



Research Paper

## Students Academic Fraud Behaviour A Gone Fraud Theory Explanation of Indonesian Students' Exam Fraud

<sup>1</sup>Purwanto\*, <sup>2</sup>Mohammad Nizarul Alim, <sup>3</sup>Tarjo, <sup>4</sup>Achmad Resa Fachrizi

<sup>1</sup>Department of Accounting, Faculty of Economic, Universitas Madura, Indonesia.

<sup>2</sup>Department of Accounting, Faculty of Economic & Business, Universitas Trunojoyo Madura, Indonesia.

<sup>3</sup>Department of Accounting, Faculty of Economic & Business, Universitas Trunojoyo Madura, Indonesia.

<sup>4</sup>Department of Administrative Sciences, Faculty of Administrative Sciences,, Universitas Madura, Indonesia.

Corresponding Author: Purwanto

**ABSTRACT:** This study tested a gone theory fraud concept in an attempt to partially explain academic cheating / fraud Measures included indicators of greed, opportunity, need, and exposure. This research is conducted of accounting student at vocational school in Madura. The research uses survey methodology on samples of this research are 157 respondents. The collecting samples technique which used in this research is purposive sampling and according to the partial method (t statistic method) and simultaneous method (f statistic method). The result of this research reveals that the greed, opportunity, need, and exposure has an effect on academic fraud in partial method (t statistic method) and simultaneous method (f statistic method).

**KEYWORDS:** Greed, Opportunity, Need, Exposure, Academic Fraud.

Received 23 Jan, 2021; Revised: 04 Feb, 2021; Accepted 07 Feb, 2021 © The author(s) 2021.

Published with open access at [www.questjournals.org](http://www.questjournals.org)

### I. INTRODUCTION

Fraud is an act of deception or intentional deceit in order to make/ create loss without noticed by the victim and also give benefit to the fraud perpetrators. According to The Association of Certified Fraud Examiner (ACFE, 2018), fraud defined as unpredictable elements, deception, sly, and dishonest that create loss for others whereas the act done by someone in order to gain benefit by doing something that is against the rules, meanwhile according to (Rodney & Thomas, 2011), fraud is all actions from thought and ingenuity of human being that designed by false/ wrong representation in order to get more profit from others.

According to (ramamoorti, 2018), mindset and false/ wrong representation occur because of deception (false suggestion) and truth hiding (true suppresses) whereas the definition of the statement is fraud happens because the act that is done by someone or group by justifying a dishonesty behavior whether it is fraud, deception, and a cunning way.

All organization is prone to get fraud. Many organizations in the whole world cannot escape from bribery, corruption, and fraud in daily operations. This phenomenon occurs in the educational sector, with no exception, known as one of the sectors that are strict in fraud prevention. According to that, supervision is needed in order to minimize the risk of fraud.

Academic fraud is the fraud behaviors that occur in the academic environment. Education is one of the powers that have a significant impact on physical, mental, ethics, and all aspects of development in human life. A quite exciting and threatening phenomenon for the academic education world, which is education, is a tool to increase human resource quality, but there are so many fraud practices that we found.

Academic fraud occurs with all factors that influence it and variety of reason mentioned by college students about academic fraud that they have done, for instance, the student pushed to get high grade in learning evaluation or test, things that usually become burden because of the demand from out of the students themselves which in this matter are parents, lecturer, or friends. Besides that, the same pressure comes from inside the students themselves, and the pressure then formed a student that has the faith that grade is everything. Because of that, students will do everything to get the grade target, and often they use the way against the rules, which are by academic fraud.

(Nonis & Swift, 2011) Deducted academic research and found that students that assume fraud is an action that can be accepted, they will tend to do it most of the time. Besides that, it assumes that if a student usually does this kind of thing in the class, they will do it in the workplace. (Nursani & Irianto, 2014) found that

rationalize academic dishonesty and feel the chance to take part in academic fraud become the behavior that affecting student's habit of doing academic fraud as the form of habit.

