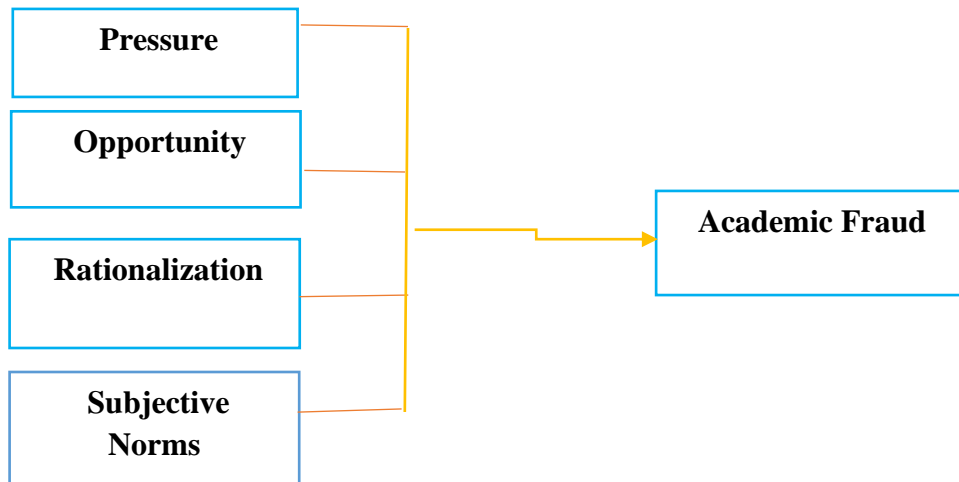


Figure 3.1: Conceptual Framework

Information:

Within this conceptual framework there are 4 independent variables namely: Pressure (X1), Opportunity (X2), Rationalization (X3), and Subjective Norm (X4). And 1 (one) dependent variable, namely: academic cheating (Y).

## Hypothesis

### The effect of Pressure on the Behavior of Students Committing Fraud

The pressure referred to in the context of academic cheating is the encouragement faced by students in obtaining academic results as expected even though they use any means to achieve them, including by committing academic cheating. Tenriwaru (2015) pressure has a significant influence on the occurrence of academic cheating. Pamungkas (2015) also states that academic pressure has a positive influence on academic cheating behavior. Nursani (2013) states that the pressure variable has no effect on student behavior in committing fraud. Murdiansyah & Sudarma (2017), with pressure factors such as parental demands, tasks given too much and difficult, busyness outside of college, the influence of friends, environmental demands, and graduation standards that are considered heavy have proven to motivate students to commit cheating. **H1:** Pressure has a significant negative effect on academic cheating behavior.

### **The Effect of Opportunity on Student Behavior to Cheat**

Opportunity is a condition that allows for fraud. Albrecht (2012) opportunity is a situation that allows a person to commit fraud, a situation that is considered safe by the perpetrator to cheat with the assumption that his fraudulent actions will not be detected. Becker et al., (2006) shows that opportunity is the cause of academic cheating. Murdiansyah & Sudarma (2017), weak internal control conditions, indecisive sanctions, the presence of internet technology, class conditions, and connections to seniors are factors of opportunity that encourage students to commit academic cheating. Azuka (2014) states opportunities can arise intentionally or unintentionally and beyond the student's control, such as when they have been notified or accidentally invented a method to cheat. **H2:** Opportunity to have a significant positive effect on academic cheating behavior.

### **The Effect of Rationalization on Student Behavior to Cheat**

Rationalization is self-justification or wrong reason for a wrong behavior (Albrecht, 2012). The rationalization referred to in the context of academic cheating is a personal assumption that exists in students, where students consider that academic cheating is not a wrong act but has become a habit of every student. Nursani (2013) rationalization affects academic cheating behavior. Pamungkas (2015) also stated that rationalization has a positive effect on academic cheating behavior. Rationalization affects student academic cheating (Becker et al., (2006). Murdiansyah & Sudarma (2017), rationalization affects student academic cheating. This research suggests that the nature of individuals when they feel that the act of cheating, they commit is common because other people also do this, are accustomed to doing academic cheating, and feel that cheating does not harm others. **H3:** Rationalization has a significant positive effect on academic cheating behavior.

### **The Influence of Subjective Norms on the Behavior of Students Committing Fraud**

The theory of planned behavior or theory of planned behavior is a further development of the *theory of reasoned action* or TRA first introduced by Martin Fishbein and Adzen. Ajzen and Fishbein (1980), assumes behavior is determined by the individual's desire to perform a certain behavior or vice versa. Subjective Norms are a person's perception of social pressure to perform or not to perform behavior (Ajzen, 1988). Subjective Norm refers to the influence of a reference group (that is, family members, friends or those close to the individual) that can change a person. Andika and Iskandarsyah (2012) explains that subjective norms according to Ramayah and Harun can be measured by a subjective norm scale with indicators: 1) the belief of the role of the family in starting a business, 2) the confidence of the support of friends in the business, 3) the confidence of support from lecturers, 4) the confidence of support from successful entrepreneurs, and 5) the confidence of support in the business of people considered important. **H4.** Subjective norms have a significant negative effect on academic cheating behavior.

