



Contents list available at: <https://journal.unesa.ac.id>
al-Uqud: Journal of Islamic Economics
Journal homepage: <https://journal.unesa.ac.id/index.php/jie>



The influence of Islamic value and fraud diamond factors on academic fraud: Empirical study on Islamic University

Ajeng Kusuma Dewi, Abriyani Puspaningsih, Ataina Hidayati*

Department of Accounting, Faculty of Business and Economics, Universitas Islam Indonesia.

Article Info

Paper type:

Research paper

Keywords:

Fraud diamond; Islamic behaviour; Islamic character education; Islamic environment; Perception of academic fraud.

Article history:

Received: 10 March 2022

Revised: 05 June 2022

Accepted: 01 July 2022

Available online: 30 July 2022

Abstract

The purpose of this study is to investigate the impact of Islamic values on Islamic behavior, Islamic environment, Islamic character education, and academic fraud diamond factors such as pressure, opportunity, rationalization, and capability. This research employs quantitative methods. The data was gathered using a questionnaire and a purposive sampling method, and it was analyzed using SPSS 19. The research sample consists of 259 Universitas Islam Indonesia students from all faculties. The findings of the study show that Islamic behavior, Islamic environment, and Islamic character education all have a negative impact on the perception of academic fraud. At the same time, pressure, opportunity, rationalization, and capability have no effect on academic fraud perception.

*Corresponding author: ataina.hidayati@uii.ac.id

Please cite this article in APA style as:

Dewi, A. K., Puspaningsih, A. ., & Hidayati, A. (2022). The influence of Islamic value and fraud diamond factors on academic fraud: Empirical study on Islamic University. *Al-Uqud: Journal of Islamic Economics*, 6(2), 259–274. <https://doi.org/10.26740/aluqud.v6n2.p259-274>

Introduction

Moral education is not solely the domain of formal educational institutions. Still, it is a shared responsibility between family and formal education. In particular, it is well known that formal education plays an important role in developing students' emotional intelligence. The teaching and learning processes of formal education are expected to include emotional and moral values so that students have intellectual, emotional, and spiritual intelligence (Walker et al., 2015; Mustapha et al., 2019; Ullah Khan et al., 2019).

One problem of moral values familiar among students is academic fraud (Muhsin et al., 2017; Melati et al., 2018; Meitriana et al., 2019). Students often use academic fraud through one's efforts or collaboration to obtain better scores than they are capable of. Academic fraud students include (1) using others' ideas without giving credit to the author/source (plagiarism), (2) taking someone else' scientific work/ideas and making them their own work, (3) searching for answers during exams, (4) cheating (unauthorized use of information, materials, tools, or practices in the completion of academic activities), (5) using the technology-based gadget to

solve problems during exams, (6) falsifying quotes in preparing reports, and (7) falsifying report data, (8) sabotage: interfering or destroying others' student's assignment so that others are unable to complete their work successfully, (9) doing assignment/work by paying someone else (Singh, & Remenyi, 2016; Draper & Newton, 2017; Steel, 2017; McHaney et al., 2019; Djajadikerta, & Susan, 2020; Salamah, 2022; Setyaki et al., 2022; Rafnhar, & Muslimin, 2022).

Academic fraud is a problem that deserves the attention of all parties because these problems will *cheapen the degrees held by alumni, misleads employers, diminishes the moral integrity of the next generation, and is fundamentally unfair to students who do not engage in such conduct* (Burke & Sanney, 2018). The following empirical data on academic fraud shows that the practice of fraud among students and students is a behaviour that cannot be taken for granted. For this reason, the study was conducted. An annual survey at Harvard University revealed that 9% of a sample of more than 70% of new students admitted to cheating on exams and assignments, and 23% of the sample admitted to cheating before getting into Harvard. The US National Bureau of Economic Research results also found that 10% of students in an undisclosed top university cheated while undertaking science exams (Coughlan, 2015). In Indonesia, fraudulent practices were also discovered in new student intake in PKN STAN Makassar. Academic fraud was committed by five participants by putting a particular device on their underwear that was used to communicate with people outside (Jawapos.com 2018). These cases indicate that the values of honesty and integrity are considered less important. This is a serious problem that needs to be solved. How learners are educated should refer to National Education in Act No. 20/2003 on the National Education System. The Act states that national education aims to develop learners' potential to become men of faith and fear of God. In other words, education results not only produce people with knowledge but also noble character and integrity.

The problem of academic fraud does not only occur in Indonesia but also in other countries, including Islamic countries (countries with a Muslim majority population). Ullah Khan et al. (2019) examine issues related to academic fraud in Pakistan and predict that religiosity and spirituality are factors that can reduce academic fraud. The results of the study show that only religiosity and not spirituality reduce academic fraud. In addition, Mustapha, Isa & Yunus (2019) stated that students in Malaysia also carry out academic cheating or fraud. Even a professor from one of the universities in Malaysia was found to have cheated (plagiarized) in writing his paper.

In line with a study by Ullah Khan et al. (2019), religious character education needs to be applied in every educational institution to instil fear in God (Hadjar, 2017; Melati et al., 2018; Ullah Khan et al., 2019; Yendrawati, & Akbar, 2019). The Government of the Republic of Indonesia has ordered the implementation of religious education by issuing regulation number 55 of 2007 regarding the implementation of religious education, which aims to provide knowledge and form attitudes, personalities, and skills of students in practising their religious teachings; the implementation is carried out at least through subjects/lectures on all paths, levels, and types of education. Thus Islamic character education is required to create a young Muslim generation who are devoted to Allah SWT and have good morality. Lubis & Sanjaya (2022) state that education regulations based on religious values (Islam) have been implemented in Malaysia since 1960. The government requires all schools with more than 15 students to provide Islamic Education. Islamic-based education develops yearly with changes and improvements to the curriculum. Development of an Islamic education curriculum based on comprehensive and integrated planning known as the Malaysian Education Development Plan (PPPM 2013-2025).