(Albrecht,2012) Mentioned, the general cause of fraud is pressure, rationalize, and opportunity or usually called a "Fraud Triangle." This research refers to research conducted by (Becker et al., 2016) which uses business college students for the research whereas from the research students and business people struggling in "practice" area and usually it is against the ethic and it is required to use equality from both of them. This research uses the Fraud Triangle in researching Academic Dishonesty.

This research focuses on academic fraud behavior, which is done by accounting student at vocational school in Madura. The difference between this research with the previous research is in the research sample and variable. The researcher uses gone theory by adding the fourth dimension, which is greed, opportunity, need exposure in order to explain the effect towards student's academic fraud. The researcher's reason to research gone theory fraud concept to academic fraud behavior is that the researcher wants to do retest to the model in Indonesia and test the effectiveness of gone theory fraud dimension.

### **Formulation Of The Problem**

Based on the background above, it can formulate the problem to research as follows:

1. Does "greed" effect on student's academic fraud behavior?
2. Does "opportunity" effect on student's academic fraud behavior?
3. Does "need" effect on student's academic fraud behavior?
4. Does the "exposure" effect on student's academic fraud behavior?
5. Does greed, opportunity, need, and exposure effect on student's academic fraud behavior?

### **Purpose of Research**

Purpose of the research are as follows:

1. Figure out the effect of greed on student's academic fraud behavior.
2. Figure out the effect of opportunity on student's academic fraud behavior.
3. Figure out the effect of the need for student's academic fraud behavior.
4. Figure out the effect of exposure to student's academic fraud behavior.
5. Figure out the effect of greed, opportunity, need, and exposure to student's academic fraud behavior.

## **II. LITERATURE REVIEW**

### **DEFINITION OF FRAUD**

Fraud defined as an action by someone to gain benefit by the way that is against the rule with unpredictable elements of deception, sly, and dishonest, which harm others (ACFE, 2018). In Indonesian criminal law code (KUHP) the meaning of Fraud in this provision is the act of deviations or intentional omission in order to trick, fool, or manipulate bank, customer, or another party, which happen in bank environment and/or using bank tool so that it makes bank, customer, and other party suffer losses and/or fraud perpetrators gain financial benefit whether direct or indirect. According to (Rodney & Thomas, 2011), fraud is all various facilities that humans, in general, can design, which forced to someone, in order to gain more profit from others by false representation. This matter also confirmed by (Kanu, 2013) which stated that fraud happens in almost all aspects of the effort caused by the dishonest act.

### **Fraud GONE Theory**

Based on the theory stated by Jack Bologne or usually called as GONE theory, which is factors that causing fraud to consist of greed is related to the "greedy" behavior, which potentially exists in everyone. Fraud perpetrators are someone that is not satisfied with their condition. Have one big mountain of gold, having the desire to have another gold mountain. Have lots of money, desire for a private island. According (Azuka,2014) stated that someone would do fraud act because human have the greed behavior which is one of the determining factors for someone to do fraud, never feel satisfied with what they have own and what the get.

Opportunities are related to the condition of an organization or agency or something similar so that it opens the opportunity for someone to work on the fraud. An untidy control system allows someone to works carelessly. The deviation is easy to occur, free to do fraud, corruption opportunity is wide open. Need is related to factors that are required by individuals to support their unreasonable life's which are full of consumerism, and always filled with never-ending needs, (Bukrapue,2015) stated that need factor is the factor that is related to behavior that is attached to someone. (Inayati & Sukirman,2016) Stated that in order to fulfill the need, someone will do anything, although it has to be with fraud so that it becomes the trigger for fraud to happen. Behavior is the representative of an individual so that from the behavior, we can see how high are moral and ethical of someone. Someone's behavior usually begins with a need. Those needs then will cause a trigger so that the individual must do some behavior, whether it is good or bad. In order to fulfill the needs inside, each individual

will lead to a specific purpose.

