

Revealing the Motives for Academic Cheating Among Students Bima College of Economics Through Approach *Fraud Triangle*

Alwi¹, Ismunandar²

Bima College of Economics (STIE)

e-mail: alwibima2@gmail.com, andar.stiebima@gmail.com

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Abstract

Academic fraud is a growing concern in higher education, particularly among students majoring in finance and accounting, who are expected to uphold high standards of integrity. This study aims to examine the influence of academic pressure, opportunity, and rationalization—components of the Fraud Triangle theory—on academic cheating behavior among students at the Bima College of Economics (STIE Bima). Utilizing a quantitative approach, data were collected from 170 undergraduate students in the Financial Management concentration using purposive sampling and an online questionnaire. The study employed multiple linear regression analysis with the support of SPSS version 27. The results indicate that academic pressure, opportunity, and rationalization each have a positive and statistically significant effect on academic fraud behavior. The model explains 61% of the variance in academic fraud, underscoring the critical role of psychological and contextual factors in shaping unethical academic practices. These findings highlight the need for stronger institutional controls, ethical education, and awareness programs to mitigate academic dishonesty. This study contributes to the limited body of literature applying the Fraud Triangle framework in academic settings, particularly in the Indonesian context.

1. Introduction

Academic fraud has become an increasingly serious and complex issue in higher education, exacerbated by rapid technological advancements and mounting academic pressures. Various forms of misconduct ranging from exam cheating and plagiarism in assignments to data manipulation in research have become alarmingly prevalent among university students. According to a global survey conducted by the International Center for Academic Integrity (2021), more than 60% of students across different countries admitted to committing at least one form of academic dishonesty during their education.

This phenomenon is also evident in Indonesia. Numerous studies indicate that academic fraud is not solely rooted in ignorance but is also driven by psychological pressure, inadequate supervision, and the internal rationalization of unethical behavior. Ironically, such practices are also widespread among finance and accounting students those who are being trained to become future professionals

upholding principles of honesty, integrity, and accountability in financial practices. As Sihombing (2020) asserts, students who habitually engage in academic dishonesty during their studies are more likely to carry such behavior into their professional careers, potentially becoming future perpetrators of fraud. This presents a critical challenge for educational institutions in instilling ethical values more effectively and deeply.

To better understand the underlying causes of academic fraud, Cressey's Fraud Triangle has become a prominent theoretical framework. This model posits that fraudulent behavior emerges due to the interaction of three core elements: **pressure**, such as academic performance demands and strict deadlines; **opportunity**, including weak supervision systems and institutional tolerance; and **rationalization**, where individuals justify their unethical actions through distorted moral reasoning. These three elements create a psychological and situational environment conducive to unethical decision-making.

However, a review of the existing literature indicates that most studies applying the Fraud Triangle focus on professional contexts, such as auditors or corporate managers. Empirical research specifically exploring the Fraud Triangle within the context of academic dishonesty among finance and accounting students remains scarce—particularly in Indonesia, and especially in Bima City. Moreover, limited studies empirically test the simultaneous relationship among the three dimensions of the Fraud Triangle—**pressure**, **opportunity**, and **rationalization**—in shaping academic fraud behavior within higher education settings, particularly in finance and accounting disciplines.

Higher education institutions are designed to produce professionals equipped with the knowledge and ethical competence necessary for their fields. Universities are expected to cultivate graduates who are not only intellectually capable but also possess strong moral integrity and professional ethics. Institutions such as the Bima College of Economics (STIE Bima), therefore, have a responsibility to foster a proper understanding of ethical academic conduct and to actively prevent fraudulent behaviors. In this regard, STIE Bima is committed to producing graduates with high competitiveness who uphold the values of honesty, ethics, and academic integrity.

Academic fraud is, fundamentally, behavior that undermines existing control systems. Thus, it is imperative for the academic community to shift the perspective that dishonest behavior is acceptable or excusable. Students must be guided to value the learning process itself, rather than solely focusing on outcomes. Based on the above discussion, it is evident that higher education institutions play a crucial role in producing graduates who are not only academically competent but also ethically sound. Nonetheless, various forms of academic misconduct—collectively referred to as **academic fraud**—continue to be observed in practice (Saldina, 2021), highlighting the need for more comprehensive institutional responses.

