The Impacts of the Fraud Diamond Dimension, Religiosity, and Misuse of Information Technology on Student Academic Dishonesty

NETTY HERAWATY[1]* AND MASBIROROTNI[2]

Abstract

This research aimed to find out and analyze how the dimensions of fraud diamond, religiosity, and misuse of information technology affect student academic dishonesty in the COVID-19 era. This research used primary data by distributing questionnaires. The population of this research was active students in the faculty of economics and business, in one public university in Jambi. The sampling of this research used the Slovin formula for a minimum of 98 respondents. The method of data analysis was done by using the multiple regression. The research results showed that the fraud diamond dimension affected academic dishonesty, however, religiosity did not affect academic dishonesty, while misuse of information technology affected academic dishonesty.

[1]*Universitas Jambi, Indonesia; Corresponding Author: netherawaty@unja.ac.id
[2] Universitas Jambi, Indonesia.

Introduction

The COVID-19 virus that originated in Wuhan, China, at the end of 2019 shocked the whole world. The COVID-19 pandemic has changed the lives and activities of the world community, including Indonesia. A life that was never imagined before was happening. COVID-19 affected almost all fields, such as health, social, and education (from elementary to higher education). The world of education has also changed, from which schools and lectures were conducted face-to-face and shifted to online learning. At the beginning of the pandemic, everything felt different because the learning process that normally was done by direct interaction could only be done online.

According to data from the Ministry of Communication and Information (Kemenkominfo), Indonesia had 63 million Internet users in 2020, which increased to 204.7 million people in 2022. Based on this amount, 95% were using the Internet for social networking. Indonesia is on the 4$^{\text{th rank}}$ for Facebook and 5$^{\text{th}}$ for Twitter users in the world. Internet use in Indonesia during the pandemic increased by 40%. The use of technology is essential during the COVID-19 pandemic, such as computerization and the Internet. The use of an application like Zoom for virtual meetings is paramount for the implementation of E-learning. E-learning is required to be conducted in universities. The usage and improvement of E-learning continue to be improved. Lecturers try to combine several technological tools in the online learning process. Technology has had a lot of positive effects in supporting the learning process during the pandemic. However, technology also has a negative effect on education, such as changes in behavior, ethics, rules, and morals in the school, university, and community environment (Jamun, 2018).

Misuse of information technology is usually conducted to find, send and receive exam answers. The sense of students' responsibility is decreasing with this technology misuse. Students take advantage of technological sophistication to commit fraud to get higher academic scores. Students must be given moral inculcation so that students do not use technology to violate the rules and ethics. One way to prevent misuse of technology for academic dishonesty is to have religious values given to students, for example, including religious values in the curriculum and during the teaching and learning process in class. Tonasa and Setyorini (2019) stated that a strategy is needed to reduce cheating in academics by incorporating religious and cultural values.

Based on Law (UU) No. 12 of 2012 about higher education, a national education system is held that increases belief, devotion to God, and noble character to educate citizens' lives and expand knowledge and technology by upholding religious norms. Higher education has an essential task in advancing society and expanding knowledge and technology. The law on higher education requires a system that adheres to religious norms to prevent things that violate them, such as academic dishonesty.

Foul in accounting, especially auditing, is known as fraud. Kurniawan (2014) stated that fraud is an act committed, such as lying or deceiving others for personal gain. In 2004, the fraud proposed by Wolfe and Hermanson (2004) was known as the Fraud Diamond. Kurniawan (2014) explained four dimensions of fraud diamond, which are pressure, opportunity, rationalization, and capability.