Exposure is related to the actions or consequences faced by fraud perpetrators if they exposed during the act of fraud. According to (Arfiyadi & Anisykurlillah, 2016), stated that exposure is the factor related to the organization as the victim of the fraud. Exposure is related to the actions or consequences that are faced. The low punishment of corruptors does not make a deterrent to the perpetrators and others. (Nursalam et. Al, 2013) Stated that fraud to get good grades, which in this matter is the fraud that is done by students, no punishment is given to the person if they did it. Four roots of the problem above are the factors that are causing fraud. However, from those four, greedy and rapacious is the center of it. Greed, The old system does not always make people commit fraud. In brief, fraud begins with acute greedy behavior.

### **Academic Fraud**

Academic fraud is all kinds of the way done by intention in order to do fraud, which comes from dishonest action so that it causes a difference in understanding in judging or interpreting something. Based on some definitions above, we can conclude that academic fraud is a dishonest act done intentionally in order to gain success (Cretacci, 2018). Fraud comes from the word "cheating," which in the Indonesia dictionary means dishonestly act. Fraud is a cheating act (Kemendikbud, 2018). So, according to kemendikbud, fraud is an action that is done with dishonesty. According to (Albrecht, 2012), fraud is a general term that consists of all ways, whereas cleverness used by someone in order to do something in order to gain more profit from others from the wrong assessment.

### **Hypothesis**

#### **The Effect of Greed to Accounting Students Academic Fraud Behavior**

Jack Bologna explained that greed is the existence of greedy behavior that potentially exists in every individual. Fraud perpetrators are someone that is not satisfied by their condition. Have one big golden mountain, desiring to have another mountain. Greed in this research to be conducted is the greed that happened to students as the pressure factor for them to do academic fraud. So greed in academic fraud context is the pressure or motivation that is faced by students in their daily life that have a connection to the academic problem and cause them to have intense greed in order to get the best academic achievements whatever it takes. According to (Azuka, 2014) stated that greed is one of the pressure factors for someone to do fraud. Someone will do fraud because humans have greed character, never satisfied with what they have, and never satisfied with what they get. This thing means that greed has a positive impact on accounting student's academic fraud behavior.

H1: Greed has a significant impact on academic fraud behavior done by accounting students

#### **Opportunity Effect to Accounting Student's Academic Fraud Behavior**

(Albrecht, 2012) Explained that opportunity is a situation where someone has the feeling to have a combination of situation and condition, which possible for them to do academic fraud and undetected. The more opportunity they get, the more possibility for them to do academic fraud. Opportunity usually occurs because of a corrupt system. So that basically, the opportunity is the easiest factor to be minimized and anticipated when a good and well-controlled system has been formed a smaller opportunity for someone to do fraud. Becker et al. in his research, found out that opportunity is the factor that triggers the academic fraud. The opportunity will have a positive effect on fraud behavior, whereas the more substantial opportunity exists in order for someone to do fraud, the stronger the possibility for someone to do fraud. This thing means that opportunity has a positively effecting on accounting student's academic fraud behavior.

H2: Opportunity has a significant effect on academic fraud behavior done by an accounting student

#### **The Effect of Need to Accounting Student's Academic Fraud Behavior**

Need is related to factors required by individuals to support their normal life. (Azuka, 2014) Stated that the need factor is the factor that related to behavior that is attached to an individual. (Malgwi, 2009) Stated that every person has different kinds of particular needs that can be an incentive for fraud to happen. In order to fulfill their needs, people will do anything., even if they must do fraud. (Syahrinin & Silvia, 2010) Stated that behavior is the representative of someone so that from the behavior, we see how high the morale and ethics of someone. A person's behavior usually begins with needs. Those needs then will cause incentives so that an individual will take good or bad action. In order to fulfill the need within, every individual leads to a specified destination. This condition means that need has a positively effecting on accounting student's academic fraud behavior.

