

The Relevance of Social Factors and The Fraud Triangle Model Factors in Detecting Academic Fraud in Accounting Student

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Abstract

Introduction/Main Objectives: This study aims to test social factors and the fraud triangle model can be the basis for detecting fraud by accounting students in Indonesia. **Background Problems:** Indonesia is a country with a large number of public and private universities with accounting study programmes among ASEAN countries. But, the number of professional accountants currently available is still unbalanced when compared to the number of companies in Indonesia. **Research Methods:** This research when viewed from the analysis approach can be classified into the type of quantitative research. The data analysis that will be carried out in this study is to use a statistical approach consisting of descriptive statistics, classical assumption tests, model feasibility tests, and research hypothesis testing. **Finding/Results:** This research shows some important research results. First, the results of hypothesis testing show that the variables of pressure, opportunity, rationalisation, and social trust have a positive effect on behavioral intention to cheat. Second, the results of hypothesis testing show that the variables of pressure, opportunity, rationalisation, social trust, and behavioural intention to cheat have a positive effect on cheating behaviour. Third, the test results also show that pressure, opportunity, rationalisation, and social trust can lead to behavioral intention to cheat which in turn can lead to cheating behavior. Finally, the results of testing this hypothesis have not been able to prove the influence of subjective norms on behavioural intention to cheat and cheating behaviour.

Keywords: Cheating behaviour; Fraud triangle model; Social Trust; Subjectiver Norms

JEL Classification: M40; M41

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INTRODUCTION

Indonesia is a country with a large number of public and private universities with accounting study programmes among ASEAN countries. Based on the Higher Education Database (PDDIKTI) data source, it explains that the number of public and private universities with accounting study programmes in Indonesia is currently around 991 (Kemdiktisaintek, 2024). Based on this data, Indonesia should have a large number of professional accountants to support the needs of the industrial world in producing quality financial reports. However, the number of professional accountants in Indonesia is currently still very small when

compared to the number of accounting study programmes in Indonesia. Data from the Institute of Indonesian Accountants (IAI - Indonesia Chartered Accountant) shows that the number of professional accountants in Indonesia is still far behind Thailand, Malaysia, and Singapore. Currently, the number of professional accountants registered with the Indonesian Institute of Accountants (IAI) until 2021 is 40,000 people. Thus, in the future the need for additional professional accountants is still very much needed.

The number of professional accountants currently available is still unbalanced when compared to the number of companies in Indonesia. Data available on the Indonesia Stock Exchange shows that there are approximately 955 companies that have been listed on the Indonesia Stock Exchange until 2024 (Indonesia Stock Exchange, 2024). Furthermore, data submitted on the website www.indonesia.go.id also shows that currently there are around 65 million Micro, Small and Medium Enterprises which also need to be developed and require the assistance of professional accountants. Thus, the need for professional accountants in Indonesia is still very high.

Based on existing data and facts related to the need for the presence of professional accountants in Indonesia, it is necessary to prepare prospective professional accountants who are students of study programmes in universities in Indonesia to be able to become professional accountants in the future. A professional accountant must have the characteristics as described in the accountant's code of ethics in the accountant's code of ethics issued by the Indonesian Accountants Association (IAI). A professional accountant must have integrity, objectivity, competence and prudence, and maintain confidentiality (IAI, 2020). Based on these several criteria. A professional accountant should avoid despicable acts such as fraud.

The rapid transition to online learning in Indonesia, particularly through institutions like Open University, has raised significant concerns regarding the potential for academic fraud and dishonesty. As students have adjusted to this digital format, various forms of dishonesty, including cheating and plagiarism, have proliferated. This trend is exacerbated by the unique challenges posed by remote education settings where traditional monitoring mechanisms are weakened or absent.

