

# The Impact of Fraud Triangle Theory on Academic Frauds High School Student Academics X

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## ABSTRACT

*The phenomenon of academic cheating is very familiar to students where there are activities of cheating, making small notes, and asking friends during exams are acts of academic cheating. Academic cheating is a dishonest act by someone to gain personal gain unfairly. This study aims to show the triangle theory of fraud on academic cheating in high school X students. The independent variables in this study are pressure, opportunity, rationalization, and the dependent variable is academic cheating. This study used a questionnaire given to 54 respondents of grade 10 students registered at High School X. This study used multiple linear regression tests. The results showed that the pressure variable showed a positive number, meaning that the higher the pressure given to someone, the higher the possibility of academic cheating. The opportunity variable showed a negative number, meaning that the higher the opportunity obtained, the lower the possibility of academic cheating.*

*Keywords: pressure; opportunity; rationalization; academic fraud*

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## INTRODUCTION

The reality of academic fraud in the world of education has become an open secret, such as cheating during exams, bringing small notes during exams, searching for answers on the internet via mobile phones and other actions are acts of academic fraud. (Persulesy, G., Mediaty, M., & Pontoh, 2022) stated that cheating is an act or behavior that is dishonest to achieve one's own success. This cheating is caused by differences in understanding the value and perception of an act. (Fitriana, A., & Baridwan, 2012) explained that academic fraud is an unethical act committed by students including violating school regulations in order to complete assignments and exams in a dishonest manner. It can be concluded that academic fraud refers to dishonest acts committed by someone to gain personal gain unfairly.

The phenomenon of academic cheating is not unfamiliar among students. It can be said that almost all students are familiar with cheating, making small notes, asking friends, and

searching for answers on the internet carried out by themselves or others. Based on the results of research conducted by Malgwi and Rakovski (in Djaelani, Y., Zainuddin, & Mokoginta, 2022), it is stated that out of 740 students, 55% participated in academic cheating. (Taradi, S. K., Taradi, M., & Dogaš, 2012) revealed that 97% of 662 students used several cheating methods, 78% admitted to having used at least one form of cheating, and 50% had cheated at least six times on exams. The perpetrators of academic cheating have a greater tendency to justify their cheating actions (Rosli, M.S., Saleh, N. S., Alshammari, S. H., Ibrahim, M. M., Atan, A. S., & Atan, 2021); (Persulesy, G., Mediaty, M., & Pontoh, 2022). This is based on pressure from their environment, forcing perpetrators to commit fraudulent acts to get good grades. It does not rule out the possibility of someone committing a dishonest act because the situation allows the perpetrator to commit fraud.

Various factors cause someone to commit academic fraud. (Bara, A., 2021) explained in their research that academic fraud is an act that violates the code of ethics. This is caused by pressure from others on him, opportunities when there is no supervision and fraudulent acts are not detected, and rationalization is carried out if there is a moral rationale for the actions taken. The Hexagon fraud theory states that fraud committed by a person is caused by six factors, namely pressure, opportunity, rationalization, ability, arrogance and collusion (Vousinas, 2019).

The pressure referred to in this research is an internal or external condition that forces someone to commit fraudulent acts. The pressure in question is related to a person's desire to find it easy to understand complex material and exam questions, pressure to get high grades, pressure from parents to get high grades, pressure from teachers to get high grades, and pressure from competition between friends to get grades—the tallest. Based on existing research conducted by (Arjuni, E. S., Diana, N., & Mawardi, 2022), students try to get good grades by increasing their achievement index even though they do the wrong things, especially in online learning. The difference with the research that Arjuni conducted is that the teaching carried out by researchers during face-to-face learning with exams was done directly at school. So, the researcher accompanies the respondents while filling out the questionnaire and ensures they have filled it correctly.

Malgwi and Rakovski (in Djaelani, Y., Zainuddin, & Mokoginta, 2022) state that academic cheating can occur because of opportunities such as information that is very easy to access on the internet, supervisors do not reprimand when cheating occurs, supervisors do not adopt policies when cheating occurs, the basic assumption is that someone commits cheating.

Because the safe situation allows someone to commit fraudulent acts (Albrecht, 2014). Opportunity is a situation or opportunity that exists to carry out an act of academic fraud to achieve what one wants, regardless of whether the act is right or wrong. The opportunities referred to in this research are that the teacher only looks at the final score without seeing the student's process, the teacher does not provide supervision during the exam, the teacher does not give warnings during the exam, the teacher does not give punishment to violators, the teacher does not provide strict supervision during the exam, teachers often play with cellphones during exams and technology makes it easier for students to access answers.