H3: Need has a significant effect on academic fraud behavior done by accounting students

### **The Effect of Exposure to Accounting Student's Academic Fraud Behavior**

Exposure related to act or consequence faced by fraud perpetrators if they find out doing fraud. (Abdullahi & Mansor, 2015) Stated that exposure is the factor related to the organization as the victim of the fraud act. Exposure of fraud does not always guarantee that there will be no repetition of the fraud, whether by the same person or others. Because of that, each fraud perpetrator should be penalized if their action got exposed. (Nursalam et al., 2013) Stated in his research entitled "Students Academic Fraud Form" that there is no penalty given to perpetrators if they did the fraud so that it makes someone do something in order to get a good grade. It means exposure has a positively effecting on accounting student's academic fraud behavior.

H4: Exposure has a significant effect on academic fraud behavior done by accounting students

### **The Effect of Greed, Opportunity, Need, and Exposure to Student's Academic Fraud Behavior**

Academic fraud is all kinds of ways that done by intention in order to do fraud that comes for the dishonest act, so it causes different interpretations in asses or interpreted something. Based on some definition above can be concluded that academic fraud is a dishonest act done intentionally in order to get succeed (Azuka, 2014). According to (Widianingsih, 2013), academic. Simultaneously, need, exposure, greed, and opportunity variables altogether affecting to academic fraud. This thing exposes that academic fraud is genuinely happening and have effect and real impact in the academic field, with the statement above in (Nursalam et al., 2013) research stated that opportunity, greed, need, and exposure has a positive and significant effect to academic fraud. It means that opportunity, greed, need, and exposure has a positively effecting on accounting student's academic fraud behavior.

H5: Opportunity, Greed, Need, and Exposure have a significant effect on academic fraud behavior done by students

## **III. RESEARCH METHOD**

### **Research Location**

Research location in order to analyze fraud behavior is State Vocational High School accounting major with gone theory fraud concept in Madura. Institutional review board approval was not required as the student was not treated with any treatment. This research carried out observationally.

### **Types of Research**

This research is descriptive quantitative with a statistical test. According to (Iskandar, 2014) descriptive research is research in order to give a description of social phenomenon or indication which is studied by describing the independent variable value, whether it is one or more. Descriptive quantitative is data recording, which attached with numbers, which are the value and objective description from the problem that is being analyzed can be given.

### **Population**

According to (Iskandar, 2014) mentioned that population is general area which consist of object/ subject that has certain quantity and characteristic which is determined by the researcher in order to be studied and then taken conclusion. The population in this research is all students of State Vocational, which has an accounting major on Madura consist of 4,041 active students.

### **Sample**

Meanwhile, sample according to (Iskandar, 2014) stated that some of the amount and characteristics owned by those populations. With the limit of time to conduct the research, the researcher will take the data from students of XII grade that will take a national examination of 157 students. Given the limited time frame to collect the data, the sample is comprised of all students of State Vocational in Indonesian.

### **Research Result And Discussion**

The validity test in this instrument is the Product Moment correlation method. Which is correlating the answer scores obtained in each item, counted by using the SPSS application program. The result of SPSS stated as valid if  $r_{count} > r_{table}$  (sig. 5%) (Ghozali, 2015). It is figured out with a respondent number of 27 with  $df = 25$ ; then, table  $r$  value is 0.3610. The validity test results are shown in Table 1 below

**Table 1**  
**Validity Test**

Variable	Item	R-Count	R-Table	Criteria
Greed	1	0.632	0.3233	Valid
	2	0.753	0.3233	Valid

	3	0.650	0.3233	Valid
	4	0.820	0.3233	Valid
	5	0.663	0.3233	Valid
	6	0.754	0.3233	Valid
	7	0.741	0.3233	Valid
	8	0.683	0.3233	Valid
Opportunity	1	0.603	0.3233	Valid
	2	0.776	0.3233	Valid
	3	0.593	0.3233	Valid
	4	0.755	0.3233	Valid
	5	0.723	0.3233	Valid
	6	0.650	0.3233	Valid
Need	1	0.820	0.3233	Valid
	2	0.563	0.3233	Valid
	3	0.754	0.3233	Valid
	4	0.727	0.3233	Valid
	5	0.611	0.3233	Valid
	6	0.544	0.3233	Valid
	7	0.686	0.3233	Valid
Exposure	1	0.787	0.3233	Valid
	2	0.650	0.3233	Valid
	3	0.820	0.3233	Valid
	4	0.563	0.3233	Valid
	5	0.754	0.3233	Valid
	6	0.727	0.3233	Valid