There have been a variety of studies examining the factors that influence academic fraud. Previous studies aimed at identifying factors that caused academic fraud mainly examined

based on the perspective of the fraud triangle (Burke, & Sanney, 2018; Meitriana et al., 2019; Ariail & Crumbley, 2016; Melati et al., 2018). Furthermore, another study analyzes the academic determinants of fraud by adding religiosity from the perspective of a fraud triangle. For example, a study by Yendrawati & Akbar (2019) integrated Islamic ethics into the concept of the fraud triangle. Melati et al. (2018) integrate religiosity into the concept of the fraud triangle to detect academic fraud. To expand on previous studies, this study aims to build a more comprehensive model to identify the factors influencing academic cheating in accounting students. This study uses a fraud diamond perspective (Abdullahi & Mansor, 2015). It uses the broader concept of religiosity, namely Islamic Values consisting of Islamic behaviour, Islamic environment and Islamic character education, to analyze the determinants of academic fraud conducted by Indonesian Islamic University accounting students. As Saleh (2017) stated, Islamic educational institutions play a role in shaping the nation's character. Specifically, this study examines the influence of Islamic behaviour, Islamic environment, Islamic character, pressure, opportunity, rationalization, and capability on academic fraud. Abayomi (2017) and Abdullahi & Mansor (2015) explain that the weakness of the Fraud Diamond Theory does not involve the ethical values that a person has. In addition, the results of an empirical study of the Fraud Diamond Theory show inconsistent results (Indriani, Agus & Siti, 2016; Istifadah, Ulil & Senjani, 2020), and this implies that the theory is still needed to be re-examined.

After discussing the background of the study, it will be explained about the literature review and the formulation of the hypotheses. Next, the research methods, hypothesis testing, discussion and conclusions will be explained.

Literature Review

Fraud diamond

According to Karyono (2013), a theory was first put forward by Donald R. Cressey (1950) regarding the factors driving the occurrence of fraud, namely the Fraud Triangle theory. However, Abdullahi & Mansor (2015) argue that the Fraud Triangle theory can be developed by adding one factor: capability. This theory is known as the Fraud Diamond Theory. According to him, the capability element, the perpetrator has the properties and capabilities needed to be the right person in the Act of fraud. The perpetrators admit the chance exists to commit that and can simply do it.

Islamic value

Islamic values are derived from the Quran and al-Hadith. The Qur'an contains Allah's revelations and Al-Hadith's sunnah of the Prophet Muhammad. In the context of Islam, every human being is instructed to always be honest and avoid lying. Allah SWT says in surah At-Tawba verse 119, which means: "O you who have believed, fear Allah and be with those who are true.. [At-Tawba/9:119].

As a role model for Muslims, the Prophet Muhammad SAW teaches honesty. Rasulullah SAW said:

"You must always be honest because honesty leads to goodness, and goodness takes someone to Heaven. If someone always acts honest and still chooses honest, then it will be recorded in the sight of God as an honest person. And whatever you do, stay away from falsehood because falsehood brings someone to the crime, and the crime leads a person to Hell. If someone constantly lies and deception choose, they will be recorded by Allah as a liar. (H.R. Bukhari and Muslim).

Based on the study conducted by [Abuddin \(1997\)](#), [Ainiyah \(2013\)](#), [Hadisi \(2013\)](#); [Irvan \(2018\)](#); [Jamila \(2016\)](#); and [Saleh \(2017\)](#), Islamic Values consist of Islamic behaviour, Islamic environment and Islamic character education. [Irvan \(2018\)](#) argues that Islamic Value consists of Islamic conduct and environment.

Academic fraud

Academic fraud is using all the material and assistance that cannot be used in academic assignments or other academic activities ([Anderman & Murdock, 2007](#)). Academic fraud arises due to two factors - internal factors coming from the individual itself and external factors coming from outside of the individual ([Baird Jr., 1980](#)). In research conducted by [Bintoro et al. \(2013\)](#), there are several forms of academic cheating, including (1) cheating, (2) fabrication, (3) plagiarism, (4) duplicate submission, (5) bribing, (6) collusion - illegal replacement of in academic activities, and (7) collaborating during exams verbally, by gesturing and using electronic devices such as laptops or mobile phones.

Hypothesis development

Islamic behaviour concerns the Quran and Hadith, which means a Muslim should carry out the commands of Allah and avoid His prohibitions ([Irvan, 2018](#)). Besides, Muslims must behave in an Islamic manner, as exemplified by the Prophet Muhammad. In short, according to the Quran and Hadith, a Muslim is expected to act only in good ways.

A student behaving in an Islamic manner will likely increase the level of their faith. Furthermore, the level of faith will affect how someone acts or makes a decision, including that related to the cheating act. A strong faith will keep the person from dishonourable traits ([Kusaeri, 2016](#)). Allah Ta'ala says in surah Al-Ankabut verse 45, " Indeed, prayer prohibits immorality and wrongdoing". Based on this explanation, hypothesis 1 is proposed as follows:

H1: Islamic behaviour harms academic fraud

According to [Abuddin \(1997\)](#), the Islamic education environment is an institution where education takes place and includes Islamic characteristics that allow Islamic education so that Islamic values can be internalized in a person manifested in behaviour. The Islamic environment may have a positive influence on students. Family, educational institutions, and society are environments that greatly influence a person's behaviour. Therefore, the purity of religious teachings and devotion that has been internalized should keep being nurtured in which the Islamic environment plays a pivotal role ([Zuhairini, 2004](#)). The conclusion of [Istifadah et al. \(2020\)](#)'s study and [Indriani et al. \(2016\)](#) is that more pressure received through a high level of understanding of religiosity will reduce cheating behaviour. Based on this explanation, hypothesis 2 is proposed as follows:

H2: Islamic environment harms academic fraud

Religious education is an education that prepares students to be able to carry out their roles that urge mastery of religious teachings. Religious, educational materials are not only concerned with knowledge but also shaping the attitudes and personalities of students who fear Allah SWT ([Hasbullah, 2001](#)).