Academic dishonesty encompasses a range of unethical behaviors, including cheating, plagiarism, and collusion, and it has become increasingly prevalent in online learning environments. Studies have identified that the lack of direct supervision during online assessments facilitates a greater opportunity for students to engage in dishonest practices (Ikram & Rabbani, 2021; , (Lichauco et al., 2023), Herdian et al., 2021). In particular, Herdian and Mildaeni noted a worrying trend of academic dishonesty during the COVID-19 pandemic, emphasizing its prevalence among Indonesian students (Herdian & Mildaeni, 2022).

The effect of situational factors can also be pivotal; for instance, the environment of online learning allows students to easily access unauthorized materials and collaborate in ways that would be considered unacceptable in traditional settings (Lichauco et al., 2023). The extended use of technology not only encourages cheating but also changes how students perceive such behaviors, potentially normalizing dishonesty as a means of academic survival (Ikram & Rabbani, 2021; , Herdian et al., 2021).



Moreover, the motivational aspects influencing cheating behaviors cannot be overlooked. Research by Barnayha et al. suggests that students' attitudes and intentions toward academic dishonesty are often shaped by their perceptions of opportunity and risk (Barnayha et al., 2024). With open access to information and heightened pressures to perform, students may rationalize their dishonest actions as necessary for success (Gutierrez & Padagas, 2019; , Kamarudin et al., 2024). This relationship between opportunity, motivation, and dishonesty raises important questions about the factors driving students in Indonesia to commit such acts during their online education (Efendy et al., 2023).

Self-regulation plays a crucial role in understanding these behaviors. Studies indicate that students with lower levels of self-regulation are more prone to academic dishonesty, suggesting that enhancing self-regulatory skills could mitigate such behaviors (Kusuma, 2022), Intishar et al., 2024). In the context of online learning environments, where self-directedness is essential, the ability to resist temptations to cheat becomes even more critical (Kusuma, 2022). In Indonesia, it has been found that a considerable number of students struggle with self-regulated learning, which directly correlates with increased incidents of academic fraud during online assessments (Kusuma, 2022).

Additionally, the implications of religiosity and ethical upbringing in moderating academic dishonesty also deserve attention. Some studies suggest that religious engagement can foster a sense of accountability and ethical behavior among students, potentially reducing instances of dishonesty (Ridwan & Diantimala, 2021). However, the effectiveness of these internal moral guidelines may vary, particularly in online contexts where external pressures and anonymity can diminish ethical considerations (Ikram & Rabbani, 2021; , Tantri et al., 2024).

The institutional response to online academic dishonesty is also paramount. Many educational systems, including those in Indonesia, are recognizing the importance of revising assessment designs, incorporating integrity policies, and utilizing technological solutions to monitor student behavior effectively (Ikram & Rabbani, 2021; , (Black et al., 2019). Advanced proctoring solutions, though not always feasible in lower-income educational settings, may offer one route to deterring dishonest actions (Kell et al., 2024). Nevertheless, the commitment of universities to uphold academic integrity through education and clear communication of expectations remains essential in fostering an honest academic environment (Black et al., 2019).

In summary, the landscape of academic integrity in Indonesian online education is complex and multifaceted. Increased instances of academic fraud during this transition necessitate a comprehensive approach involving educational reforms, support systems for students, and the cultivation of a culture of honesty. With the right strategies and insights from ongoing research, it is possible to reduce the incidence of academic dishonesty while enhancing the quality and integrity of the learning experience for all students.

Fraud and financial crime are basically complex and have existed since time immemorial. Fraud is an act committed by a person or group of people intentionally, consciously, and willingly to misuse everything that is owned for personal enjoyment and then present false information to cover up the misuse (Faradiza, 2017). Fraud can occur due to several factors, where these factors are pressure, opportunity, and rationalisation. These three factors are factors that have been explained in the fraud triangle theory. This theory was developed in 1953 by Cressey to explain the reasons for committing fraud. Pressure in

this case is defined as a form of difficulty experienced by an individual who invites fraud to ease the burden experienced. Furthermore, opportunity refers to the ability to commit fraud without being noticed by someone and rationalisation is a personally guided individual justification to encourage fraud.