The third basis according to (Persulesy, G., Mediaty, M., & Pontoh, 2022), the factors that cause someone to commit fraud are based on three things, namely pressure, opportunity and rationalization. Rationalization is a justification for someone's actions by ignoring whether the action is right or wrong because it is done by many other people and is considered a normal act. (Albrecht, W. S., Albrecht, C. O., Albrecht, C. C., & Zimbelman, 2018) explain that rationalization is a form of defense or justification for wrong behavior. Usually the justification is in the form of a rational reason for someone to commit fraud. So it can be said that someone commits fraud because of unhealthy competition between students with a commensurate risk obtained. The rationalization referred to in this study is that the material taught is different from the questions tested, following friends who cheat, cheating does not harm others, a form of solidarity between friends, teachers rarely come to class so that it confuses students in memorizing learning materials, and unclear teacher explanations make students cheat. This study aims to test and analyze whether there is an influence of academic pressure, opportunities and rationalizations which are dimensions of the cheating theory proposed by Cressey on academic fraud when learning is carried out face to face.

This study aims to test and analyze whether there is an influence of academic pressure, opportunity and rationalization, which are the dimensions of the state theory proposed by Cressey on academic cheating when learning is carried out face-to-face. Previous research conducted by (Persulesy, G., Mediaty, M., & Pontoh, 2022) showed that pressure has a positive effect during online learning, meaning that the higher the pressure given, the higher the person will cheat, and opportunity has a positive impact during online learning, meaning that the higher the opportunity offered, the higher the academic condition. This makes it different from previous studies, namely that researchers conducted research directly through face-to-face learning in class. So that there is a difference in the opportunity variable, a negative value is obtained, meaning that the opportunity will not make children commit academic

incidents when children are not under pressure. In addition, this study is expected to contribute to Senior High School X to instill moral values in students and instill a culture of not cheating by giving light to severe sanctions according to the circumstances that the perpetrator has carried out. In addition, it is hoped that parents and teachers will not pressure students to get the highest grades, allowing students to justify various means to get the highest grades.

## **MATERIALS AND METHOD**

This study uses a quantitative approach by conducting hypothesis testing to explain the relationship between variables in the study, namely the academic fraud variable as the dependent variable and the elements in the triangle fraud theory, namely pressure, opportunity and rationalization as independent variables. This study uses primary data, with the research object being students of Senior High School X, where data is obtained through direct distribution of questionnaires to respondents. The study's dependent variable (Y) is academic fraud, which consists of 10 questions with a maximum score of 4 and a minimum of 1. The list of questions given to the respondents is often cheating on friends during exams; I look at the internet during exams to get answers, I often copy my friends' assignments, I quote answers from the internet without mentioning the source, I often make small cheat sheets during exams, I often ask friends during exams to get answers, I often help friends during exams, I often work together with friends during exams, I get leaked questions from other friends for exam questions and memorize the answers, and bring down classmates by not informing them of assignments to get the highest score including academic frauds.

The study's independent variables consist of three, namely the first pressure variable (X1), which consists of 10 questions with a maximum score of 5 and a minimum of 1. The questions are as follows: I justify various ways to get good grades because there is competition in class. I often bring down my classmates to get the highest grades because of class competition, and teachers often tease or scold children who get bad grades so that I justify various ways to get good grades; grades are essential to me, and I often get pressure from my parents to get good grades, I often get pressure from my homeroom teacher to get good grades, there is competition in class to get the best grades, I often force my friends to cheat, I make small notes during exams because the material explained is different from what is tested, and I am often threatened by my friends when I don't give answers during exams. The two opportunity variables (X2) consist of seven questions with a maximum score of 5 and a minimum of 1. The form of questions given by the teacher only looked at the exam results

without looking at the learning process, which made me cheat during the exam; the teacher did not provide supervision during the exam, and the teacher did not give reprimands or punishments to students who cheated, technology makes it easy for me to cheat during the exam, the teacher did not provide strict supervision during the exam, the teacher did not give severe punishments to students who cheated and the teacher often played with his cellphone while supervising. The three rationalization variables (X3) consisting of 10 questions with a maximum score of 5 and a minimum of 1. Form of the questions given, I do not understand the material that has been explained, so it makes me cheat during the exam; my friends often cheat so that it makes me cheat too; my friends often look at the internet to find answers when taking exams makes me cheat too, my friends often make small notes during exams so that it makes me cheat too, in my opinion, cheating and making small notes during exams are normal, I cheat because of solidarity with friends, I know cheating is not allowed, but I often do it because many of my friends do it, in my opinion, cheating does not harm others, teachers rarely come to class so that it makes me not understand the learning material and makes me cheat during exams and the teacher's explanation in class is challenging to understand so that it makes me cheat.