The results of research on the dimensions of fraud diamond, religiosity, and misuse of information technology have been carried out by previous researchers. The research results are still inconsistent among these researchers. Research on the dimensions of the fraud diamond conducted by Savilia (2020) stated that the fraud triangle has a significant effect on student academic dishonesty. Murni and Pratiwi (2020) and Nusron and Sari (2021) explained that simultaneously fraud diamonds have an effect on academic dishonesty, but partially the capability dimension does not affect academic dishonesty. The results of this research differ from Juliardi et al. (2021), which showed that the fraud triangle did not affect academic dishonesty. Dephiena (2020) stated a cheating culture that shapes students to commit fraud, and ambition is their motivation to cheat. Nusron and Sari (2021) explained that religiosity does not affect academic dishonesty, which is in line with the research by Melati et al. (2018). A different result is shown by Rahmawati and Susilawati (2019), that explained that religiosity affects academic cheating.

Research on the misuse of information technology also has different results. Melasari (2019) and Juliardi et al. (2021) showed that information technology misuse affects academic dishonesty. The results of this research are different from research by Ningsih and Simbolon (2019), that the misuse of information technology does not affect academic dishonesty because academic regulations in universities where this research was conducted already have quite severe sanctions for students who commit academic dishonesty. This research by Ningsih and Simbolon (2019) was carried out before the pandemic when lectures were face-to-face, and the way students used technology to do assignments was different from what they do in online learning. Based on the background that there was a change in online lectures during the COVID-19 pandemic, which led to the often use of information technology, it was suspected that there was a misuse of the use of technology for academics, namely the pressure, opportunity, rationalization, and capability that also encouraged students to commit academic dishonesty. The value of a person's religiosity is an essential thing that will affect behavior to commit academic dishonesty, so the researchers are interested in conducting the research entitled The Effect of Fraud Diamond Dimension, Religiosity and Misuse of Information Technology on Academic dishonesty among students of the Faculty of Economics and Business, Universitas Jambi, in the COVID-19 era. This research aims to find out and analyze how the dimensions of fraud diamond, religiosity, and misuse of information technology affect academic dishonesty among students of the Faculty of Economics and Business, Universitas Jambi, in the COVID-19 era. The sample of this research was from the Faculty of Economics and Business, Universitas Jambi, in various study programs of Diploma 3 (D3), Diploma 4 (D4), and Bachelor degree (S1) levels are considered to be representative of sampling.

Literature Review

Behavioral theory

Initially, accounting science only explained financial science, which told about numbers, but along with the development of accounting science, it was not only about finance but also non-financial. Accounting science also examines the behavior of people

who carry out information related to these numbers. The development of behavioral accounting science is caused by several kinds of human behavior toward various information. According to Kurniawan (2021), behavioral accounting explains many things, such as perceptions, values, motivations, attitudes, personalities, and shared behaviors that exist when individuals act in society. Aspects of nature, personality, and perception affect the users of accounting information. Behavior is the various forms of reactions that are done by people when they see, hear, or face several ways of internal and external stimuli. The first driver of behavior is the values that exist in a person in the form of religious, cultural to values contained in an organization that is used as guidelines in carrying out these behaviors (Kurniawan, 2021).

Fraud diamond

According to The Institute of Internal Auditors (2011), fraud is all illegal acts characterized by fraudulent acts, disguises that are contrary to religion to receive a sum of money, assets, or services, prevent payments, and prevent losses or gain the benefit of each individual. The fraud triangle theory developed by Cressey (1953) in Kurniawan (2014) consists of 3 elements, namely: (1) Pressure is a motivation that encourages each individual to cheat because of a tendency to lifestyle, financial inability, gambling conduits, trying to beat the system, and performance dissatisfaction. (2) Opportunity is a chance that causes criminals to freely carry out their actions due to weak control, violation of discipline, the vulnerability in accessing information, lack of verification procedures, and indifferent behavior. (3) Rationalization is an action that reflects behavior that uses justification for the action and refers to the behavior, personality, or values held by the perpetrator. Rationalization leads to situational fraud. Fraud Diamond is a new theory about the incidence of fraud (Wolfe & Hermanson, 2004). This theory is an updated form of the Fraud Triangle Theory by Cressey in 1950 which added aspects of capability so that the fraud diamond consists of 4, which are pressure, opportunity, rationalization, and capability.