In addition, the factors described in the fraud triangle theory are other factors for someone to commit fraud, namely social factors. Social factors consist of social trust and social norms which have been widely recognised to be the main factors to be the basis for a person to behave differently (Ajzen, 1991; Buccioli et al., 2020a; Mathwick et al, 2008; Shbail et al, 2021; Taylor & Todd, 1995). Social norms refer to the extent to which a person feels that important individuals believe that he should adopt certain behaviours (Lee, 2006; Shbail et al, 2021; Venkatesh et al, 2003). Meanwhile, social trust refers to the level of trust a person has in dealing with others (Dumpit & Fernandez, 2017; Venkatesh et al., 2003). Buccioli et al. (2020) found that social factors are a significant important factor in motivating student cheating behaviour.

At the level of prospective professional accountants, which means talking about accounting study programme students, the act of cheating is related to the dominant act of academic fraud, namely cheating. Several universities have detected widespread cheating behaviour in online exams, and this problem has become so severe that it has received great attention from the media (Bilen & Matros, 2021). Students take the opportunity when the examination process is carried out online due to the distance of supervision from the teacher, so that students can behave dishonestly and cheat during the exam. The acts of cheating committed by students are such as using notes, Google searches, or other resources to answer questions. In addition, students also use methods such as using teleconferencing and/or social media to communicate and collaborate during exams. It is feared that if this condition continues to occur, it can erode the ethics of accounting study programme students to become professional accountants in the future. Therefore, in this study, research will be conducted on the influence of the fraud triangle model and social factors in determining the interest in committing fraudulent acts of cheating and having an impact on the cheating habits of accounting study programme students in universities in Indonesia. The hypotheses tested in this study are as follows.

H_{1a}: Pressure has a positive effect on behavioural intention to cheat

H_{1b}: Pressure has a positive effect on cheating behaviour

H_{1c}: Pressure has a positive effect on cheating behaviour through behavioural intention to cheat

H_{2a}: Opportunities have a positive effect on behavioural intention to cheat

H_{2b}: Opportunities have a positive effect on cheating behaviour

H_{2c}: Opportunities have a positive effect on cheating behavior through behavioural intention to cheat

H_{3a}: Rationalization has a positive effect on behavioural intention to cheat

H_{3b}: Rationalisation has a positive effect on cheating behaviour

H_{3c}: Rationalization has a positive effect on cheating behavior through behavioral intention to cheat



H_{4a}: Subjective Norms has a positive effect on behavioral intention to cheat

H_{4b}: Subjective Norms has a positive effect on cheating behavior

H_{4c}: Subjective Norms have a positive effect on cheating behaviour through behavioural intention to cheat

H_{5a}: Social Trust has a positive effect on behavioural intention to cheat

H_{5b}: Social Trust has a positive effect on cheating behaviour

H_{5c}: Social Trust has a positive effect on cheating behaviour through behavioural intention to cheat