2. Literature review

2.1. Theory of Planned Behavior

The Theory of Planned Behavior (TPB), developed by Ajzen (1991), expands upon Fishbein's Behavioral Theory by introducing the concept of perceived behavioral control. TPB posits that behavioral intention is the most proximal predictor of actual behavior, influenced by three primary factors: **attitude toward the behavior**, **subjective norms**, and **perceived behavioral control**. These components interact to shape an individual's intention, which subsequently determines their behavior (Zamzam et al., 2017). In the context of academic fraud, TPB helps explain how internal beliefs and external pressures contribute to dishonest actions in academic settings.

2.2. Social Cognitive Theory

Albert Bandura's Social Cognitive Theory (1986) emphasizes **reciprocal determinism**—the dynamic and reciprocal interaction among individual cognitive processes, behavioral patterns, and environmental influences (Schunk, 2012). Individuals learn not only through personal experiences but also by observing others, internalizing norms, skills, and expected outcomes. In academic environments, students may imitate dishonest behaviors if they observe such behaviors being tolerated or rewarded. This theory underscores the role of environmental modeling and self-efficacy in shaping academic misconduct.

2.3. Cognitive Dissonance Theory

Introduced by Festinger (1957), Cognitive Dissonance Theory explains the psychological discomfort individuals experience when their attitudes, beliefs, and behaviors are inconsistent. To reduce this discomfort, individuals may alter their attitudes or justify unethical actions (Artani, 2017). In academic settings, students who engage in dishonest behavior often experience dissonance and may rationalize their actions to alleviate guilt, such as justifying cheating due to pressure or believing that "everyone does it."

2.4 Academic Pressure

Academic pressure refers to the psychological stress students experience to achieve high academic performance. According to Wolf and Saidina (2017), such pressure can stem from parents, peers, or institutional expectations. Nurkhin (2018) further explains that students facing intense pressure may resort to unethical behaviors to meet performance demands. The burden of high expectations, coupled with fear of failure or shame, can drive students to commit academic fraud (Astrina, 2022). Fitriana (2012) supports this view, stating that academic pressure can significantly influence students' decisions to engage in dishonest conduct.

2.5 Opportunity

Opportunity in the context of academic fraud refers to the availability of circumstances that enable dishonest behavior without being detected. Albrecht (2012), as cited in Sintiani (2016), defines opportunity as the condition where individuals perceive a combination of situations that make academic fraud feasible. Weak institutional controls, lenient enforcement, or lack of supervision provide students with greater chances to cheat, especially during exams, assignment submissions, or in accessing unpermitted resources.

2.6 Rationalization

Rationalization is the process by which individuals justify unethical behavior to align with their self-concept and reduce cognitive dissonance. Albrecht (2003), in Wahidin (2020), asserts that rationalization allows individuals to excuse unethical actions by creating acceptable internal narratives. Kamilah (2023) adds that such justification mechanisms are common in academic fraud, especially when students believe that their actions are harmless or commonly practiced. From an ethical standpoint, moral reasoning becomes diluted, allowing rationalized behaviors to persist (Nusron, 2021).

2.7 Academic Fraud Behavior

Academic fraud refers to deliberate dishonest behavior by students to gain academic advantage. Ridhayana et al. (2018) define academic fraud as intentional misconduct that violates academic integrity. Khairunnisa (2022) categorizes academic fraud into three main forms: (1) sharing or receiving unauthorized information; (2) using prohibited tools or aids; and (3) exploiting procedural weaknesses to obtain personal gain. Hapsari et al. (2020) highlight that these behaviors are unethical and deviate from academic standards.

2.8 Hypothesis Development

Based on the theoretical and empirical literature, the following hypotheses are proposed:

- **H1:** Academic pressure has a significant effect on academic fraud behavior.
- **H2:** Opportunity positively influences academic fraud behavior.
- **H3:** Rationalization significantly influences academic fraud behavior.

3. Research methods

This study employed a **quantitative approach** to examine the relationship between variables, with the aim of testing hypotheses formulated based on the **Fraud Triangle** framework. The research adopts an **associative design**, which explores the correlation between two or more variables (Sugiyono, 2016). The main objective is to investigate the influence of **pressure, opportunity, and rationalization** on **academic fraud behavior** among students majoring in Financial Management at the Bima College of Economics (STIE Bima).