Religious education teaches that aqeedah is the religious basis, Al-Quran and Al-Hadith as the guidelines for life, fiqh is the pillar of law in worshipping, and Islamic history is the examples of life. In addition, religious education also teaches moral values to people so that they know

right from wrong (Ainiyah, 2013). It's supported by Yurmaini (2017)'s research that religion can be a solution to minimize fraud. Based on this explanation, hypothesis 3 is proposed:

H3: Islamic character education has a negative effect on academic fraud

Pressure is a situation where a person perceives it is necessary to commit fraud so that pressure is likely to trigger fraud (Santoso & Adam, 2014). In the Diamond Fraud theory, the pressure element contained in the Fraud Triangle theory is called an incentive (Abdullahi, & Mansor, 2015). So it can be said that the incentive element is the same as the pressure element. The research finding by Zamzam et al. (2017) and Nurkhin & Fachrurrozie (2018) reported that incentive has a positive effect on academic fraud. It means that the higher the incentive obtained by a student, the higher the likelihood of academic fraud. Based on this explanation, hypothesis 4 is proposed:

H4: Pressure has a positive effect on academic fraud

According to Albrecht et al. (2012), opportunity is a situation in which a person perceives a combined situation and condition that allows him to commit undetectable academic fraud. The research finding by Yudiana & Lastanti (2016) and Murdiansyah et al. (2017) show that opportunities significantly positively affect academic fraud. It means that the higher the opportunity, the higher the likelihood of academic fraud occurring. Based on this explanation, hypothesis 5 is proposed as follows:

H5: Opportunity has a positive effect on academic fraud

Rationalization is justifying the wrongdoings by the fraud perpetrators to eliminate or reduce guilt when fraud is committed (Albrecht et al., 2012). According to Karyono (2013), the perpetrators will assume that their acts are normal or it is a normal thing to do to others. The research finding by Murdiansyah et al. (2017) and Rafnhar & Muslimin (2022) reveals that rationalization has a significant positive effect on academic fraud. This means that the higher the rationalization or justification, the higher the likelihood of academic fraud. The explanation leads to hypothesis 6:

H6: Rationalization has a positive effect on academic fraud

A capability is the capacity of an individual to perform various tasks in a job. Capability is a driving factor for fraud that is quite influential (Abdullahi, & Mansor, 2015). The rationale for cheating is just to correct acts of cheating (Said et al., 2018). Ability is a skill that someone has to commit fraud (Abayomi, 2017). Both rationalization and capability are interrelated, and the strength of each element influences the other. Research conducted by Yudiana & Lastanti (2016) and Zamzam et al. (2017), Sabli et al. (2018) Rafnhar, & Muslimin (2022) found that capability has a significant influence on academic fraud. This means that high capabilities in fraud, it will encourage academic fraud behaviour. Based on this explanation, hypothesis 7 is proposed as follows:

H7: Capability has a positive effect on academic fraud

Theoretical framework

Academic fraud is an activity committed by students that violate applicable academic rules. The hypothesis development above can be described in the following framework:

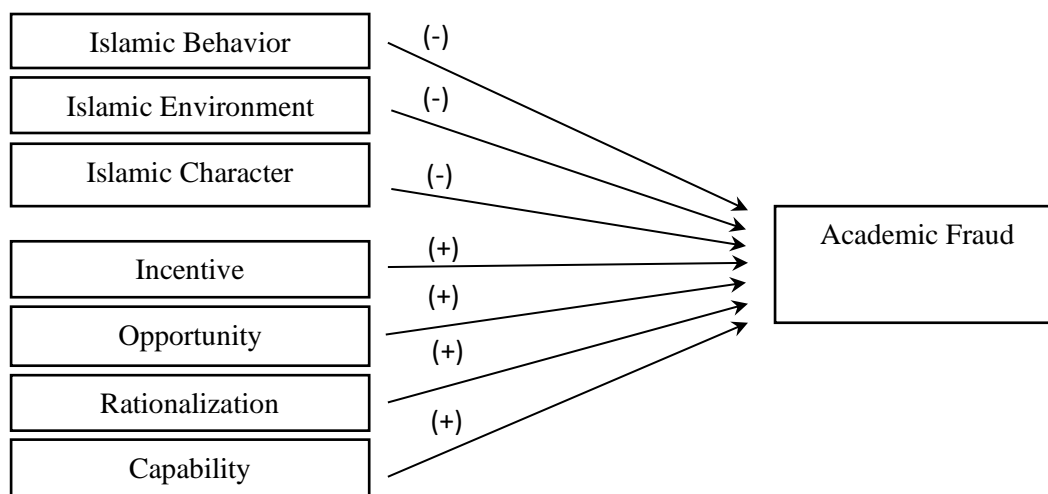


Figure 1. Theoretical framework

Methodology

Research population and sample

The population in this research is the Islamic University of Indonesia students from eight faculties. The sampling technique was conducted by a purposive sampling method with the criteria the participants were active students from batches 2015, 2016 and 2017. Based on the requirements, 260 respondents have been selected. Such a number is considered sufficient for research. According to [Sekaran and Bougie \(2017\)](#), the sample size should range from 30 to 500 respondents or greater than 10 multiplied by the most significant number of indicators of all variables. Details of the distribution of the questionnaire results can be seen in Table 1.

Table 1. results of primary data collection

Description	Total	Percentage
The questionnaire was obtained through google docs	260	100%
Unusable questionnaire	1	0.38%
Qualified questionnaire	259	99.62%

Source: Primary Research Data 2019

Sources of data and data collection techniques

The data source in this study is derived from primary data. The data collection was carried out by survey. The survey used electronic questionnaires distributed online using Google Forms. Line and WhatsApp were utilized to share the questionnaire link with the respondents. The questionnaire was then measured using a Likert Scale by providing four answer choices, namely: (1) Strongly Disagree, (2) Disagree, (3) Agree, and (4) Strongly agree.

Research variables

This research study has Academic Fraud as the dependent variable. The indicator of measuring academic fraud variable refers to the research by [Zaini et al. \(2015\)](#). It consists of six indicators - copying others' answers during exams, making small notes during exams, giving a cheat sheet to a friend during exams, copying ideas without giving credit to the source (plagiarism), opening

lecture materials via electronic devices during exams, and attendance record falsification or simply doing a fingerprint for marking attendance in the class.

For the variable of Islamic Behavior, four indicators are used in this study, adapted from the research by [Herlyana et al. \(2017\)](#), [Irvan \(2018\)](#), and [Kusuma \(2018\)](#). The indicators are that students highly believe in Allah SWT, they perceive that they are constantly being watched by God in every action, obey God's command to stay away from His prohibitions and carry out His commands, and fear God.