Religiosity

Religiosity originates from the term religion and the Latin language, which is religio and etymologically comes from the word religure which means bond. The term religiosity originates from English, namely religion, and then becomes an adjective religious, which means pious, and becomes the word state of religiosity means religion or piety. Muslichah (2015) described religiosity as how many people maintain and apply religious values and beliefs and use them in daily activities. It is believed that every individual with a religious character can judge the world through religious laws and incorporate religion into most of their lives. Religious belief has five dimensions, namely (1) the ideological/belief dimension (The Ritual Dimension). This space contains meaning for a person to acknowledge the existence of God. (2) Dimensions in worship/religion application (The Ritual Dimension). The dimension contains the meaning of information about how a person acknowledges the existence of God by praying according to his beliefs to fulfill the beliefs. (3) Dimension of experience (The Experiential Dimension). This dimension explains that people who believe

in the existence of God are patient when they experience hardship and believe every failure has a lesson behind it. (4) The dimension of religious knowledge (The Intellectual Dimension). This dimension explains that religious people must learn about their religion by increasing their knowledge through reading the Holy book. (5) The Consequential Dimension This dimension shows that religious people have commendable qualities.

Information technology misuse

Information has an essential role, so it needs to be handled properly to create quality information that can be used to make a decision. Quality information must meet the requirements of relevance, timeliness, accuracy, and completeness (Azhar, 2013). Technology can be an element of material or immaterial objects created thoroughly through actions and ideas to obtain a norm. (KBBI, 2020). Technology is created to support human civilization and has become a necessity and spreads in every field of human activity. However, if there is information technology misuse, it will result in dishonesty in people's behavior of the people and lead to fraud.

The use of information technology in learning, especially during this pandemic, is very beneficial for the education system at the elementary, middle, upper, and higher levels. The use of appropriate information technology helps add information and as a means of supporting accessing fast information. The use of information technology must still be monitored because misuse of technology makes students become individuals who are dishonest and irresponsible with their duties. Research on the misuse of information technology had been carried out by Juliardi et al. (2021), Melasari (2019), and Ningsih and Simbolon (2019), who explained that information technology misuse affects student academic dishonesty.

Academic dishonesty

The Theory of Reasoned Action (TRA) explains that the expectations or desires of each individual towards character are formed from two main factors, namely attitude toward the behavior and subjective norms. Meanwhile, the Theory of Planned Behavior (TPB) adds one more factor, namely perceived behavioral control (Ikhsan & Iskak, 2005). According to Fontanella et al. (2020), academic dishonesty is usually carried out by students when working on personal assignments or group assignments by cheating, copying and also occurs during midterm exams or semester exams such as viewing notes, cheating, admitting a friend's work as a result of his work and falsifying bibliography.

There are three hypotheses in this research. The first hypothesis (H1) is that the fraud diamond dimension affects academic dishonesty. The second hypothesis (H2) is religiosity affects academic dishonesty. The third hypothesis (H3) is that misuse of information technology affects academic dishonesty.

Methodology

Research design, site, and participants

This research aims to determine and analyze the influence of the fraud diamond dimension, religiosity, and information technology misuse on academic dishonesty. This research uses primary data by distributing questionnaires directly to respondents using Google Forms. The population is the generalization area determined by the researcher where the population consists of objects or subjects that have a particular level and uniqueness and draws conclusions (Kuncoro, 2013). The population in this research is all active students of the Faculty of Economics and Business, Universitas Jambi, majoring in Economics, Management, and Accounting with Diploma 3, Diploma 4, and Bachelor's Degree.