The reliability test in this instrument is using Cronbach's alpha formula. If a variable has Cronbach alpha value ( $\alpha$ ) > r count, then the variable will be categorized as reliable. The instrument can be said as reliable if the instrument is done with re-research at different times and places, then it will show the same conclusion or just a bit different. The instrument test result can be seen in table 2:

**Table 1.**  
**Reliability Test**

Variable	Cronbach Alpha	R-Table	Criteria
Greed	0,859	0.3354	Reliable
Opportunity	0,763	0.3354	Reliable
Need	0,876	0.3354	Reliable
Exposure	0,834	0.3354	Reliable

### Multiple Linear Regression Analysis

The results of the multiple linear regression analysis conducted using the SPSS program and presented as follows:

**Table 2.**  
**Multiple Linear Regression Result**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig
	B	Std.Error	Beta		
Constant	3.652	.208		17.518	.000
Greed	.130	.032	.324	3.992	.000
Opportunity	.308	.074	.719	4.183	.000
Need	-.273	.068	.704	-4.041	.000
Exposure	-.079	.039	.179	-2.026	.000

Based on the regression analysis result can be figured out the formulation of multiple regression as follows:

$$Y = 3.6562 + 0.130x_1 + 0.308x_2 - 0.273x_3 - 0.079x_4$$

### Hypothesis Testing and Discussion

Hypothesis testing in this research aims to prove the hypothesis proposed whether independent variables affect



the dependent variable. Data analysis used for hypothesis testing in this research is the t-test and F test.

**T-Test**

The T-test (Partially) shows how far the effect of one independent variable individually in explaining the dependent variable.

**Table 3.**  
T-Test Result

Model	Unstandardised Coefficients		Standardised Coefficients	T	Sig
	B	Std.Error	Beta		
Constant	3.652	.208		17.518	.000
Greed	.130	.032	.324	3.992	.000
Opportunity	.308	.074	.719	4.183	.000
Need	-.273	.068	.704	-4.041	.000
Exposure	-.079	.039	.179	-2.026	.000

This decision making is based on the significance value for t count from each regression coefficient with significance level determined, which is 5% ( $\alpha=0,05$ ). If the t count significance value is more than 0.05, then the zero hypothesis ( $H_0$ ) can be accepted, which means the variable does not affect dependent. Meanwhile, if significance is smaller than 0.05, then  $H_0$  will be rejected which mean that independent variable affects dependent variable the explanation for t-test for each variable are as follows

**1. Greed Effect to Student’s Academic Fraud Behavior**

T-test statistical results for greed variable with significance value of 0.000 smaller than 0.05 ( $0.000 < 0.05$ ) and regression coefficient have a positive value, then the hypothesis that stated “greed (X1) has a positively effecting on academic fraud (Y)” is supported. With that being said, greed is affecting academic fraud.

Jack Bologne explained that greed is the existence of greedy behavior that potentially exists within everyone. Fraud perpetrators are the people that are not satisfied with the way they are. Greedy in this research to be conducted is the greed that happens to students as an incentive factor for them to do academic fraud. So greed in academic fraud context is the incentive or motivation that is faced by students in their daily life, which is related to academic problems and causing them to have intense greed in order to get the best academic result with anything. According to (Azuka,2014), stated that greed is one of the incentive factors to do fraud. Someone will do fraud because humans have greedy nature, never satisfy with what they have and never satisfy with what they get. It means that greed has positively affected the accounting student’s academic fraud behavior.