An Islamic environment allows Islamic education to be implemented properly. Islamic values can be brought up and then manifested in behaviour ([Abuddin, 1997](#)). There are four indicators to measure the Islamic environment variable in this study - 1) the environment upholds the teachings of Islam, 2) the environment has a positive influence on student devotion, 3) the environment affects students' behaviour, and 4) the Islamic environment can prevent students from academic fraud.

According to [Musrifah \(2016\)](#), there are a few formations carried out in religious education - (1) Formation of habituation which is done to form the ability to do and say something, (2) Formation of understanding, the students are given understanding about the activities to be done so that they are motivated to perform activities towards the positive, and (3) Formation of noble spirituality, its purpose is to form piety that contains noble values, such as honesty, tolerance, sincerity, and keeping promises. Therefore, there are four indicators to measure the variable of Islamic character education in this research - 1) lecturers insert religious education when lecturing, 2) lecturers often remind about the obligations of a Muslim, 3) students practice religious education provided by lecturers, and 4) Islamic education can change student behaviour for the better. The incentive variable is measured using four indicators adapted from the research by [Prawira & Irianto \(2015\)](#) and [Zaini et al. \(2015\)](#). The indicators are a GPA of great importance, lecture materials that are difficult to understand, a large number of assignments, and parents' requests for a high GPA. The opportunity variable is measured using four indicators adapted from the research by [Murdiansyah et al. \(2017\)](#) and [Zaini et al. \(2015\)](#). The four indicators are 1) lecturers like to make the same exam questions as in the previous semester's exam, 2) lecturers do not seriously check the plagiarism acts by the students, 3) supervisors do not supervise the exams strictly, and 4) sanctions are not strict when academic dishonesty is proven. The rationalization variable is measured using four indicators adapted from the research by [Prawira & Irianto \(2015\)](#) and [Murdiansyah et al. \(2017\)](#). The four indicators are 1) students cheat because they see the same occurrence committed by others, 2) lecturers do not explain the criteria of cheating that should not be committed, 3) academic fraud is a common thing, and 4) the Faculty will not know when students commit academic fraud. The capability variable is measured using four indicators adapted from [Murdiansyah \(2017\)](#), [Prawira & Irianto \(2015\)](#), and [Zaini et al. \(2015\)](#). The four indicators are 1) confidence and self-confidence when cheating, 2) students are likely to commit fraud calmly in order not to be detected by supervisors, 3) students can reduce their guilt after cheating, and 4) students have a specific strategy in committing academic dishonesty.

Data analysis methods

In this research, data analysis was carried out using a statistical measurement tool - a computer called SPSS (Statistical Package for Social Science) version 19. The data analysis methods used in this study are descriptive statistics, data quality tests, classical assumption tests, feasibility tests (Statistical Test F), individual parameter significance test (Statistical Test T), coefficient of determination (R^2), and multiple regression analysis. The latter determines the effect of Islamic Behavior, Islamic Environment, Islamic Character Education, and Diamond Fraud on Perceptions of Academic Cheating. The multiple linear equations in this study are as follows:

$$Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \beta_5X_5 + \beta_6X_6 + \beta_7X_7 + e$$

Description:

Y = Dependent Variable (Academic Fraud)

α = Regression constant

β = Regression coefficient

X1 = Independent Variable (Islamic Behavior)

X2 = Independent Variable (Islamic Environment)

X3 = Independent Variable (Islamic Character Education)

X4 = Independent Variable (Incentive)

X5 = Independent Variable (Opportunity)

X6 = Independent Variable (Rationalization)

X7 = Independent Variable (Capability)

e = Error

Results and Discussion

The research results yield the following descriptive statistics:

Table 2. Descriptive statistics of the research variables

	N	Minimum	Maximum	Mean	Std. Deviation
Academic Fraud	259	6	24	9.10	3.223
Islamic Behavior	259	4	16	12.19	3.085
Islamic Environment	259	4	16	12.99	2.875
Islamic Character Education	259	4	16	13.21	2.213
Incentive	259	4	16	9.47	2.500
Opportunity	259	4	16	9.00	2.685
Rationalization	259	4	16	5.57	2.698
Capability	259	4	16	7.38	2.530
Valid N (listwise)	259				

Data quality test

In this research, with the significance level (α) of 0.05 and the amount of data 259, the r-table result of 0.1215. From the results of the validity test, it is known that all of the 34 question items are valid because the Value of the t count or Pearson Correlation is greater than the Value of the t table, which is 0.1215.

In this research, the reliability of the questionnaire was measured by looking at the Value of Cronbach's Alpha on the reliability test results compared to its limit of 0.6. From table 3, it can be seen that all variables have Cronbach's Alpha values greater than 0.60. Thus, all variables in this research are stated to be reliable.

Table 3 Reliability test results

Variables	Cronbach's Alpha	Limit	Results
Academic Fraud	0.855	0.6	Reliable
Islamic Behavior	0.870	0.6	Reliable
Islamic Environment	0.895	0.6	Reliable
Islamic Character Education	0.874	0.6	Reliable
Incentive	0.739	0.6	Reliable
Opportunity	0.732	0.6	Reliable
Rationalization	0.962	0.6	Reliable
Capability	0.849	0.6	Reliable

Analysis of multiple linear regression

Multiple linear regression analysis conducted in this study can be seen in the following table:

Table 4. Results of multiple linear regression analysis

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	18.645	2.433		7.662	.000
Islamic Behavior	-.281	.090	-.269	-3.135	.002*
Islamic Environment	-.208	.095	-.186	-2.201	.029*
Islamic Character Education	-.234	.092	-.161	-2.542	.012*
Pressure	-.022	.086	-.017	-.255	.799
Opportunity	-.153	.085	-.128	-1.808	.072
Rationalization	.100	.069	.084	1.456	.147
Capability	.095	.082	.074	1.151	.251

a. Dependent Variable: Academic Fraud *) Significant at p>0,05

It can be seen in table 4, column B, that the first row shows constants (α) and the next row below shows the coefficients of the independent variables. Thus, the results of the multiple linear regression equation are obtained as follows:

$$Y = 18.645 - 0.281X_1 - 0.208X_2 - 0.234X_3 - 0.022X_4 - 0.153X_5 + 0.100X_6 + 0.095X_7 + 2.433$$

Result of F Test

The results of the feasibility test (goodness of fit) are presented in the following table:

Table 5. Result of F Test

Model	F	Sig.
Regression	9.419	.000

Based on table 5, the F value is 9.419 with a significance value of 0.000 less than α = 0.05. Thus, it can be said that the regression model in this study is feasible to be used to test hypotheses, or in other words, the regression model in this study is feasible to be used to measure academic fraud.