Table 1. *Research population*

Department	Diploma 3 (D3)	Diploma 4 (D4)	Bachelor Degree (S1)	Total
Economics	-	41	1226	1267
Management	64	47	1020	1131
Accounting	279	-	971	1250
Total				3648

Source: Siakad Unja even semester of 2021/2022

In determining the minimum sample size, the Slovin formula is used, $n = \frac{N}{Ne^2+1}$ then the result is obtained $n = \frac{3648}{3648(0.1)^2+1} =$ 97.33 which is rounded up to 98. If the minimum number of samples is known, then the amount is allocated proportionally to each department with the formula $ni = \frac{Ni}{N}n$ so that the sample is obtained as follows:

Table 2. *Research sample*

Department	Total Population	Sample
Economics	1267	34
Management	1131	31
Accounting	1250	33
Total	3648	98

Source: Siakad Unja even semester of 2021/2022

Data collection and analysis

Data were obtained by distributing questionnaires, so the seriousness of the respondents when answering questions is essential in this research. For this reason, two kinds of tests were needed, they are validity and reliability test. The analytical tool used in this research is a multiple linear regression analysis tool that first converts the ordinal scale into an interval scale with the continuous interval method (Method of Successive). The analysis model assumption contains assumptions that must be met so that the model is

strong and unbiased. The tested regression model assumption is disturbance error (normality), multicollinearity, and heteroscedasticity testing.

Based on previous research and existing theories, the operationalization of the research variables, namely the fraud diamond variable (X1), is defined as all illegal acts characterized by fraudulent acts disguises that are contrary to religion to receive a sum of money, assets, services, prevent payments and to prevent loss or for the benefit of each individual (The Institute of Internal Auditor, 2011). The indicators used are pressure, opportunity, rationality, and capability. The religiosity variable (X2) is a person who adheres to religious values and beliefs as long as he uses them in everyday life (Muslichah, 2015). The indicators used are belief, worship, experience, knowledge, and consequences.

Information technology misuse variable (X3) is the knowledge that covers various things, which include computer hardware systems and computer software, LAN (Local Area Network), MAN (Metropolitan Area Network), WAN (Wide Area Network), SIM (System Management Information), telecommunications systems and many others (Prasojo & Riyanto, 2011). The indicators are the level of knowledge, skill, technological sophistication, duration of technology use, responsibility, and the culture of mutual trust and honesty. Academic dishonesty variable (Y) is an act of fraud or intentional dishonesty committed in the implementation or fulfillment of academic obligations, for example, cheating or copying others' work during the midterm or semester exams (Fontanella et al., 2020). Indicators used for this variable are opportunity, intelligence, confidence in committing fraud, forcing others to hide their fraud, and lying. The scale used is a Likert scale with five levels.

Ethical consideration

Researchers have maintained the confidentiality of respondents, such as names and other data and the respondents' answers.

Findings

A minimum of 98 questionnaires were filled out for this research. After being distributed for almost a month, 446 active students of the Faculty of Economics and Business, Universitas Jambi filled out the questionnaire link. The respondent profiles are in Table 3.

Table 3. *Characteristics of research respondents*

Gender	Total	Percentage
Male	123	27.6%
Female	323	72.4%
Total	446	100 %
Department		
Economics	107	24%
Management	49	11%
Accounting	290	65%
Total	446	100%

Batch		
2017	1	0.2%
2018	44	9.8%
2019	40	8.9%
2020	214	47%
2021	146	33%
2022	1	0.2%
Total	446	100%
Age		
≤ 20 years old	241	54%
>20 years old	205	46%
Total	446	100%

Source: Data processing results, 2022

This research uses primary data obtained using research instruments in the form of a questionnaire containing questions to all respondents who are active students of the Faculty of Economics and Business in the even semester of the academic year 2021/2022, which consists of 3 departments, namely the Department of Economics, the Department of Management and the Department of Accounting. Each respondent answered 35 question items, consisting of 7 for fraud diamond, ten for religiosity, eight for information technology misuse variables, and ten for academic dishonesty variables.

Validity test

Based on the validity test of the returned questionnaire results, all statements are valid. A questionnaire is said to be valid if the questions on the questionnaire can reveal something that will be measured by the questionnaire. A questionnaire is said to be valid if t count > t table, but if t count > t table then the question item is declared not valid. Questionnaire items can also be said to be valid if the significance level is < 0.05 and invalid if > 0.05. The validity test results for variables X1, X2, X3, and Y all show a significance level of <0.05 and t count > t table. It means that all questionnaire items are valid.