### **Research and Methodology**

The population is a whole group of people, events, or things that the investigator wants to investigate. According to Umar Sekaran (2011), it is not only limited to humans, but it can also be other objects, be it living things, or certain objects that are felt to have certain characters to be tested. The population can be referred to as a collection of several units or objects with certain characteristics to study. Because the quantity is too much, it is enough to take a few as research samples. Population is a generalization area consisting of objects / subjects that have certain qualities or characteristics set by the

researcher to be studied and then drawn conclusions. The population of this study is Accounting Education Students in Dili Timor Leste which numbers 2000 people. A sample is a part of the population that will represent the population to be studied (Sekaran, 2006:121). For that the sample taken from the population must be strictly representative (representative) (Sugiyono, 2013: 149). Riduwan (2010: 112) the size or magnitude of the sample is at least 100 or more. Sekaran (2006: 72) gives the rule of thumb that the size of the sample must be more than 30 and less than 500 is considered sufficient for research. To save time and cost, researchers used a sample based on a slovin formulate with a set error limit of 10%.

Slovin formulate:  $n = \frac{2000}{1 + 2000 \cdot (0.10)^2} = 200$ . If it is rounded to 200 people.

$$n = \frac{N}{1 + N e^2}$$

Each variable is measured using a Likert scale from 1 to 5 with the following meanings: (1) Strongly Disagree (STS), (2) Disagree (TS), (3) Neutral (N), (4) Agree (S), and (5) Strongly Agree (SS).

The data analysis technique uses the Statistical statistical test tool package for the Social Science (SPSS) with the help of SPSS 24.0 software.

## Results and Discussion

This research was conducted on Accounting Education at the University of Timor-Leste. This research data focuses on academic fraud and research data was collected from January 3, 2022 to January 25, 2022. Questionnaires were distributed directly to respondents at their respective universities. The breakdown of the number of samples, returned questionnaires, and the questionnaires that can be used are as follows:

Table 5.2: Questionnaire Distribution and Return Rate

No.	Item	Number of Questionnaires	Percentage
1	Distribution Questionnaires	200	100%
2	Questionnaires Returned	183	91.5%
3	Uncompleted questionnaires	17	8.5%
4	Questionnaires filled up uncompleted	9	6%
5	Processed questionnaires	174	87%

Source: Data processing in (2022) with SPSS 24.00.

## Outer Model

Before saying the results of the hypothesis test, it is necessary to make sure the instrument is valid. Valid means that the instrument can be used to measure what should be measured (Sugiono, 2012). Validity test is used to measure the validity of the instruments used in a study. The results of the validity test with (SPSS 24.00) showed that the r count value (Pearson Correlation) of the item of each free variable > r table of 0.1488, with a significance of 0.05 then the item / question is said to be valid.

Reliability tests in this study used reliability and Cronbach's alpha. Reliability test is an instrument developed in a list of questions considered reliable if it has a level of consistency of the results achieved. A variable that is considered reliable if the value of the variable is greater than > 0.60 if it is smaller then the variable under study cannot be said to be reliable because the of < 0.60. The results of the reliability test on free variables, namely pressure, opportunity, rationalization, and subjective norms can be seen the

value of Cronbach's alpha indicating that the dependent variable is higher than the base value of 0.656 > 0.60, hence the result proves that all statements in the free variable questionnaire are declared reliable.

### Inner Model

Inner model aims to see the results of the study in accordance with the results of the hypothesis. The results of the F test show to see the influence of all free variables together (simultaneously) on the bound variables. The value of  $F=12.100$  and the significance value of  $0.000 < 0.05$ , then  $H_0$  is rejected, and  $H_a$  is accepted. The  $R^2$  to find out how much it affects or how much the free variable contributes to the dependent variable. The  $R^2$  test results showed an adjusted Rsquare value of 0.204 or 20.4%. So, the indentent variable in this study affected the dependent variable by 20.4%, with the remaining 79.6% ( $1-0.204$ ) influenced by other variables. The results of the t test show how far the influence of one explanatory / independent variable individually explains the variation of the dependent variable. The t-test is based on the significance value of the SPSS output result, namely the signification value smaller than  $< 0.05$  then the free variable has a significant effect on the bound variable. And if the significance value bigger than  $> 0.05$  then the free variable has no significant effect on the bound variable.