Results of T Test

The T-test results are presented in the following table:

Table 6. Results of T Test

Model	B	Sig.
Islamic Behavior on Academic Fraud	-0.281	0.002*
Islamic Environment on Academic Fraud	-0.208	0.029*
Islamic Character Education on Academic Fraud	-0.234	0.012*
Incentive on Academic Fraud	-0.022	0.799
Opportunities for Academic Fraud	-0.153	0.072
Rationalization of Academic Fraud	0.100	0.147
The capability of Academic Fraud	0.095	0.251

*) Significant at p>0,05

Table 6 above shows that the variables of Islamic behaviour, Islamic environment, Islamic character education, incentive, and opportunity have a negative direction. On the other hand, rationalization and capability variables have a positive approach. Islamic behaviour, Islamic environment, and Islamic character education variables have a significant influence on academic dishonesty. In contrast, the variables of incentive, opportunity, rationalization, and capability do not influence academic dishonesty. Thus, it can be concluded that H1, H2, and H3 are accepted, while H4, H5, H6, and H7 are rejected.

Coefficient of determination (R^2)

The Value of Adjusted R Square is 0.186. It means that the independent variables of Islamic behaviour, Islamic environment, Islamic character education, incentive, opportunity, rationalization, and capability simultaneously influence the dependent variable by 18.6%. The remaining percentage of 81.4% is influenced by other factors excluded in the regression model.

These results indicate that Islamic behaviour possessed by the students harms academic fraud. Based on the research data, Islamic behaviour held by the students makes them reluctant to commit academic dishonesty. Thus, the first hypothesis that "Islamic behaviour has a significant negative effect on academic fraud" has been supported. This means that the excellence of Islamic behaviour will more likely reduce the likelihood of academic fraud. This research finding conforms with [Kusaeri \(2016\)](#), which states that Islamic behaviour will increase the level of faith, affecting various aspects of life, one of which is cheating. It is believed that having a strong faith would prevent them from committing bad behaviour. [Hadjar \(2017\)](#) also stated that fraud is unacceptable in the community. In addition, it is also contrary to the teachings of Islam, which demands honesty in every single Act. In this research, Islamic behaviour significantly negatively influences academic cheating. It has been proven that the students at the Islamic University of Indonesia have a strong faith. They fear Allah SWT and perceive they are constantly being watched by Allah SWT in every action, thus reluctance to commit academic dishonesty.

The variable of the Islamic environment in which the students are located has a negative influence on academic fraud. Based on research data, it can be explained that the Islamic environment influences academic fraud. It means that the excellence of the Islamic environment will likely reduce academic fraud. Thus, the second hypothesis stating that "the Islamic environment has a significant negative effect on academic fraud," was accepted.

According to [Wardani \(2015\)](#), the environment can shape a person's personality, both good and bad, depending on the environmental conditions where the person exists. This research finding is in line with [Abuddin \(1997\)](#), who stated that Islamic values can be internalized in a person and manifested in behaviour. In this research, the Islamic environment has a significant negative influence on academic fraud which means the students at the Islamic University of Indonesia perceive that the Islamic environment where they live highly upholds Islamic teachings and can control their behaviour. Thus the environment that supports the teachings of Islam also plays a role in suppressing academic fraud.

The research findings reveal that the Islamic character education that there is an influence between Islamic character education on academic fraud. It can be explained that the Islamic character education being implemented can influence academic fraud. Thus, the third hypothesis, which states that "Islamic character education has a significant negative effect on academic fraud", has been proven correct. The direction of the negative coefficient indicates the influence that is not in the same direction, where when Islamic character education is high, it will reduce student academic fraud. This research finding conforms to the research by [Hadisi \(2013\)](#), reporting that Islamic religious education plays a significant role in suppressing deviant

behaviour. In addition, it is also in line with [Hasbullah \(2001\)](#), who stated that religious, educational materials are not only concerned with knowledge but also shape the attitudes and personalities of students who fear Allah. According to [Jamila \(2016\)](#), Islamic education is a guidance process carried out by an educator to help students to change their behaviour based on Islamic law to form Muslim personalities (*insan kamil*). The results of this study indicate that Islamic character education at the Islamic University of Indonesia through the provision of religious material inserted amid lectures has succeeded in shaping the Islamic character of the students.

The research findings reveal that the incentive variable was not supported. It indicates that high incentives received by the students will not lead to committing academic cheating. It can be seen from the negative coefficient. This finding supports the research by [Yudiana & Lastanti \(2016\)](#), who revealed that incentive does not have a significant positive effect on academic fraud. In contrast, [Nurkhin & Fachrurrozie \(2018\)](#), [Zamzam et al. \(2017\)](#), [Murdiansyah et al. \(2017\)](#), [Padmayanti et al. \(2017\)](#), and [Zaini et al. \(2015\)](#) revealed that incentive has a positive effect on academic fraud. In this research, the incentive does not affect academic fraud, which means that the Islamic University of Indonesia students think that they don't need to commit academic dishonesty. The incentives the students receive in the form of demands for a high GPA - GPA is an important thing for them. Lecture material is challenging to understand and is not why they commit academic fraud.

The research findings show that the opportunity variable received by the students will not lead to committing academic fraud. A large opportunity will not spur them to achieve academic fraud. This can be seen from the negative coefficient. Thus this study fails to support the fifth hypothesis. This finding corroborates the research by [Widianingsih \(2013\)](#); [Zamzam et al. \(2017\)](#); [Zaini et al. \(2015\)](#); [Sabli et al. \(2018\)](#), which revealed that opportunity does not influence academic fraud. In contrast, [Murdiansyah et al. \(2017\)](#), [Yudiana & Lastanti \(2016\)](#), [Padmayanti et al. \(2017\)](#) reported that opportunities have a significant positive influence on academic fraud. In this current research, opportunity does not affect academic fraud, which means that although there is an opportunity to be dishonest, such as the exams are not strictly supervised, absence of strict sanctions, and lecturers who are less concerned with plagiarism, it does not encourage the students to commit academic fraud. The higher the Islamic values embedded in the students, no matter how big the opportunity exists, they will not commit academic cheating.