**2. The opportunity has a significant effect on academic fraud behavior done by students**

T-test statistical result for greed variable with significance value of 0.000 smaller tan 0.05 ( $0.000 < 0.05$ ) and regression coefficient has a positive value so that the hypothesis that stated “Opportunity (X2) has a positively effecting to academic fraud (Y)” is supported. With that being said, the opportunity is affecting academic fraud. (Albrecht, 2012) Explained that opportunity is one situation where someone feels to have a combination of situation and condition, which allows them to do academic fraud and undetected. The more increase the opportunity they have, the more the possibility of academic fraud behavior. Opportunity usually occurs because of a corrupt system. So that basically, the opportunity is the easiest factor to be minimized and anticipated when a god and the controlled system has been formed the smaller opportunity for someone to do fraud. Becker et al. in the research found that opportunity is a factor which drives the academic fraud. The opportunity will positively be affecting fraud behavior, whereas the bigger the opportunity for someone to do fraud, the more possibility for that someone to do fraud. It means the opportunity has positively affected academic fraud behavior.

**3. Need has a significant effect on academic fraud behavior done by students**

T-test statistical value for greed variable with significance value of 0.000 smaller tan 0.05 ( $0.000 < 0.05$ ) and regression coefficient have a positive effect, then the hypothesis that stated “need (X3) has a positively effecting to academic fraud (Y)” is supported. With that being said, need is affecting academic fraud behavior. Need is related to factors needed by individuals to support their normal lives. (Azuka,2014) Stated that need factor is a factor that related to behavior that attaches to an individual. (Malgwi,2009) Stated that everyone will have their own extra needs to push the fraud behavior to happen. In order to fulfill their needs, people will do anything, even if they have to do fraud. (Syahrinin & Silvia, 2010) Stated that behavior is representative of

someone so that from the behavior, we can see how high someone's morale and ethic. Someone's behavior usually begins with a need. Those needs then cause an incentive so that the individuals will do something, whether it is good or bad behavior. In order to fulfill the need within, each behavior leads to a particular destination. It means that need has positively affected accounting student's academic fraud behavior.

**4. Exposure effect on student's academic fraud behavior**

T-test statistical results for exposure variable with a significance value of 0.045 smaller than 0.05 and regression coefficient have a positive value, so that hypothesis that stated "Exposure (X4) has a positively effecting on academic fraud (Y)" is supported. Exposure is related to all actor consequences faced by fraud perpetrators if they are exposed to doing the fraud. (Herman,2013) Stated that exposure is a factor related to the organization as the victim of fraud. The exposure of fraud does not guarantee that there will be no repetition of the fraud, whether by the same person or others. Because of that, every fraud perpetrator must be penalized if they got exposed. (Nursalam et al.,2013) Stated that in the research, namely "Students Academic Fraud Form," that there is no penalty given to perpetrators if they do the fraud akes someone does fraud by the purpose of getting a good grade. It means exposure has positively affected the accounting student's academic fraud behavior.

**F Test**

F test shows if all independent variables inserted in the model have a simultaneous effect on the dependent variable.

**Table 4.**  
F Test Result

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.558	7	.140	10.907	.000 <sup>a</sup>
	Residual	1.407	150	.013		
	Total	1.965	157			

The decision was taken based on the comparison between F count value with the significance level, then compare to the significance side, which has been determined (5% or 0.05). If F count significance is smaller than 0.05, then Ho rejected, which means independent variable simultaneously affecting the dependent variable. From F test obtained F value with a significance level of 0.000. Because the significance level is below 0.05 ( $p < 0.05$ ), then the hypothesis that stated is supported. It means that greed, need, and exposure has positively affected on academic fraud behavior. Based on some definition above can be concluded that academic behavior is a dishonest act done intentionally in order to gain success (Azuka,2014). According to (Widianingsih, 2013), simultaneously affecting academic fraud. This thing stated that academic fraud is genuinely happening and have a real effect in education, along with the statement above in (Nursalam et al.,2013) research stated that opportunity, greed, need, and exposure positively and significantly affects academic fraud.