Reliability test

Based on the reliability test of the returned questionnaire results, it can be seen that all statements are reliable. Questionnaire items are declared reliable if there is consistency in the measurement. Sekaran (2017) stated that the reliability test is intended to determine stability and consistency in measurement. Data is considered reliable if the Cronbach Alpha value > 0.70 (Ghozali, 2016).

Classic assumption test result

The results of the Multiple Linear Regression analysis for all statement items for each variable are in the following table:

Table 4. *Multiple linear regression analysis results*

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	19.435	1.932		10.057	.000
Fraud Diamond	.278	.048	.247	5.854	.000
Religiosity	-.002	.033	-.002	-.052	.959
Information Technology Misuse	.415	.042	.424	9.889	.000

Source: Data processing results, 2022

The regression equation uses Unstandardized Coefficients where the constant coefficient is 19.435, the fraud diamond dimension variable (X1) has a coefficient of 0.278, the religiosity variable (X2) has a coefficient of -0.002 and the information technology misuse variable (X3) has a coefficient of 0.415, so that the regression model formed is as follows:

$$Y = \alpha + \beta 1 X1 + \beta 2 X2 + \beta 3 X3 + e$$

$$Y = 19.435 + 0.278 X1 - 0.002 X2 + 0.415 X3 + \varepsilon$$

Description:
Y   = Academic dishonesty
X1 = Fraud diamond dimension
X2 = Religiosity
X3 = Information technology misuse
e   = Standard Error

The multiple linear regression equation above can be interpreted that: the constant (α) has a value of 19.435 which means that the dimensions of fraud diamond (X1), religiosity (X2), and misuse of information technology (X3) are assumed to be = 0, so academic dishonesty (Y) is constantly worth 19.435. The regression coefficient on the fraud diamond dimension variable (X1) of 0.278 means that the fraud diamond dimension has increased by one unit. Then, the academic dishonesty variable (Y) will increase by 0.278, assuming other independent variables are fixed or constant. The regression coefficient on the religiosity variable (X2) of -0.002 means that the religiosity variable has increased by one unit. Then, the academic cheating variable (Y) will decrease by 0.002, assuming the other independent variables are fixed or constant. The regression coefficient on the variable of misuse of information technology (X3) of 0.415 means that the variable of information technology misuse has increased by one unit. Then, the variable of academic cheating (Y) will increase by 0.415, assuming other independent variables are fixed or constant.

Coefficient of determination test result (R^2)

The results of the coefficient of determination test (R^2) are in Table 5 below.

Table 5. *Coefficient of determination test result* (R^2)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.560ᵃ	.314	.309	3.691

a. Predictors: (Constant), Total_X3, Total_X2, Total_X1

Source: *Data processing results, 2022*

Based on Table 5 shows that the result of the coefficient of determination obtained a value of 0.309 or 30.9%. It means that 30.9% of the independent variables (dimensions of fraud diamond (X1), religiosity (X2), and misuse of information technology (X3) can explain the effect on the dependent variable of academic dishonesty (Y), while the rest is explained by other variables not included in this research.

Discussion

Hypothesis 1 (H1) testing of this research indicates that the fraud diamond dimension variable shows a significant value of. 0.00, which is smaller than the value of 0.05. It means that the fraud diamond dimension in this research affects the academic dishonesty variable, so these research results show that the fraud diamond dimension variable affects academic dishonesty. The results of the questionnaire distributed to respondents showed that from 4 (four) indicators, namely pressure, opportunity, rationality, and capability indicators, with 7 (seven) statements on the fraud diamond dimension variable. There is a statement that strengthened the fraud diamond dimension variable affected academic dishonesty. The statement which is "*you had the opportunity to commit academic dishonesty*" had a percentage of 19.5% or 87 respondents who answered that they had the opportunity to commit academic dishonesty. The statement that "*you feel dishonest acts such as cheating are normal, not a fraud*" had 22.2% of 99 respondents who said that they felt it was normal.

