

**SPIRITUALITY IN CHEATING BEHAVIOR: EVIDENCE FROM ACCOUNTING
DEPARTMENT ONLINE LEARNING****Akhmad Affandi****Universitas Trunojoyo Madura***180221100016@student.trunojoyo.ac.id***Tito IM. Rahman Hakim*****Universitas Trunojoyo Madura***tito.rbakim@trunojoyo.ac.id***Prasetyono****Universitas Trunojoyo Madura***prasetyono_akt@trunojoyo.ac.id***Abstract**

COVID19 has penetrated into the joints of people's lives in the world. It shifts how society lives as a whole and learning process is one of the aspects that practically changed. Conventional learning switches over to online learning and as the consequences academic fraud behavior soaring. This paper aims to provide empirical evidence regarding the effect of pressure, capability, opportunity, rationalization and moderation effect of spirituality to academic fraud during online learning. This research is held in University of Trunojoyo Madura specifically accounting department. The subject of this study is college student in accounting department. Data obtained from deployment of online questionnaire, is processed with statistical tool namely SPSS. From the result it can be concluded that pressure, capability and opportunity positively and significantly affect academic fraud during online learning but rationalization not. In contrast, spirituality as independent and moderating variable not significantly affect academic fraud during online learning. The findings support fraud diamond theory partly but not social cognitive theory. This study offers some valuable knowledge, first the factor in fraud diamond theory such as pressure, capability, opportunity indeed enforce student to cheating. Second, spirituality is not negating academic fraud, so it gives insight to lecturer to improve the system in assignment and exam because student always tend to cheat when there is opportunity.

Key Words : Cheating behavior, fraud diamond, spirituality, accounting department, online learning

INTRODUCTION

COVID19 virus that spreads has changed the way people live. One aspect that was also severely affected was education. The learning process that was initially carried out offline shifted into online as a consequence, academic fraud is soaring (Lanier, 2006). This is also supported by the statement of Kennedy et al. (2000), which states that students tend to have a greater opportunity to commit academic fraud during online learning. In a survey, 64% of 69 college faculty and 57% of 172 students felt that cheating was easier when exams were conducted online (Christiana et al., 2021). There was also a case of academic fraud at the National University of Singapore, where students were proven to have cheated on exams conducted at home during the COVID19 pandemic (Straitstimes, 2020).

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The escalation in academic fraud during the COVID19 pandemic has left academics a problem. Higher education is very concerned about integrity. Individual practice is supposed to consistently adhere to ethical and moral principles. These values must be instilled in students so they can maintain their integrity. Academic fraud that occurred at national level universities also occurred at University of Trunojoyo Madura. Researchers found a phenomenon that is suspected to be a form of academic fraud through the website of the student press agency. As reported through Spiritmahasiswa (2021), the number of new students taking part in the Introduction to New Student Campus Life (PKKMB) online is minimal. Based on this, it can be assumed that new students commit academic fraud by simply attending without participating in a series of events.

This study aims to examine the influence of fraud diamond factors, namely pressure, capability, opportunity and rationalization on academic fraud with spirituality as a moderating variable. This research was conducted on accounting students at University of Trunojoyo Madura who have been carrying out online learning. Burke et al. (2007) stated that academic fraud are more common in accounting departments as this department has high standards to graduate. The fraud diamond model is used to explain this phenomenon because the criminological theory can explain academic fraud (Walker and Holtfreter, 2015).