It means opportunity, greed, need, and exposure have positively effected on accounting student's academic fraud behavior Because of academic grade is still the benchmark of a student to be called as smart and able to master the lesson at school, student justifies any method in order to get a batter result including academic fraud.

**IV. CONCLUSION**

Based on the research result can be taken some conclusions as follow:

- a. Greed has a positive and significant effect on academic fraud. The greedier to get a good grade in education, the more increasing academic fraud.
- b. The opportunity has a positive and significant effect on academic fraud. The more opportunity opens to do fraud, the more increasing academic fraud.
- c. Need has a positive and significant effect on academic fraud. The more needs to appraise as Smart students by parents and environment, the more increasing academic fraud.
- d. Exposure has a positive and significant effect on academic fraud. The more ineffective penalties given to academic fraud perpetrators will increase academic fraud.
- e. Greed, opportunity, need, and exposure simultaneously affecting and significant to academic fraud.
- f. As long as the academic grade is still the benchmark of a student to be called smart and able to master the lesson at school, the student justifies any method in order to get a batter result, including academic fraud

## REFERENCES

- [1]. Association of Certified Fraud Examiners. (2018). *Fraud examiners manual: financial transactions and fraud schemes, law, investigation, fraud prevention and deterrence*. Austin, TX.
- [2]. Abdullahi, R. U., & 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.
- [3]. Agustin R. F, Susilowati D, (2019), Preventing Corruption With Blockchain Technology (Case Study Of Indonesian Public Procurement ), International Journal of Economics and Financial Issues. 8(9). 2377-2383
- [4]. Albrecht, W. S. (2012). *Fraud examination*. Mason, OH: South-Western Cengage Learning.
- [5]. Arfiyad, A., & Anisykurlillah, I. (2016). *The Detection of Fraudulent Financial Statement with Fraud Diamond Analysis*. Accounting Analysis Journal, 5(3), 173-181.
- [6]. Azuka, E. B. (2014). *Academic Fraud among Students in Higher Education in Nigeria: Reasons, Methods Adopted and Strategies to curb it*. Journal of Educational and Social Research. 4(3). 289-296.
- [7]. Becker, D., Connolly, J.M., Lentz, P.J., & Morrison, J. (2016). *Using the Business Fraud Triangle to Predict Academic Dishonesty among Business Students*.
- [8]. Bukrapue, P. (2015) *Fraudulent Activities against Foreign Tourists in Thailand: A Case Study of Jewelry Business*. International Journal of Criminal Justice Sciences. 10(2). 165–172.
- [9]. Cretacci, M. A., Zheng, L., & Gao, Y. (2018) *Young Pandas Cheat and Smoke: A Social Control Theory Explanation of Chinese University Students' Exam Cheating and Smoking*. International Journal of Criminal Justice Sciences. 13(2). 264–282.
- [10]. Crawford, R. L., & Weirich, T. R. (2011). *Fraud guidance for corporate counsel reviewing financial statements and reports*. Journal of Financial Crime, 18(4), 347–360
- [11]. Ghozali, I. (2015). *Aplikasi Analisis Multivariate Dengan Program Ibm Spss 21 Update Pls Regresi* (7th ed.). Semarang, Indonesia: Badan Penerbit Universitas Diponegoro.
- [12]. Gottschalk, P. (2012) *Rotten Apples versus Rotten Barrels in White Collar Crime: A Qualitative Analysis of White Collar Offenders in Norway*. International Journal of Criminal Justice Sciences. 7(2). 575-590.
- [13]. Indriantoro, N., & Supomo, B. (1999). *Metodologi penelitian bisnis untuk akuntansi dan manajemen*. Yogyakarta: BPFE.