H₆: Behavioural intention to cheat has a positive effect on cheating behaviour

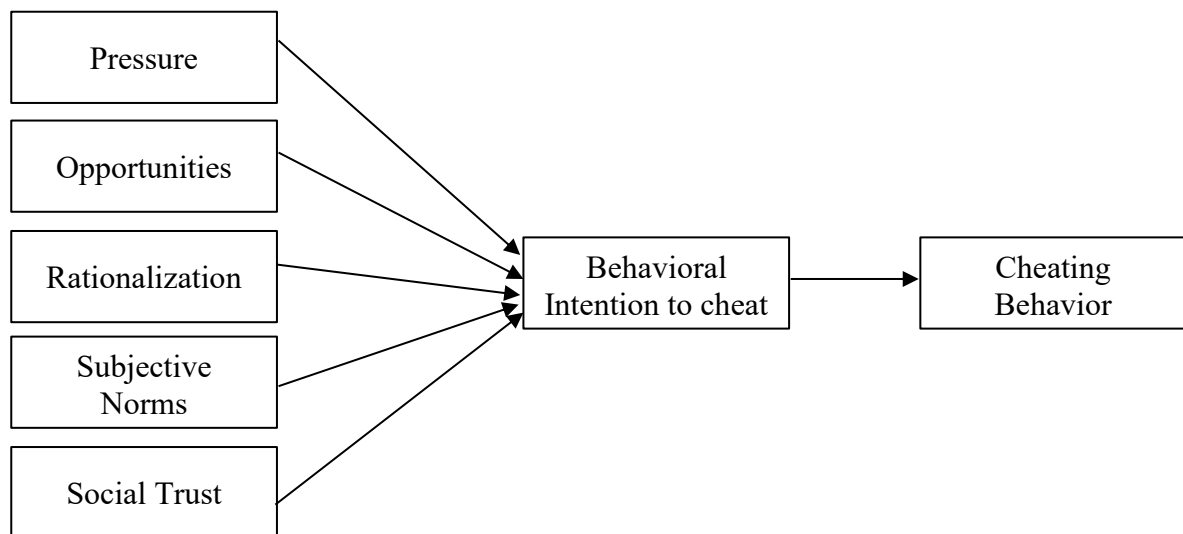


Figure 1. Research Model

RESEARCH METHOD

Data Type and Source

The data in this study is research that uses primary data. The type of primary data used in this research is a questionnaire. This research questionnaire will be distributed to students of undergraduate degree programmes at universities in Indonesia. Based on data from the Database of the Ministry of Higher Education and Science and Technology (PDDIKTI) shows that the number of undergraduate students in Indonesia Open University is 676.588. The determination of the number of research samples is based on the Slovin formula as follows:

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

where: n = sample size; N = population size; e = margin of error

The results of calculations using the Slovin formula with a population of 676.588 and an error rate of 5% found that the minimum sample size was 399.76 which was rounded up to 400 samples. The process of selecting students as respondents in this study was carried out using the accidental sampling method.

Data Collection Technique

The data collection method used is using several methods, namely literature study, documentation, and questionnaires. The literature study method aims to collect data sourced from literature such as books, scientific articles, and others that are used to obtain materials for preparing research instruments. Furthermore, documentation is a data collection technique in the form of records of events that have passed. Finally, the distribution of questionnaires is to obtain research data from respondents to be processed and drawn a conclusion.

Operational Definition of Variables

The variables in this study were measured using the references as presented in the following table.

Table 1. Operational Definition and Measurement of Variables

Variables	Measurement Indicators
Pressure (X_1)	• In some online classes, I can't get the grade I want without cheating • I don't have enough time to complete some assignments without cheating • I have a difficult time keeping up with my classes
Opportunities (X_2)	• Many students in my online classes have copied answers to a test. • Plagiarism and cheating on tests occur frequently at our school • The faculty do not take substantial actions to deter academic dishonesty.
Rasionalization (X_3)	• If a lecture does not explain what he/she considers cheating, the professor can't say I cheated. • If someone leaves a test where I can read the answers, then it's his/her fault if I copy • The faculty usually detect academic dishonesty • The penalties for academic dishonesty at our school are not severe.
Subjective Norms (X_4)	• People who are important to me think that I should participate in the process of cheating. • People who influence me think I should participate in the cheating process • People whose opinions I value prefer to cheat • People around me encouraged me to cheat • Most of the students in my group/section cheat in the exam
Social Trust (X_5)	• I trust the answers my colleagues give me during the online exam • I will base an important decision on the answers I receive from my colleagues while answering the online exam



Variables	Measurement Indicators
Behavioral Intention to Cheat (M)	• My colleagues are highly able to honestly share their answers • I will keep cheating in exams • In the future, I will cheat in exams regularly • All students have to cheat in the exams.
Cheating Behavior (Y)	• How many questions do you cheat in an exam? • How many exams do you cheat out of all your exams?