Measurement in this study uses a Likert scale to measure a person's assessment of a particular object. In general, the respondent's assessment consists of five choices, namely a score of 1 indicates the category of strongly disagree, a score of 2 indicates the category of disagree, a score of 3 indicates the category of neutral, a score of 4 indicates the category of agree and a score of 5 indicates the category of strongly agree. The sampling technique used in this study was purposive sampling with the criteria of respondents who became research sample students or students of Senior High School X, and the research sample at the time the study was conducted was at the tenth-grade level. The researcher used the Slovin formula to measure the size of the research sample. So, the sample used in this research was a minimum of 54 students from Senior High School X. The data collection technique used was distributing questionnaires to respondents via a questionnaire. This research uses multiple regression data analysis techniques with the help of SPSS Statistics 25.

## **RESULTS & DISCUSSION**

Fraud theory was first introduced by Cressey which was furthered by (Persulesy, G., Mediaty, M., & Pontoh, 2022), there are three factors that cause someone to commit fraud, namely pressure, opportunity and rationalization. Pressure is an encouragement given to someone to commit fraud either from within or outside the person. Opportunity is a situation

that causes someone to commit fraud. And rationalization is a justification for the behavior carried out based on other people participating in it so that it becomes natural. In line with the opinion of (Albrecht, W. S., Albrecht, C. O., Albrecht, C. C., & Zimbelman, 2018) who stated that there are three main keys for someone to commit fraud, namely first pressure such as financial factors, bad habits that a person has, pressure that comes from within themselves or external parties. Second Opportunity such as lack of control or detecting violations, failure to discipline perpetrators of fraud and shortcomings in supervision. Third, rationalization such as justification for the fraudulent behavior that is carried out.

(Persulesy, G., Mediaty, M., & Pontoh, 2022) have conducted research on academic cheating based on three factors, namely first, pressure involves someone's encouragement to commit fraud, where someone who faces pressure tends to be more susceptible to committing academic fraud. Second, opportunity is a condition or situation that gives students the opportunity to commit fraud. And third, rationalization focuses on justifying wrong actions or behavior. This is because there is an awareness of fraudulent behavior that dishonorable actions can cause feelings of guilt so that reasons are needed to justify the behavior. This is supported by the triangle fraud theory where there are three factors that cause someone to commit fraud, namely pressure, opportunity and rationalization. The pressure referred to in this study is competition between friends, pressure from subject teachers, getting pressure from parents to get the highest grades, pressure from homeroom teachers to get good grades, and coercion between friends to give each other answers. So H1: pressure has an effect on the occurrence of academic cheating.

Opportunities are situations in which a person has to take action to achieve what they want, regardless of whether the action is correct (Oktarina, D., & Ramadhan, 2023). Padmayanti, et al. (in Mardiana, A., & Holly, 2022) stated that weak supervision can open up opportunities for fraud. This means that the perpetrator has the opportunity to carry out fraudulent behaviour. Several factors cause a person's opportunity to commit acts of fraud, namely lack of control in detecting violations, failure to discipline perpetrators, ignorance, apathy, and lack of punishment for cheaters (Albrecht, 2014). It can be concluded that opportunity is a chance for a person to act following what is desired, regardless of whether the action is right or wrong. The opportunities referred to in this research are that teachers do not provide supervision during exams, teachers only look at students' exam results without looking at the learning process, teachers do not give warnings or punishments to perpetrators, teachers do not provide strict supervision during exams, teachers do not give

severe punishment to perpetrators. Perpetrators and technology make it easier for students to commit acts of cheating. So, the greater the opportunity, the greater the number of students who cheat. This is supported by the fraud triangle theory, which states that someone will commit fraud when an opportunity is created or comes in the external environment. H2: Opportunity influences the occurrence of academic cheating.

The third basis of (Persulesy, G., Mediaty, M., & Pontoh, 2022) factors that cause someone to commit fraud is rationalization. Rationalization is a justification for behavior carried out by someone by presenting reasonable reasons to be accepted and to replace the real reasons. In other words, rationalization allows the perpetrator to see illegal behavior as something good (Djaelani, Y., Zainuddin, & Mokoginta, 2022). (Persulesy, G., Mediaty, M., & Pontoh, 2022) stated that rationalization offers someone to convince their actions so that they are accepted. Rationalization allows someone to eliminate the difference between what should be done and what is done (Cardina, Y., Kristiani, & Sangka, 2022). So it can be concluded that rationalization is a person's ability to plan fraud, force others to commit fraud so that the behavior carried out can be justified regardless of whether the act is good or not. The rationalization referred to in this study is that the material taught is different from the questions tested, following friends who cheat, cheating does not harm others, a form of solidarity between friends, teachers rarely come to class so that it confuses students in memorizing learning materials, and unclear teacher explanations make students cheat. H3: Rationalization has an effect on the occurrence of academic cheating.

The total number of respondents was 54 people consisting of 26 male students and 28 female students from X Senior High School who were at class X level. The data provided to the respondents had gone through validity and reliability tests to declare all research questions valid and reliable. Next, a multiple linear regression analysis test was carried out.