- [14]. Iskandar. (2014). *Metodologi Penelitian Pendidikan dan Sosial*. Jakarta, Indonesia: Gaung.
- [15]. Inayanti, S. I., & Sukirman, S. (2016). *The Effect of Factors in Fraud Diamond Perspective on Fraudulent Financial Reporting*. Accounting Analysis Journal, 5(3), 155–162.
- [16]. Ginting, J., & Panggabean H. R. G.(2019). *The Role Of University Organizational Culture In Anti-Fraud Systems (Case Study At University X)*. Asia Pacific Fraud Journal. 4(2).129-137
- [17]. Kanu (2013), *The Nature, Extent And Economic Impact Of Fraud On Bank Deposits In Nigeria Interdisciplinary*. Journal Of Contemporary Research In Business, 11(3) 135-148
- [18]. Kementerian pendidikan dan kebudayaan. (1998). *Kamus besar bahasa Indonesia*, <https://kbbi.kemdikbud.go.id/> (accessed 10 october 2019)
- [19]. KUHP, *Indonesian Criminal Code*, Kitab Undang-Undang Hukum Pidana
- [20]. Lin, S. (2013). *Why serious academic fraud occurs in China*, learned publishing journal 26(1). 24-27.
- [21]. Malgwi, C. A. & Rakovski, C. C.. (2009). *Combating Academic Fraud: Are Students Reticent about Uncovering the Covert*. Journal of Academic Ethics. 7(3). 207-221
- [22]. Moore, M. D., & Tatman, A. W. (2016) *Adverse Childhood Experiences and Offender Risk to Re-offend in the United States: A Quantitative Examination*, International Journal of Criminal Justice Sciences. 11(2). 148–158.
- [23]. Nursalam, N., Bani, S., & Munirah, M. (2013). *Academic Cheating student. Pgmi Fakultas Tarbiyah Dan Keguruan Uin Alauddin Makassar*. Lentera Pendidikan : Jurnal Ilmu Tarbiyah Dan Keguruan, 16(2), 127–138.
- [24]. Nonis, S., & Swift, C. O. (2011). *An Examination of the Relationship Between Academic Dishonesty and Workplace Dishonesty: A Multicampus Investigation*. Journal of Education for Business, 77(2), 69–77.
- [25]. Nursani , R., & Irianto, G. (2014). *Academic Cheating Students Behavior: Diamond Fraud Dimensions*. Jurnal Ilmiah Mahasiswa Fakultas Ekonomi Dan Bisnis, 2(2), 1–21.
- [26]. Ramamoorti, S. (2018). *The Psychology and Sociology of Fraud: Integrating the Behavioral Sciences Component Into Fraud and Forensic Accounting Curricula*. Issues in Accounting Education, 23(4), 521–533.
- [27]. Rodney L. Crawford, & Thomas R. Weirich, (2011) "Fraud guidance for corporate counsel reviewing financial statements and reports", Journal of Financial Crime, 12(2) 112-122
- [28]. Syahraini Rifai & Silvia. (2010). *Mapping Student Economics Behavior Judging from the Teleology Ethics Perspective*. Simposium nasional akuntansi XIII Purwokerto. Universitas Trunojoyo Madura, 13(2) 205-215
- [29]. Taufik T, (2019), *The Effect Of Internal Control System Implementation In Realizing Good Governance And Its Impact On Fraud Prevention* International Journal of Economics and Financial Issues. 8(9). 2159-2165
- [30]. Widianingsih, L.P. (2013) *Students Cheating Behaviors: The Influence of Fraud Triangle*. Review of Integrative Business and Economics. Research. 2(2), 252-260.
- [31]. Winda Putri Diah Restya & Hanna Amalia (2019) *Corrupt Behavior In A Psychological Perspective*, Asia Pacific Fraud Journal 4(2) 177-182
- [32]. Yulianti, Pratami S. R, Widowati Y. S, Prapti L, (2019), *Influence Of Fraud Pentagon Toward Fraudulent Financial Reporting In Indonesia An Empirical Study On Financial Sector Listed In Indonesian Stock Exchange*, International Journal Of Scientific & Technology Research, 8(8). 237-242
- [33]. Zamzami, F., Nusa, N. D., & Timur, R. P. (2016). *The Effectiveness of Fraud Prevention and Detection Methods at Universities in Indonesia*. International Journal of Economics and Financial Issues. 6(3). 66-69.