Source: data processed

Data Analysis Technique

This research when viewed from the analysis approach can be classified into the type of quantitative research. Quantitative research emphasises testing theories through measuring research variables with numbers and analysing data with statistical procedures. This study uses causal relationship analysis, namely how one variable affects changes in other variables.

The data analysis that will be carried out in this study is to use a statistical approach consisting of descriptive statistics, classical assumption tests, model feasibility tests, and research hypothesis testing. Data analysis using descriptive statistics is intended to provide an overview of the distribution of research variable data in general. Descriptive statistics that will be discussed include analysis of the average data (mean), maximum value, minimum value, and standard deviation.

The second test after descriptive statistics is to conduct a classic assumption test. These assumptions include tests of normality, heteroscedasticity, multicollinearity, and autocorrelation. The use of structural equation modelling requires the fulfilment of several basic assumptions to produce the best estimate (Best Linear Unbiased Estimator-BLUE).

Testing the suitability of the model aims to test the accuracy of the regression function from the sample in estimating the actual value. Model suitability can be seen from the coefficient of determination (adjusted R^2) and ANOVA test output. The coefficient of determination (R^2) measures the statistical explanation power of the independent variable in explaining a proportion of the variance of the dependent variable. When compared to the coefficient of determination (R^2), the use of adjusted R^2 is more advisable in interpreting the statistical power of the independent variables to explain variation in the dependent variable.

This study involves causal step mediation testing, which involves four interrelated models. The analytical technique used for testing causal step mediation is Ordinary Least Square multiple regression. The tool used to process and analyse the data is Eviews software version 10. Testing the ten hypotheses (H_1 to H_6) will use a 95% confidence level and a one tail test.

$$M = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \varepsilon \dots \dots (1)$$

$$Y = \alpha + \beta_1 M_1 + \varepsilon \dots \dots (2)$$

Where,

α = Constant

- β_{1-5} = Coefficient
 ε = Error
Y = Cheating Behavior
M = Behavioral Intention to Cheat
 X_1 = Pressure
 X_2 = Opportunities
 X_3 = Rasionalization
 X_4 = Subjective Norms
 X_5 = Social Trust

RESULTS AND DISCUSSION

Demographic Profile of Respondent

This study has succeeded in collecting research data from approximately 405 research respondents. The profile description of respondents in this study is presented in table 2 as follows.

Table 2. Demographic Profile of Respondent

Information	Number	Percentages
Gender:		
Man	189	46,67
Woman	216	53,33
Bekerja:		
Yes	201	49,63
No	204	50,37
Semester:		
Less than 4	132	32,59
4 until 8	188	46,42
More than 8	85	20,99

Source: data processed

Table 1 shows that the respondents in this study were dominated by students with female gender. Most of the respondents also have work experience and are from students with a long study period.

Data Analysis

The first data analysis process is the reliability test and validity test of the research instrument. The r table value for the number of respondents in this study is 0.1150. Table 2 below presents the results of the reliability test that has been carried out in this study.



Table 3. Realibility Test

Variable	Cronbach Alpha	Indicators
Pressure	0,57	3
Opportunities	0,531	3
Rasionalization	0,579	4
Subjective Norms	0,637	5
Social Trust	0,467	3
Behavior intention to cheat	0,346	3
Cheating Behavior	0,588	2

Source: Output SPSS

Table 3 above shows that the value of Cronbach alpha of each variable has a value greater than r table, namely 0.1150. Thus, all variables in this study have met the criteria for the reliability test.

The next process is the validity test, where this validity test is carried out to show the extent to which the measuring instrument used in a measurement measures what is measured. Table 4 below presents the results of the validity test that has been carried out in this study.