The statement "*you are indifferent to the people around you when committing fraud*" was answered by 23.1% of respondents, or as many as 103 respondents said they had been indifferent. The statement "*you have a habit of fraud such as cheating, opening the Internet, and others*" were answered by 167 or 37.9% of the respondents who had this habit. This research is in line with the research of Savilia (2020), Murni and Pratiwi (2020), and Nusron and Sari (2021), which stated that the fraud diamond dimension variable affects academic dishonesty. However, this research is not in line with the research of Juliardi et al. (2021), which stated that the fraud diamond dimension does not affect academic dishonesty.

The results of hypothesis 2 (H2) testing show that the religiosity variable has a significance value of 0.959, where this number is more than 0.05. It means that religiosity does not affect academic dishonesty. The answers from the five indicators, which are belief, worship, experience, knowledge, and consequences consisting of 10 statements distributed

to the respondents contained statements that showed that the respondents already had a religious value, as seen in the statement "*believing that God always sees your actions*" which was answered strongly agree (SS) by 84.3% of respondents. The statement "*you believe that prayer will affect success in work*" was responded strongly agree (SS) by 84.5% or 376 respondents. The number of respondents answered 83.9% or 374 people for the statement "*you believe in God's destiny*". The respondent's answer to the statement of the religiosity variable shows that the respondents already have the value of religiosity. However, this religiosity value has not been able to affect academic dishonesty.

This research is in line with the research results by Nusron and Sari (2021) and Melati et al. (2018), which stated that the religiosity variable does not affect academic dishonesty. However, it is not in line with research by Rahmawati and Susilawati (2019), which stated that religiosity affects academic dishonesty. Hypothesis 3 (H3) testing of the information technology misuse variable has a significance value of 0.00 which is below 0.05. It means that the variable of information technology misuse affects academic dishonesty. The results of the respondents' answers from six indicators, namely the level of knowledge, skill, technological sophistication, duration of technology use, responsibility, and honesty in eight statements regarding the misuse of information technology show that the statement "*I am skilled at using information technology to find information related to lecture materials and exam materials*" as much as 57% or 254 respondents answered agree and 28.5% or 127 respondents said they strongly agree with the statement. The further statement is that "*I use information technology that can produce information in the form of reports, tables, graphs*", with 60.8%, or 271 respondents answered agree and 23.3%, or 104 respondents said they strongly agree with the statement. Respondent's answers to the two statements mean that the respondents of this research, who are the students of the Faculty of Economics and Business, Universitas Jambi, can use technology to support them in carrying out tasks. In the statement "*the information technology I use plays a role in my academic dishonesty*" 15.2% or 68 respondents said they agree, and 3.1% or 14 respondents said they strongly agree with the statement.

This result indicates that respondents use their understanding of the use of technology to do things that are not commendable. The statement "*I use information technology to find answers during exams*" was answered agree by 17.9% or 80 respondents, and strongly agree by 3.6% or 16 respondents. It means that the students use information technology to help them in exams without realizing they are committing dishonesty. The result of this research is in line with Melasari (2019) and Juliardi et al. (2021) that the misuse of information technology affects academic dishonesty. On the other hand, this result is not in line with Ningsih and Simbolon (2019) that the misuse of information technology does not affect academic dishonesty.

The dependent variable of academic dishonesty has five indicators, namely intelligence, confidence in committing fraud, forcing others to hide their cheating, and lying as outlined in ten statements. Respondents' answers show that several statements strengthen that respondents from the Faculty of Economics and Business, Universitas Jambi, committed a form of academic dishonesty. For academic dishonesty, such as using notes during exams, 50.4% of respondents answered that they never did it. Meanwhile, the remaining 26.9% said they ever did it, 19.5% said they sometimes did that, 1.6% respondents said they often did it, and 1.6% answered that they always do it. Another statement that also

strengthens the existence of academic dishonesty is the respondents' answers to statements about giving answers to friends during the exam, where 41% of the respondents said they ever did it, 18.6% said sometimes, 3.1% said often, and the remaining 0.7% said they always answer their friends during the exam.