### Research Result Discussion

Table 5.27: Hypothesis Test Results

	T Statistic	Significant
<b>X1P</b>	0.431	0.667
<b>X2O</b>	-2.390	0.018
<b>X3R</b>	5.408	0.000
<b>X4SN</b>	1.530	0.128

Source: Data processing in in (2022) with SPSS 24.00.

### The Effect of Pressure on Academic Cheating Behavior

The results of the first hypothesis test with this study had no effect on academic cheating. From the results of statistical tests t obtained a significant level value of 0.667. This translates to a significant rate of  $0.667 > 0.05$ . This means that academic pressure does not have a significant effect on academic cheating behavior. The significant value is greater by 0.05,  $H_1$  is rejected, and  $H_0$  is accepted. Thus, the Pressure negatively influence to the behavior fraud academic. The result shows that this research is in line with Nursani's research (2013) stating that pressure variables have no effect on student behavior in committing fraud. Dian Purnamasari (2014) study results provide empirical evidence that students' academic cheating behavior is influenced by the Fraud Triangle dimension.

### The Effect of Opportunity on Academic Cheating Behavior

The results of the second hypothesis test in this study had a positive effect on academic cheating behavior. The hypothesis test results showed that a significant value of 0.018 was 0.05 lower. This means a significant rate of  $0.018 < 0.05$ , then the opportunity to cheat has a significant positive effect on academic cheating behavior. Thus, the Opportunity positively influence to the behavior fraud academic. The result shows that this research is in line with Muhamad Hadi Santoso (2014) His research found that pressure, opportunity, and rationalization have a significant influence on the occurrence of academic



fraud, where these three factors are the driving factors for fraud. Dian Purnamasari (2014) study results provide empirical evidence that students' academic cheating behavior is influenced by the Fraud Triangle dimension.

### **The Effect of Rationalization on Academic Cheating Behavior**

The third hypothesis of this study is that hypothesis test results obtained a significant value of 0.000. This means a significant level of  $0.000 < 0.05$ , hence the rationalization of cheating has a significant positive effect on academic cheating behavior (Y). Thus, the Opportunity positively influence to the behavior fraud academic. The result shows that this research is in line with Nursani's research (2013) rationalization affects academic cheating behavior. Muhamad Hadi Santoso (2014) His research found that pressure, opportunity, and rationalization have a significant influence on the occurrence of academic fraud, of which these three factors are the driving factors for fraud. Dian Purnamasari (2014) study results provide empirical evidence that students' academic cheating behavior is influenced by the Fraud Triangle dimension. And in research of Pamungkas (2015) also stated that rationalization has a positive effect on academic cheating behavior.

### **The Influence of Subjective Norms on Academic Cheating Behavior**

The fourth hypothesis of this study is that the test results shows that a significant value of 0.128 is greater than 0.05. This means a significant level of  $0.128 > 0.05$ , then the subjective norms regarding social pressure to do or not to perform that behavior have no significant negative effect on academic cheating behavior (Y). Thus, Subjective Norm negatively influence to the behavior fraud academic. The result stated that this research is explained by the theory of planned behavior is a further development of the theory of reasoned action or TRA first introduced by Martin Fishbein and Adzen. In the study continued by Ajzen and Fishbein (1980), assumes behavior is determined by the individual's desire to perform a certain behavior or instead. Subjective Norms are a person's perception of social pressure to perform or not to perform behavior (Ajzen, 1988. Subjective Norm refers to the influence of a reference group (that is, family members, friends or those close to the individual) that can change a person. Opinions or ideas, or how much the person feels social pressure to do so (Carpenter & Reimers, 2005).

### **Conclusion**

Based on the results of the analysis and discussion of the research, it can be concluded that there are two elements of TFT that have a positive effect on academic cheating and one element that has a negative effect on academic cheating such as (1) Academic pressure does not have in negative and significant effect on academic cheating behavior in Accounting Education in Timor-Leste. (2) Cheating opportunities have a positive and significant influence on academic cheating behavior in Accounting Education in Timor-Leste. (3) The rationalization of cheating has a positive and significant influence on academic cheating behavior in Accounting Education in Timor-Leste. (4) Subjective Norms of cheating have no negative and significant effect on academic cheating behavior in Accounting Education in Timor-Leste.

The results of the analysis, discussion and conclusions that have been explained earlier, the author provides suggestions to be used as input in the research as (1) Research is expected to use appropriate samples and many for subsequent research must require sufficient time so that the data processing is more optimal to be useful for students, academics, as well as other researchers and it is important to see and address academic cheating behavior carried out by students so that it can be minimized. (2) For good

communication so that the distribution of questionnaires does not get obstacles and to minimize pressure and opportunity factors, it is hoped that it is easy for students to think about grades, not everything. That way, their mindset will change so that cheating is minimized.

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