Variables from the fraud diamond model have been studied quite a lot by previous research, such as pressure (Bicer, 2020; Dewi et al., 2017; Dyah et al., 2019; Limbong, 2021; Monika, 2020), capability (Hariri et al., 2018; Nurkhin and Fachrurrozie, 2018; Nusron and Sari, 2020; Purwatmiasih et al., 2021; Zamzam et al., 2017), opportunity (Adrianus et al., 2019; Rahmadina and Hapsari, 2020; Ridhayana et al., 2018; Rohmah, 2018; Saidina et al., 2017) and rationalization (Andayani and Sari, 2019; Artani and Wetra, 2017; Aziz and Novianti, 2016; Darmayanti et al., 2020; Nkundabannyanga, 2014; Yasmin and Alfian, 2019) but prior studies have provided inconsistent findings. The current study adds a moderating variable according to the statement of Baron and Kenny (1986), which says that the moderating variable can be used when there is a low relationship or inconsistency between the independent variable and the dependent variable. Previous research made spirituality an independent variable by testing against academic fraud as the dependent variable.

This paper tries to develop the spirituality variable as a moderating variable to reduce the inconsistency from previous studies. The reason for choosing spirituality as a moderating variable is supported by the social cognitive theory proposed by Bandura (1991). The social cognitive theory explains that a social action carried out by individuals will always be accompanied by moral judgments (Bandura, 1991; Bandura, 2002; Maulidi, 2020). Individuals with high moral judgment (spirituality) will be more inclined to take ethical or moral actions. This is also confirmed by the statement of Herlyana et al. (2017) that spirituality is able to distinguish which actions are right and which are wrong. So that people who have a high spirituality are more sensitive to distinguish between right and wrong.

The phenomenon of academic fraud is still an attractive social event to study, mainly because of the increase in this practice during online learning caused by the COVID19 pandemic. Enigma and uncertainty emerge over the results of the assessments that have been carried out by students (White, 2021). The integrity of students during online learning is questioned, which can damage their behavior in the future. In line with the statement of Duarte (2008), which states that individual behavior in the future is determined by the education obtained and through education, students interpret the meaning of integrity. Integrity is crucial for students, especially students majoring in accounting, because according to Nahar (2018) if you look at past accounting scandals, it is evident that accountants and auditors tend to be tolerant of activities that can damage integrity. This research is pivotal in order to find out what factors encourage students to commit academic fraud so that this unethical act can be eliminated or at least mitigated.

The results of statistical analysis provide empirical evidence that pressure, capability and opportunity have a positive effect on academic fraud while rationalization does not significantly

affect academic fraud. Spirituality is also proven not to moderate the impact of pressure, capability, opportunity and rationalization. Still, this variable can reduce the effect of the fraud diamond factors on academic fraud, although it is not significant. This paper contributes in two ways to the concept of academic fraud during online learning. First, by adding a moderating variable spirituality, this paper tries to reduce the inconsistency of the results of previous studies. However, spirituality does not significantly moderate the effect of the fraud diamond factor on academic fraud. Second, the inability of spirituality to reduce the effects of pressure, capability, opportunity and rationalization provides insight that in online learning to commit fraud, there is a more complex thought process that might be explained by social influence theory and routine activity theory.

The remainder of the paper is organized as follows. Section II provides theories used in this study, such as fraud diamond theory, social cognitive theory, social influence theory and routine activity theory and followed by hypotheses development. Section III describes our research methods, including sample and research model. Section IV reports our main empirical result and discusses our findings. Section V presents conclusions and our limitations.

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Fraud Diamond Theory

The diamond fraud theory was first proposed by Wolfe and Hermanson (2004). Four factors encourage individuals to commit fraud: incentives (pressure), opportunity, rationalization, and capability. Capabilities are additional factors found by Wolfe and Hermanson (2004) and integrated with the fraud triangle. In general, this theory was developed to map the factors that drive company officials to get involved in fraud (white-collar crime). Still, the application of this theory is growing in several different settings. Avortri and Agbanyo (2020) researched the setting of the banking sector in Ghana, Omukaga (2021) used a non-financial company background in Kenya, Rustiarni et al. (2019) conducted a literature review related to diamond fraud in procurement fraud. Utami et al. (2019) conducted experiments on students in Indonesia as surrogates for accountants and used a fraud diamond to see their intentions to commit fraud. This study uses a different setting: accounting students at University of Trunojoyo Madura in academic fraud during online learning. Researchers use the diamond fraud theory following Walker and Holtfreter (2015) who also use criminological theory to explain individual intentions to commit academic fraud.