Table 4. Validity Test (Pearson Corellation)

Pressure	Opportunities	Rasionalization	Subjective Norm	Social Trust	Behavior intention to cheat	Cheating Behavior
0,182	0,334	0,519	0,370	0,410	0,299	0,312
0,285	0,386	0,356	0,398	0,375	0,253	0,408
0,237	0,302	0,274	0,320	0,315	0,296	
		0,287	0,337			
			0,337			

Source: Output SPSS

Table 4 above is the pearson correlation value of the validity test that has been carried out for each variable, while the significance value for each item is 0.000. Thus, the positive pearson correlation value and a significance value of less than 0.05 indicate that all items of this research variable have met the validity test criteria.

The next is classical assumption test in this study was carried out to ensure that the regression model in this study met the BLUEs (Best Linear Unbiased Estimators) criteria. The normality test is carried out by conducting the Kolmogorov Smirnov test (K-S test) and the shape of the histogram and P-plot. Table 5 below present the results of the normality test that has been carried out in this study.

Table 5. Normality Test

		Unstandardized Residual
N		405
Normal Parameters ^{a,b}	Mean	0,00
	Std. Deviation	02,32
	Absolute	0,053
Most Extreme Differences	Positive	0,048
	Negative	-0,053
Kolmogorov-Smirnov Z		1,036
Asymp. Sig. (2-tailed)		0,234

a. Test distribution is Normal.

b. Calculated from data.

Source: Output SPSS

Table 5 above shows the Kolmogorov Smirnov results that have been carried out in this study. The significance value shows a value of 0.234 so that this value shows that it is greater than 0.05. Thus, the K-S test results show that this research data has a normal data distribution.

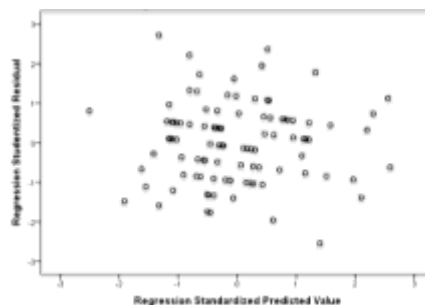
The second classic assumption test carried out in this study is the multicollinearity test. Table 6 below shows the results of the multicollinearity test that has been carried out in this study.

Table 6. Multicollinierity Test

Variable	Tolerance	VIF
Pressure	0,743	1,347
Opportunities	0,819	1,221
Rasionalization	0,739	1,353
Subjective Norms	0,830	1,204
Social Trust	0,645	1,321
Behavior intention to cheat	0,823	1,492
Cheating Behavior	0,782	1,203

Source: Output SPSS

The last classic assumption test is to conduct a heteroscedasticity test. Figure 2 below shows the results of the heteroscedasticity test that has been carried out in this study.

**Figure 2.** Scatter Plot

The last stage in data analysis is to test the research hypothesis. This stage consists of several testing processes, namely the coefficient of determination (R^2) test, simultaneous test (F test), direct effect test, and sobel test. Table 7 below presents the results of hypothesis testing that has been carried out in this study

Table 7. Research Hypothesis Test

Relationship	Coefficient	t-count	Sig.
Pressure → behavioral intention to cheat	0,158	-	0,000
Opportunities → behavioral intention to cheat	0,207	-	0,000
Rasionalization → behavioral intention to cheat	0,441	-	0,000



Relationship	Coefficient	t-count	Sig.
Subjective Norm → behavioral intention to cheat	0,011	-	0,854
Social Trust → behavioral intention to cheat	0,172	-	0,040
Pressure → cheating behavior	0,135	-	0,020
Opportunities → cheating behavior	0,072	-	0,000
Rasionalization → cheating behavior	0,234	-	0,001
Subjective Norm → cheating behavior	0,09	-	0,321
Social Trust → cheating behavior	0,177	-	0,032
Behavioral intention to cheat → cheating behavior			
Pressure → Behavioral intention to cheat → Cheating Behavior	-	3,197	0,000
Opportunities → Behavioral intention to cheat → Cheating Behavior	-	3,771	0,012
Rasionalization → Behavioral intention to cheat → Cheating Behavior	-	2,673	0,250
Subjective Norms → Behavioral intention to cheat → Cheating Behavior	-	-	-
Social Trust → Behavioral intention to cheat → Cheating Behavior	-	2,108	0,312
Sig. F-test			0,009
Coefficient Determination			0,253