Based on the regression test that has been carried out, the results show that  $\beta_1$  pressure is equal to 0.448 with a significance of 0.032,  $\beta_2$  chance of -0.750 with a significance of 0.000 and  $\beta_3$  rationalization 0.078 with a significance of 0.629. The data shows that the pressure variable has a significance value of 0.032, which is greater than the alpha of 0.05 with a constant value of 0.448, which means that pressure influences the occurrence of academic cheating in high school students X. The beta of the pressure variable shows a positive number, meaning that pressure has a positive effect on academic fraud in High School X students. So, the higher the pressure a person experiences, the higher the possibility of *academic fraud*. The

research data shows that the perpetrators cheated due to a lot of pressure, both internal pressure within themselves, such as obsession with high grades and external pressure, such as pressure from parents to get high grades, pressure from the homeroom teacher, pressure from peers to working together on exams, and competition between friends to get the highest score. The results of this research are supported by the fraud triangle theory, which explains pressure as one of the causes of someone committing academic fraud. The research results are in line with research by (Bujaki, M., Lento, C., & Sayed, 2019), (Oktarina, D., & Ramadhan, 2023), and (Mardiana, A., & Holly, 2022), which states that pressure can influence academic cheating. Based on the results of a survey conducted by (Vassiljev, 2020), it shows that students are now vulnerable to experiencing depression due to pressure and assignments from various parties, which can affect children's mental and physical health. Data shows that, based on the *National College Health Assessment* study (in Setyaki, R.S., Pesudo, D.A.A., Andreas, H.H., Chang, 2022), around 33% of students have experienced depression for about a year due to the pressure they face. In fact, 9% of students have planned suicide because of their inability to bear the academic pressure required by external and internal parties to get the highest grades.

Validation of opportunities has a significance value of 0.001 less than 0.05 with a constant value of -0.568, which means that opportunities have a negative influence on academic cheating in high school students X. Beta on the pressure variable showing a negative number means that the opportunity has a negative effect on academic fraud among female students at Senior High School X. So the higher the opportunity obtained, the lower the possibility of *academic fraud occurring*. Based on the data from respondents, it shows that the more excellent the opportunity to cheat, the lower the level of fraud. When students are not put under pressure, it is possible that academic cheating behaviour will not occur even if there is an opportunity. Based on the results of the respondent's answers, the data shows that when supervision is lax, perpetrators are less likely to engage in fraudulent behaviour. This is based on a person cheating to get praise from his friends, such as the higher the supervision given, the higher a person cheats to measure himself, and with high supervision, the perpetrator can still cheat without being noticed by the supervisor. The results of this research align with research from (Djaelani, Y., Zainuddin, & Mokoginta, 2022) which state that the more excellent the opportunity for students to cheat, the less likely students are to commit academic fraud.

The rationalization variable has a significance value of 0.629 above alpha 0.05, which means that the rationalization variable does not affect the occurrence of academic fraud. Whether there is rationalization will not influence the students of Senior High School X



whether they commit academic fraud or not. The results of the respondents' data show that academic cheating is not influenced by the majority of friends committing acts of cheating, such as taking notes or looking on the internet during exams. High School X students are taught not just to follow their friends but are trained to act according to what they should do as students. So, the research results do not support the fraud triangle theory, which explains rationalization as one of the causes of someone committing academic fraud."

## **CONCLUSION**

The results of the study showed a difference with the research conducted by Malgwi and Rakovski where only two of the three dimensions of the fraud triangle theory influenced the occurrence of academic cheating in Senior High School X students in face-to-face learning, namely pressure and opportunity. Where the pressure variable value is 0.032 and the positive constant value is 0.448, meaning that the higher the pressure variable given, the higher the occurrence of academic cheating. Likewise with the opportunity variable, a value of 0.001 and a negative constant value of -0.568 are obtained, meaning that the higher the opportunity variable given, the lower the occurrence of academic cheating. It can be said that this happens because the respondents come from lower levels at the high school level who often get pressure from various parties, especially grades that will affect the majors that will be obtained at the next level and as a means of proving themselves to find the validity of their peers in showing their identity. In the rationalization dimension, it does not affect academic cheating actions in students of Senior High School X. This happens because students of Senior High School X do not just follow the behavior of their friends. They are taught to act according to what should be done as a student so as not to just follow trends or behaviors carried out by most friends, especially if the behavior is deviant behavior.

This is an update to the fraud triangle theory where there is one variable that is not significant to academic cheating. The limitations of the study are that the researcher only conducted research on respondents who were in grade 10 without including grades 11 and 12. So the researcher only saw the research results from students who had just entered high school who did not know the school culture. Suggestions for further researchers to conduct research on students in grades 11 and 12 who had already been in high school with various experiences and already knew the school culture. So that the research results are more diverse from various levels.

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