Social Cognitive Theory

Social cognitive theory is a theory that explains moral phenomena by interacting with personal factors such as moral thinking, moral behavior and environmental factors (Bandura, 1991). All of these factors mutually influence each other and form moral reasoning. Bandura (2000) also states that moral reasoning also comes from perceived efficacy individually and collectively. This thinking directly says that an individual's moral reasoning is also influenced by the group to which they belongs and this is also consistent with Bandura's (2002) statement. Bandura (2002) states that the broader cultural context, especially in the current era of technological progress, also forms the process of individual moral reasoning. The individual reasoning process is complex and is influenced predominantly by the interaction between situational and personal factors (Maulidi, 2020). This theory is often associated with how individuals get involved or commit fraud. On the other hand, this theory also explains that there will be limits that prevent individuals from engaging in unethical actions at a certain point in the reasoning process. One of these limitations or factors is individual spirituality. The greater the spiritual level of a person, the greater their reasoning to refuse to commit fraud and vice versa.

Social Influence Theory

Social influence theory explains how individuals create compliance with information obtained from their social environment to influence individual behaviour and follow community behavior patterns (Venkatesh and Brown, 2001). This theory emphasizes that individual behavior cannot be separated from social expectations and influences. Deutsch and Gerard (1955) distinguish social influences into two, namely informational social influences and normative social influences. This paper emphasizes social influence as a normative social influence. Normative social influence is described by Kaplan and Miller (1987) as the influence for individuals to conform to other people's group expectations. This influence occurs because individuals want to maintain harmony and hope to get a good judgment from the group. Individuals affected by this influence tend to want to be liked by group members.

Routine Activity Theory

The routine activity theory, developed by Cohen and Felson (1979), predicts that the chances of a crime being committed are higher when three elements are combined: a motivated perpetrator, an appropriate target, and the absence of a capable guardian. Initially, most criminological research focused on this theory to explain violent crime behavior (Walker and Holtfreter, 2015). This theory is then used by Walker and Holtfreter (2015) to describe academic fraud in higher education. According to them academic fraud perpetrators also meet the elements of motivated perpetrators, appropriate targets and the absence of a capable guardian.

Academic Fraud

Academic fraud can be defined as an act that overrides the values of honesty by deceiving lecturers so that the goals of the fraud perpetrators are achieved (Fihandoko, 2014). Meanwhile, according to Bricault (2007), academic fraud is an act that students intentionally and consciously carry out to gain a good mark in doing assignments and exams. Pavela (1997) divides acts of academic cheating into four categories: cheating, plagiarism, fabrication, and facilitation. This study focuses on academic fraud during online learning on accounting students at University of Trunojoyo Madura.

The Effect of Pressure on Academic Fraud During Online Learning

Albrecht et al. (2012) explained that pressure is when someone needs to commit fraud. Referring to the fraud diamond theory, the pressure factor for academic fraud is that those who get pressure from outside tend to commit academic fraud. One form of pressure from outside parties is parents, scholarship providers and the environment. The pressure that comes from the environment can affect students in committing fraud. Online learning makes it difficult for students to understand the material given by the lecturer. The piled-up tasks will also increase their burden so that they are willing to commit fraud. The results of the research by Dewi et al. (2017) explained that students who have pressure due to demands from their parents, the rivalry between friends in class and the desire to graduate quickly with high scores tend to commit academic fraud. Another study by Andayani and Sari (2019) and Monika (2020) gave different results that pressure did not affect academic fraud. Based on this explanation, the hypothesis proposed in this study are:

H1: Pressure has a positive effect on academic fraud during online learning.