Source: Output SPSS

Table 6 above shows some important research results. First, the results of hypothesis testing show that the variables of pressure, opportunity, rationalisation, and social trust have a positive effect on behavioral intention to cheat. Second, the results of hypothesis testing show that the variables of pressure, opportunity, rationalisation, social trust, and behavioural intention to cheat have a positive effect on cheating behaviour. Third, the test results also show that pressure, opportunity, rationalisation, and social trust can lead to behavioral intention to cheat which in turn can lead to cheating behavior. Finally, the results of testing this hypothesis have not been able to prove the influence of subjective norms on behavioural intention to cheat and cheating behaviour. Thus, in this study, hypotheses H_{1a,b,c}; H_{2 a,b,c}; H_{3a,b,c}; H_{5a,b,c}; and H₆ are accepted while H_{4a,b,c} is rejected.

Discussion

The fraud triangle model has been widely regarded as a framework that explains financial fraud (Schuchter & Levi, 2015). In the world of education, fraudulent behaviour has been studied using the fraud triangle model. The results of this study have provided empirical evidence that the fraud triangle model can explain the reasons for fraud committed by accounting students in Indonesia. Therefore, the results of this study are in line with the results of research from Becker et al (2006). Choo & Tan (2008), and Shbail et al (2021).

The first empirical evidence related to the empirical evidence that pressure can lead to the habit of cheating in students is students who are under pressure to get high results in their exams, this pressure may result from academic penalties or financial pressure not to pay more fees if they fail the exam (Becker et al., 2006; Choo & Tan, 2008; Shbail et al, 2021). Furthermore, empirical research evidence found that opportunity is also a cause of students' cheating habits. Previous empirical researchers have shown that the opportunity to cheat without consequences or no possibility of detection will increase the chances of cheating by cheaters (Said et al, 2017). Finally, empirical evidence presents that

rationalisation is also a cause of the emergence of cheating habits for students. Students will be more motivated to commit crimes whenever they can justify wrong actions (Free, 2015). In academia, students who believe they are not receiving an adequate education show a tendency to cheat (Dyer et al., 2020; Harper et al., 2021).

Another empirical evidence from this study is the discovery of social trust as a cause of cheating in students. Social trust refers to a person's level of trust in dealing with others (Dumpit & Fernandez, 2017) found that social factors are a significant important factor in motivating student cheating behaviour. However, the results of this study have not succeeded in proving empirically that social norms are able to be the reason for causing cheating in students.

CONCLUSION

This study aims to test social factors and the fraud triangle model can be the basis for detecting fraud by accounting students in Indonesia. The results showed some important findings of this study. First, the results of hypothesis testing show that the variables of pressure, opportunity, rationalisation, and social trust have a positive effect on behavioral intention to cheat. Second, the results of hypothesis testing show that the variables of pressure, opportunity, rationalisation, social trust, and behavioural intention to cheat have a positive effect on cheating behaviour. Third, the test results also show that pressure, opportunity, rationalisation, and social trust can lead to behavioral intention to cheat which in turn can lead to cheating behavior. Finally, the results of testing this hypothesis have not been able to prove the influence of subjective norms on behavioural intention to cheat and cheating behaviour.

The results of this study can be used as a reference basis for new decision making while still paying attention to some of its limitations. Therefore, this study provides several limitations and suggestions for improvement for the implementation of further research in order to produce better results. First, this research was only limited to accounting students in the East Java region so that a wider coverage of the region is expected to be carried out by further research to provide more varied research data. Second, this study has limited references used to build questionnaires distributed to respondents. This is because the number of similar studies conducted in the field of education is still very limited. Therefore, future research is expected to develop new research instruments based on more varied reference sources.

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AUTHORSHIP CONTRIBUTION STATEMENT

Explain the role of each author in the process of making research articles.

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