The **dependent variable** in this study is **academic fraud behavior**, while the **independent variables** are **academic pressure, opportunity, and rationalization**. The population comprises **297 active undergraduate students** from the Financial Management concentration enrolled in the academic years 2019, 2020, and 2021. A sample of **170 respondents** was selected using the **Slovin formula**, ensuring a representative and manageable subset for analysis. **Data**

Collection and Instruments this study used both **quantitative and qualitative data**. Quantitative data were collected through a **structured questionnaire** measured on a **4-point Likert scale**, while qualitative data consisted of demographic profiles such as year of enrollment. The primary data source was student responses to online questionnaires. The instrument underwent a validity test and reliability test using SPSS version 27. **Data analysis techniques included** classical assumption tests, multiple linear regression analysis, coefficient of determination (R^2), F-test (model fit), and t-test (partial test).

4. Results and Discussion

4.1 Sample Distribution

Academic Year	Number of Students
2019	82
2020	99
2021	116
Total	297

A total of **170 questionnaires** were distributed and returned with a **100% usable response rate**.

4.2 Validity and Reliability

The **validity test** revealed that two items (X1.3 and X2.4) had correlation values below 0.3 and were subsequently removed. All other items were valid. The **Cronbach's Alpha** values for each variable exceeded 0.60, indicating strong reliability.

Variable	Cronbach's Alpha	Interpretation
Academic Pressure	0.866	Reliable
Opportunity	0.721	Reliable
Rationalization	0.736	Reliable
Academic Fraud	0.796	Reliable

4.3 Classical Assumption Tests

- **Normality Test:** The Asymp. Sig. (2-tailed) value was 0.058 (> 0.05), indicating normal distribution.

- **Multicollinearity Test:** Tolerance values > 0.10 and $VIF < 10$ for all independent variables confirm absence of multicollinearity.
- **Heteroscedasticity Test:** The scatterplot showed no clear pattern, indicating no heteroscedasticity.
- **Autocorrelation Test:** The Durbin-Watson value was 1.848, within the acceptable range ($1.7729 < DW < 2.2271$), indicating no autocorrelation.

4.4 Multiple Linear Regression

The regression model is presented as follows:

$$Y = 35.616 + 0.929X_1 + 1.033X_2 + 1.070X_3$$

Where:

- Y = Academic Fraud
- X_1 = Academic Pressure
- X_2 = Opportunity
- X_3 = Rationalization

Interpretation:

- A one-unit increase in academic pressure leads to a 0.929 increase in academic fraud behavior.
- A one-unit increase in opportunity increases fraud behavior by 1.033.
- A one-unit increase in rationalization leads to a 1.070 increase in fraud behavior.

4.5 Model Fit and Hypothesis Testing

- $R^2 = 0.610$, indicating that 61% of the variance in academic fraud is explained by the model.
- **F-Test:** $F = 86.544$, $p < 0.001$, suggesting the model is statistically significant.

T-Test Results:

Variable	t-value	Sig.	Conclusion
Academic Pressure	8.754	0.000	H1 accepted
Opportunity	10.091	0.000	H2 accepted
Rationalization	9.718	0.000	H3 accepted

Each independent variable has a **positive and significant influence** on academic fraud behavior.

4.6 Discussion

The findings indicate that:

- **Academic pressure** significantly influences students' inclination toward academic misconduct. This aligns with Darmayanti (2020) and Sintiani (2018), who found that external pressures such as parental expectations, test difficulty, and academic demands increase the likelihood of cheating.
- **Opportunity** plays a crucial role in academic dishonesty. When students perceive weak supervision or loopholes in the system, they are more inclined to exploit them (Sintiani, 2016).
- **Rationalization** supports unethical actions by justifying them as necessary or harmless (Kamilah, 2023; Nusron, 2021). This mindset diminishes internal moral barriers and normalizes dishonest behavior.

These results emphasize the need for strong academic governance and ethical reinforcement within higher education institutions.

5. Conclusion and Recommendations

5.1 Conclusion

Based on the study titled "*Revealing the Motives for Academic Fraud in Students of the Bima College of Economics (STIE) through the Fraud Triangle Approach*", the following conclusions are drawn:

1. Academic pressure has a positive and significant impact on academic fraud behavior.
2. Opportunity significantly increases the likelihood of academic misconduct.
3. Rationalization plays a key role in justifying unethical behavior.

5.2 Recommendations

1. **For Higher Education Institutions:** STIE Bima should enhance supervision during academic activities and integrate ethical training through curriculum and extracurricular programs.
2. **For Students:** Students must develop awareness regarding academic integrity and the long-term repercussions of dishonesty.

3. **For Future Research:** Researchers should consider incorporating additional variables such as self-efficacy, peer influence, and cultural norms. Qualitative or mixed-methods approaches are recommended to gain deeper insights into student behavior.

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