The research findings show that the rationalization variable is not significant, meaning that the data did not prove the sixth hypothesis stating that "rationalization has a significant positive effect on academic fraud", was not proven by the data. Rationalization by the students does not affect academic fraud. Theoretically, rationalization may lead to possible academic fraud. In fact, the hypothesis is not supported by the data, which means. However, the students rationalize cheating. It does not make them commit academic dishonesty. This finding supports the research by [Zamzam et al. \(2017\)](#) and [Zaini et al. \(2015\)](#). They reported that rationalization does not affect academic fraud. [Sabli et al. \(2018\)](#) conducted a study in Malaysia also found that rationalization did not affect academic fraud. In this current research, rationalization does not affect academic fraud, which means that although some people commit academic fraud and justify such actions, it does not necessarily make the students at the Islamic University of Indonesia intend to achieve the same thing because they realize that academic fraud is not a good thing to do.

The research findings show that the capability variable indicates that the students' capability does not affect academic fraud. Based on the research data, although students can commit fraud, it does not make them intend to commit academic fraud. Similar to the sixth hypothesis, the seventh hypothesis, which states that "ability has a significant positive effect on academic cheating, " does not get empirical support. Theoretically, one's capability may lead to

committing academic dishonesty, and this can be seen from the positive directed coefficient. This finding corroborates the research by [Zaini et al. \(2015\)](#), and [Padmayanti, et al. \(2017\)](#), who stated that capability does not influence academic fraud.

In contrast, [Yudiana & Lastanti \(2016\)](#) and [Zamzam et al. \(2017\)](#) reported that capability has a significant positive effect on academic fraud, while [Nurkhin & Fachrurrozie \(2018\)](#), and [Murdiansyah et al. \(2017\)](#) reported that capability has a significant negative effect on academic fraud. In this current research, ability doesn't influence academic fraud. Such finding is generated from Islamic values that are highly embedded in the students, which make them not accustomed to academic fraud. Therefore, they do not have adequate capability and specific strategies to commit academic dishonesty as they are not accustomed to doing such a thing.

Conclusion

Academic dishonesty threatens education quality worldwide, thus experts have examined ways to prevent it. This study modifies the Fraud Diamond Theory to include Islamic Values as a predictor of academic fraud. The study examines the influence of Islamic beliefs on academic fraud through Islamic behaviour, environment, and character education. This study also discusses fraud Diamond (pressure, opportunity, rationalization, and capacity) and academic fraud. Islamic behaviour, environment, and character education harm academic fraud perception, research shows. Academic fraud isn't affected by pressure, opportunity, reasoning, or ability. This study shows that Islamic universities reduce academic cheating.

The research has repercussions. Islamic religious education can shape a person's Islamic behaviour, decreasing academic fraud. This study shows that the Islamic University of Indonesia should preserve its Islamic Environment and Islamic Character Education. The research findings should be regarded with caution and restrictions recognized. First, 81.4% of the study's variables are not explained. Second, the distribution of the study questionnaire to respondents who satisfied the criteria was uneven because the respondents were mostly Islamic University of Indonesia batch 2015 economics students. Third, this research is highly subjective.

Based on the aforementioned talks and results, below are some research ideas. First, future studies should use a more evenly-distributed sample to be more representative of a large population and the research conclusions. Future studies should add other independent variables to uncover others that may affect academic fraud. Future studies should collect data using interviews and questionnaires. Manually distributing surveys is advised for an even sample.

Author's Contribution

Ajeng Kusuma Dewi: Conceptualization, Validation, and Data Collection.

Abriyani Puspaningsih: Methodology, Formal analysis.

Ataina Hidayati: Conceptualization, Writing-Review & editing.

Acknowledgements

The authors are grateful to the Department of Accounting, Faculty of Business and Economics, Universitas Islam Indonesia.

Declaration of Competing Interest

We declare that we have no conflict of interest.

References

Abayomi, S. O. (2017). Personal Ethics and Fraudster Motivation: The Missing Link in Fraud Triangle and Fraud Diamond Theories, *International Journal of Academic Research in*