Conclusions and Implications

The results of this research show that the fraud diamond dimension variable affects academic dishonesty, meaning that the more pressure, opportunity, rationality, and capability possessed by the Faculty of Economics and Business students, the greater the opportunity to commit academic dishonesty. The religiosity variable does not affect academic dishonesty. It implies that the value of religiosity possessed by students has not been able to affect behavior change in committing academic dishonesty. Students who have fulfilled their religious obligations or who have not fulfilled their religious obligations have not shown any change in behavior in committing academic dishonesty. The variable of misuse of information technology affects academic dishonesty, which means that the more often students misuse information technology in lectures, the more academic dishonesty will be committed.

The suggestion for lecturers in this regard the lecturers of the Faculty of Economics and Business, Universitas Jambi, is to make a more effective teaching and learning process system, especially when using an online system because the opportunity to commit academic dishonesty is higher than in face-to-face learning. The online teaching and learning process system, for example, can be implemented by interacting more with students on Zoom rather than asking written questions. By doing it this way, lecturers will know more about the students' abilities. It will also encourage students to use technology appropriately in completing their assignments.

The recommendation for students is not to misuse information technology in the learning process and to be aware that the purpose of learning is not just to gain good grades but also to change their behavior in the process of obtaining knowledge. Furthermore, it is also about how to carry out the value of religiosity in which a person believes that God sees every action a person does. For further research, it is suggested to add other variables, for example, the effect of the role of quality assurance in the university, in this case, the quality assurance unit in each faculty.

The theoretical implication is that there is a behavioral theory that influences someone to do something for the better. A person whose behavior is shaped by true religious and cultural values will affect his behavior in carrying out daily activities. The policy implications for the Faculty of Economics and Business, Universitas Jambi, is that the faculty should implement a learning system that can prevent students from committing academic dishonesty. Periodic revision of the curriculum by study programs can improve the quality of learning that is getting better. The learning method can also switch to the case method or other methods that allow students to be more creative in expressing their opinions and be able to think more critically. Another policy implication for the Faculty of Economics and Business, Universitas Jambi, in this case, the Quality Assurance Unit (UJM, *Unit Jaminan Mutu*), is to make a Standard Operating Procedure (SOP) on online learning

that can increase student creativity so that it does not cause students to misuse information technology in committing fraud.

Disclosure statement

This research does not have a potential conflict of interest that the researcher wishes to convey.

Acknowledgments

The researchers would like to thank all of our respondents, namely students of the Faculty of Economics and Business who have been willing to fill out this research questionnaire.

References

Azhar, S. (2013). *Sistem informasi akuntansi, struktur pengendalian resiko pengembangan (Accounting information system, development risk control structure).* Bandung: Lingga Jaya.

Dephiena, S. (2017). Understanding the meanings and factors motivating academic fraud: An xploration on accounting students. *Jurnal Akuntansi, 30*(9), 2257–2269.

Fontanella, A., Sukartini, S., & Chandra, N. (2020). Kecurangan akademis mahasiswa: Kenapa terjadi dan apa yang harus dilakukan? (Student academic cheating: Why does it happen and what should be done about it?). Jurnal ASET (Akuntansi Riset), 12(1), 155–164.

Ikhsan, A., & Iskak, M. (2005). *Akuntansi keprilakuan (Behavioral accounting).* Salemba Empat.

Jamun, Y. M. (2018). Dampak teknologi terhadap pendidikan (The impact of technology on education). *Jurnal Pendidikan dan Kebudayaan Missio, 10*(1), 48–52.

Juliardi, D., Sudarto, T. A., & Taufiqi, R. (2021). Fraud triangle, misuse of information technology and student integrity toward the academic cheating of UM student during the pandemic Covid-19. *International Journal of Research in Business and Social Science, 10*(6), 329–339.

Kurniawan, A. (2014). *Fraud di sektor publik dan integritas nasional (Fraud in the Public Sector and National Integrity).* Yogyakarta: BPFE.

Kurniawan, A. (2021). *Politik dan akuntansi keperilakuan. membuka kotak pandora perilaku korupsi politik dari dimensi multidisiplin ilmu (Politics and behavioral accounting. opening Pandora's box of political corruption behavior from a multidisciplinary dimension).* Yogyakarta: Andi.

Melasari, R. (2019). Pengaruh motivasi belajar , penyalahgunaan teknologi informasi dan integrasi mahasiswa terhadap perilaku kecurangan akademik mahasiswa akuntansi sebagai calon akuntan (Studi pada mahasiswa akuntansi Universitas Islam Indragiri) (The effect of learning motivation, misuse of information technology and student integration on academic fraudulent behavior of accounting students as prospective accountants (Study on accounting students at Universitas Islam Indragiri). *Jurnal Akuntansi dan Keuangan, 8*(1), 79–93.

Melati, I. N., Wilopo, R., & Hapsari, I. (2018). Analysis of the effect of fraud triangle dimensions, selfefficacy, and religiosity on academic fraud in accounting students. *The Indonesian Accounting Review, 8(*2), 187-202.

Murni, M., & Pratiwi, H. (2020). Pengaruh fraud diamond terhadap perilaku fraud academic dengan student behavior sebagai variabel moderating (The effect of fraud diamond on fraud academic behavior with student behavior as a moderating variable.). Jurnal Kependidikan: *Jurnal Hasil Penelitian dan Kajian Kepustakaan di Bidang Pendidikan, Pengajaran dan Pembelajaran, 6*(3), 422-432.

Muslichah. (2015). The effect of tax simplification on taxpayers' compliance behavior: religiosity as moderating variable. *Keuangan dan Perbankan, 19*(1), 98–108.

Ningsih, H. T. K., & Simbolon, A. O. (2019). Pengaruh penyalahgunaan teknologi informasi dan integritas mahasiswa terhadap perilaku kecurangan akademik mahasiswa akuntansi sebagai calon akuntan (Studi kasus mahasiswa akuntansi universitas islam swasta di kota Medan) (Influence of misuse of information technology and student integrity on academic fraud behavior of accounting students as prospective accountants (A case study of accounting students at private Islamic university in Medan). *Jurnal Riset Akuntansi Multiparadigma (JRAM), 6*(2), 74–86.

Nusron, L. A., & Sari, R. T. (2021). Pengaruh fraud diamond dan religiusitas terhadap kecurangan akademik mahasiswa akuntansi (The effect of diamond fraud and religiosity on accounting students' academic fraud). Telaah Bisnis, 21(2), 79-88.

Prasojo, L. D., & Riyanto. (2011). *Teknologi informasi pendidikan (Educational information technology).* Yogyakarta: Gava Media.

Rahmawati, S., & Susilawati, D. (2019). Pengaruh dimensi fraud diamond dan religiusitas terhadap perilaku kecurangan akademik mahasiswa (The influence of the dimensions of fraud diamond and religiosity on student academic fraud behavior). *Jurnal Akuntansi Trisakti, 5*(2), 269-290.

Savilia. (2020). Accounting students' academic fraud: Empirical evidence from Indonesia. *Journal of Accounting and Business Education, 5*, 38–53.

The Institute of Internal Auditor. (2011). *International standards for professional practice of internal auditing (Standards).* The Institute of Internal Auditors South Africa.

Tonasa, M., & Setyorini, C. T. (2019). Reasons for accounting students to commit academic fraud: Qualitative interview studies. *Jurnal Akuntansi, Manajemen, dan Ekonomi, 21*(1), 23–31.

Wolfe, D., & Hermanson, D. R. (2004). The fraud diamond: Considering the four elements of fraud. *The CPA Journal*, 38-42.

Biographical Notes

NETTY HERWAWATY is a lecturer at the faculty of economics and business Universitas Jambi, Indonesia.

MASBIROROTNI is a lecturer at Faculty of Education, Universitas Jambi, Indonesia.