- Business and Social Sciences, 6(2), 159– 165. <https://doi.org/10.6007/IJARBSS/v6-i2/2020>
- Abdullahi, R., & Mansor, N. (2015). Fraud triangle theory and fraud diamond theory: understanding the convergent and divergent for future research. *International Journal of Academic Research in Accounting, Finance, and Management Sciences*, 5 (4): 38-45. <https://doi.org/10.6007/IJARAFMS/v5-i4/1823>
- Abuddin, N. (1997). *Filsafat Pendidikan Islam*. Jakarta: Logos Wacana Ilmu.
- Ainiyah, N. (2013). Pembentukan karakter melalui pendidikan agama Islam. *Jurnal Al-Ulum*, 13 (1): 25-38.
- Albrecht, W., Steve, C.O. , Albrecht, C., & Zimbelman, M.F. (2012). *Fraud Examination Fourth Edition*. Mason, USA: South-Western, Cengage Learning.
- Anderman, E.M., & Murdock, T.B. (2007). *Psychology of Academic Cheating*. London: Academic Press. <https://doi.org/10.1016/B978-012372541-7/50002-4>
- Ariail, D., & Crumbley, D. (2016). Fraud triangle and ethical leadership perspectives on detecting and preventing academic research misconduct. *Journal of Forensic & Investigative Accounting*, 8(3), 480-500.
- Baird Jr., J.S. (1980). Current trends in college cheating. *Psychology in the Schools*, 17 (4): 515-522. [https://doi.org/10.1002/1520-6807\(198010\)17:4<515::AID-PITS2310170417>3.0.CO;2-3](https://doi.org/10.1002/1520-6807(198010)17:4<515::AID-PITS2310170417>3.0.CO;2-3)
- Bintoro, W., Purwanto, E. & Noviyani, D.I. (2013). Hubungan self regulated learning dengan kecurangan akademik mahasiswa. *Educational Psychology Journal*, 2(1): 57-64.
- Burke, D. D., & Sanney, K. J. (2018). Applying the fraud triangle to higher education: Ethical implications. *Journal of Legal Studies Education*, 35(1), 5-43. <https://doi.org/10.1111/jlse.12068>
- Djajadikerta, H., & Susan, M. (2020). The Determinants of students' intention to conduct fraud on assignments and examinations. *Review of Integrative Business and Economics Research*, 9, 119-124.
- Draper, M.J., & Newton, P.M. (2017). A legal approach to tackling contract cheating?. *International Journal for Educational Integrity*, 13(1), 11. <https://doi.org/10.1007/s40979-017-0022-5>
- Coughlan, S. (2015). Harvard students take pledge not to cheat, BBC News, 11 November 2015. <https://www.bbc.com/news/business-34769435>
- Ghozali, I. (2011). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 19*. Semarang: Badan Penerbit Universitas Diponegoro.
- Hadisi, L. (2013). Pendidikan agama Islam: Solusi mengatasi perilaku menyimpang siswa SMK Negeri 1 Kendari. *AL-IZZAH*, 8 (2): 124-146.
- Hadjar, I. (2017). The effect of religiosity and perception on academic cheating among Muslim students in Indonesia. *Journal of Education and Human Development*, 6(2), 139-147. <https://doi.org/10.15640/jehd.v6n2a15>
- Hasbullah. (2001). *Dasa-dasar Ilmu Pendidikan*. Jakarta: Raja Grafindo Persada.
- Herlyana, M. V., Sujana, E., & Prayudi, M.A. (2017). Pengaruh religiusitas dan spiritualitas terhadap kecurangan akademik mahasiswa: Studi empiris pada mahasiswa universitas pendidikan Ganesha Singaraja. *e-Journal SI Ak Universitas Pendidikan Ganesha*, 8 (2). <https://doi.org/10.23887/jimat.v8i2.13313>
- Indriani, I., Agus S., & Siti, M. (2016). Penerapan Konsep Fraud Diamond Teori dalam Mendeteksi Perilaku Fraud, Prosiding Simposium Nasional Akuntansi XIX, Lampung.
- Istifadah, Rikyan Ulil & Senjani, Yuyu Putri. (2020). Religiosity as the moderating effect of diamond fraud and personal ethics on fraud tendencies. *Journal of Islamic Accounting and Finance Research*. Vol. 2, 91-116. <https://doi.org/10.21580/jiafr.2020.2.1.4712>

- Irvan, M. A. N. (2018). Pengaruh perilaku Islami dan lingkungan Islami terhadap kepatuhan sistem pengendalian internal dalam mencegah niat melakukan kecurangan: Studi empiris pada pondok modern darussalam gontor (Skripsi Sarjana Strata-1 Program Studi Akuntansi Fakultas Ekonomi Universitas Islam Indonesia).
- Jamila. (2016). Pendidikan berbasis Islam yang memandirikan dan mendewasakan. *Jurnal EduTech*, 2(2), 73-83.
- Jawapos.com. 2018. *Terjadi kecurangan saat tes masuk STAN: Pelakunya anak pejabat*. Juli 6. <https://www.liputan6.com/news/read/3580866/terjadi-kecurangan-saat-tes-masuk-stan-pelakunya-anak-pejabat>.
- Karyono. (2013). *Forensic Fraud*. Yogyakarta: Penerbit Andi.
- Kusaeri. (2016). Studi perilaku cheating siswa madrasah dan sekolah Islam ketika ujian nasional. *Edukasia: Jurnal Penelitian Pendidikan Islam*, 11(2), 331-354. <https://doi.org/10.21043/edukasia.v11i2.1727>
- Kusuma, M. F. D. (2018). *Faktor-faktor yang mempengaruhi mahasiswa melakukan tindakan kecurangan akademik dengan perspektif fraud diamond dan religiusitas: Studi pada mahasiswa akuntansi universitas Islam Indonesia* (Skripsi Sarjana Strata-1 Program Studi Akuntansi Fakultas Ekonomi Universitas Islam Indonesia).
- Lubis, M. A., & Sanjaya, B. (2022). The existence of integrated Islamic education in Malaysia. *Innovation: Journal for Religious Innovation Studies*, 22(1), 20-34. <https://doi.org/10.30631/innovatio.v22i1.148>
- McHaney, R., Cronan, T. P., & Douglas, D. E. (2019). Academic integrity: Information systems education perspective. *Journal of Information Systems Education*, 27(3), 1.
- Meitriana, M. A., Suwena, I. K. R., & Indrayani, L. (2019). The Influence of Fraud Triangle and Theory of Planned Behavior on Students Academic Fraud in Bali. In *International Conference on Tourism, Economics, Accounting, Management, and Social Science (TEAMS 2018)*. Atlantis Press. <https://doi.org/10.2991/teams-18.2019.24>
- Melati, I.N., Wilopo, R., & Hapsari, I. (2018). Analysis of the effect of fraud triangle dimensions, self efficacy, and religiosity on academic fraud in accounting students. *The Indonesian Accounting Review*, 8(2), 189-203. <https://doi.org/10.14414/tiar.v8i2.1536>
- Muhsin, M., Kardoyo, M., Arief, S., Nurkhin, A., & Pramusinto, H. (2017). An Analysis of Student's Academic Fraud Behavior. In *International Conference on Learning Innovation (ICLI 2017)*. Atlantis Press. <https://doi.org/10.2991/icli-17.2018.7>
- Murdiansyah, I., Sudarma, M. & Nurkholis. (2017). Pengaruh dimensi fraud diamond terhadap perilaku kecurangan akademik: Studi empiris pada mahasiswa magister akuntansi universitas brawijaya. *Jurnal Akuntansi Aktual* ,4(2), 121-133. <https://doi.org/10.25105/jat.v4i1.4965>
- Musrifah. (2016). Pendidikan karakter dalam perspektif Islam. *Edukasia Islamika* ,1(1), 119-133.
- Mustapha, R., Isa, M., & Yunus, H. (2019). Spiritual intelligence and academic dishonesty: The Malaysian higher education student perspectives. *European Journal of Education Studies*, 6(2), 205-222.
- Nurkhin, A., & Fachrurrozie. (2018). Analisis pengaruh dimensi fraud diamond terhadap perilaku kecurangan akademik mahasiswa pendidikan akuntansi UNNES. *Liabilities Jurnal Pendidikan Akuntansi*, 1(1): 1-12. <https://doi.org/10.30596/liabilities.v1i1.2026>
- Padmayanti, K. D., Sujana, E. & Kurniawan, P.S. (2017). Analisis pengaruh dimensi fraud diamond terhadap perilaku kecurangan akademik mahasiswa. e-journalS1 Ak Universitas Pendidikan Ganesha, 8 (2): 1-12. <https://doi.org/10.30596/liabilities.v1i1.2026>
- Prawira, I.D.M.S., & Irianto, G. (2015). Analisis pengaruh dimensi fraud diamond terhadap perilaku kecurangan akademik mahasiswa: Studi kasus pada mahasiswa S1 jurusan

- akuntansi perguruan tinggi negeri kota malang. *Jurnal Ilmiah Mahasiswa FEB Universitas Brawijaya*, 2 (2): 1-24.
- Rafnhar, R., & Muslimin, M. (2022). The Effect of Academic Fraud Dimensions of Fraud Pentagon's On Accounting Students. *JASa (Jurnal Akuntansi, Audit dan Sistem Informasi Akuntansi)*, 6(1), 122-134. <https://doi.org/10.36555/jasa.v6i1.1713>
- Sabli, N., Hamid, N. A., Haron, N. H., & Wahab, R. A. (2018). Academic cheating among undergraduate accounting students: Fraud diamond theory perspective, 6. *National Academy Of Managerial Staff Of Culture And Arts Herald*, (1), 932-937.
- Said, J., Alam, M. M., Karim, Z. A., & Johari, R. J. (2018). Integrating Religiosity into Fraud Triangle Theory: Findings on Malaysian Police Officers, *Journal of Criminological Research, Policy and Practice*, 4(2), 111–123. <https://doi.org/10.1108/JCRPP-09-2017-0027>
- Salamah, I. (2022). Factors Influencing Academic Dishonesty Among Sriwijaya State Polytechnic Students. *International Journal of Science, Technology & Management*, 3(2), 357-362. <https://doi.org/10.46729/ijstm.v3i2.491>
- Saleh, S. (2017). Peran lembaga pendidikan dalam membentuk karakter bangsa." *Prosiding Seminar Nasional Himpunan Sarjana Ilmu-ilmu Sosial*, 2 (10): 101-112.
- Santoso, M.H., & Adam, H. (2014). Analisis perilaku kecurangan akademik pada mahasiswa akuntansi dengan menggunakan konsep fraud triangle. *Jurnal Ilmiah Mahasiswa FEB*, 2 (2): 1-23.
- Sekaran, U., & Bougie, R. (2017). *Metode Penelitian untuk Bisnis (Edisi 6)*. Jakarta: Salemba Empat.
- Setyaki, R. S., Pesudo, D. A. A., Andreas, H. H., & Chang, M. L. (2022). Does Personality Impact Academic Fraud?. *Review of Integrative Business and Economics Research*, 11(3), 81-98.
- Singh, S., & Remenyi, D. (2016). Plagiarism and ghost writing: The rise in academic misconduct. *South African Journal of Science*, 112(5-6), 1-7. <https://doi.org/10.17159/sajs.2016/20150300>
- Steel, A. (2017). Contract cheating: Will students pay for serious criminal consequences?. *Alternative Law Journal*, 42(2), 123-129. <https://doi.org/10.1177/1037969X17710627>
- Ullah Khan, I., Khalid, A., Anwer Hasnain, S., Ullah, S., & Ali, N. (2019). The Impact of religiosity and spirituality on academic dishonesty of students in Pakistan. *European Online Journal of Natural and Social Sciences*, 8(3), 381.
- Walker, D. I., Roberts, M. P., & Kristjánsson, K. (2015). Towards a new era of character education in theory and in practice. *Educational Review*, 67(1), 79-96. <https://doi.org/10.1080/00131911.2013.827631>
- Wardani, F. P. (2015). *Pengaruh self efficacy, lingkungan belajar, dan disiplin belajar, terhadap perilaku kecurangan akademik siswa kelas XI IIS SMA Negeri 5 Yogyakarta Tahun Ajaran 2014/2015*. (Skripsi program studi pendidikan akuntansi jurusan pendidikan akuntansi fakultas ekonomi universitas negeri Yogyakarta).
- Widianingsih, L. P. (2013). Students cheating behaviors: The Influence of fraud triangle. *Review of Integrative Business & Economics Research*, 2 (2), 252-260.
- Yendrawati, R., & Akbar, A. W. (2019). The influence of the fraud triangle and Islamic ethics on academic fraudulent behaviors. *Review of Integrative Business and Economics Research*, 8, 441-457.
- Yudiana, A. P., & Lastanti, H.S. (2016). Analisis pengaruh dimensi fraud diamond terhadap perilaku kecurangan akademik mahasiswa fakultas ekonomi. *Seminar Nasional dan Call Paper Fakultas Ekonomi UNIBA Surakarta -Investment Challenges And Opportunities In*

Indonesian Capital Market In The Era Of Asean Economic Community- 412-422.
<https://doi.org/10.25105/jat.v4i1.4965>

- Yurmaini. (2017). Kecurangan Akuntansi (Fraud Accounting) dalam Perspektif Islam, *Jurnal Akuntansi dan Bisnis*, 3(1), 93–104.
- Zaini, M., Carolina, A., & Setiawan, A.R. (2015). Analisis Pengaruh Fraud Diamond dan Gone Theory Terhadap Academic Fraud: Studi Kasus Mahasiswa Akuntansi Se-Madura. *Symposium Nasional Akuntansi 18* 1-20.
- Zamzam, I., Mahdi, S.A.R., & Ansar, R. (2017). Pengaruh diamond fraud dan tingkat religiuitas terhadap kecurangan akademik: Studi pada mahasiswa S-1 di lingkungan perguruan tinggi se kota Ternate. *Jurnal Ilmiah Akuntansi Peradaban*, 3(2): 1-24.
- Zuhairini. (2004). *Filsafat Pendidikan Islam*. Jakarta: Bumi Aksara.