The Effect of Capability on Academic Fraud During Online Learning

Capability is the skill of ignoring internal controls, developing concealment strategies, and controlling social situations for personal gain (Purnamasari, 2021). Capability is one factor of academic fraud under the fraud diamond theory. Those who tend to have the ability to outsmart an online course system allow them to commit academic fraud. One form of capability possessed

by students is cheating during exams even though the camera is on. So that it can be said that the greater the capability possessed by students, the greater the student's academic cheating. This is supported by research conducted by Zamzam et al. (2017). Students who have the ability to cheat tend to cheat more often than students who do not have the capability. Different results appear in the research of Nurkhin and Fachrurrozie (2018) and Nusron and Sari (2020), which show that capability does not affect academic fraud. Based on this explanation, the hypothesis proposed in this study are:

H2: Capability has a positive effect on academic fraud during online learning.

The Effect of Opportunity on Academic Fraud During Online Learning

Opportunity is the leeway that arises in front of potential perpetrators, either intentionally or not, to make someone commit fraudulent acts (Widianto and Sari, 2017). This opportunity arises because there is a gap in a system and is one of the factors in the diamond fraud theory. Someone who has the capability without being supported by an opportunity will find it laborious to commit academic fraud. No matter how intelligent students are in committing academic fraud without being supported by opportunity, it will not be realized. Online learning makes cheating opportunities wider because lecturers cannot directly supervise what students do during learning. Research conducted by Muthia (2021) shows that opportunity affects academic cheating because students have more opportunities to cheat on online learning systems than offline learning. The research results by Adrianus et al. (2019) and Saidina et al. (2017) show contradictory results where opportunity does not affect academic fraud. Based on this explanation, the hypothesis proposed in this study are:

H3: Opportunity has a positive effect on academic fraud during online learning.

The Effect of Rationalization on Academic Fraud During Online Learning

According to Albrecht and Albrecht (2003), rationalization is an attitude of self-justification or the wrong reason for wrong behavior. Students view that cheating is common in lectures because many students cheat in their learning process. This perception causes rationalization to affect academic fraud. Rationalization itself is one of the factors driving fraud in the fraud diamond theory. Students who have high rationalization will tend to commit academic fraud. This statement is in line with the research of Andayani and Sari (2019) and Darmayanti et al. (2020), which states that rationalization affects academic fraud. This is, in contrast, with study conducted by Aziz and Novianti (2016) and Yasmin and Alfian (2019), which concluded that rationalization attitudes did not affect academic fraud. Based on this explanation, the hypothesis proposed in this study are:

H4: Rationalization has a positive effect on academic fraud during online learning.

Moderating of Spirituality on The Effect of Pressure, Capability, Opportunity and Rationalization to Academic Fraud During Online Learning

According to Herlyana et al. (2017), spirituality is a two-dimensional concept, namely the vertical and horizontal dimensions. The vertical dimension is the individual's relationship with God Almighty, who guides one's life, while the horizontal dimension is one's relationship with oneself, others and the environment. Spirituality is used as a moderating variable because spirituality is a trait that can distinguish between good behavior and bad behavior. Social cognitive theory explains that individuals with good moral judgment tend to be better able to differentiate between good and evil (Maulidi, 2020) to influence their actions to behave ethically. Spirituality, in this case, is thought to be able to moderate the influence of the fraud diamond factor on academic fraud during online

learning. This is because individuals with good spirituality will also have good moral judgment. Research conducted by Fadri and Khafid (2018) which discusses academic fraud moderated by spiritual intelligence, gives the results that spiritual intelligence can moderate the influence between pressure, opportunity, capability and self-efficacy on students' academic cheating. Meanwhile, spiritual intelligence cannot moderate the effect of rationalization on students' academic cheating. Based on this explanation, the hypotheses proposed in this study are:

H5a: Spirituality moderates the positive effect of pressure on academic fraud during online learning.

H5b: Spirituality moderates the positive effect of capability on academic fraud during online learning.

H5c: Spirituality moderates the positive effect of opportunity on academic fraud during online learning.

H5d: Spirituality moderates the positive effect of rationalization on academic fraud during online learning.

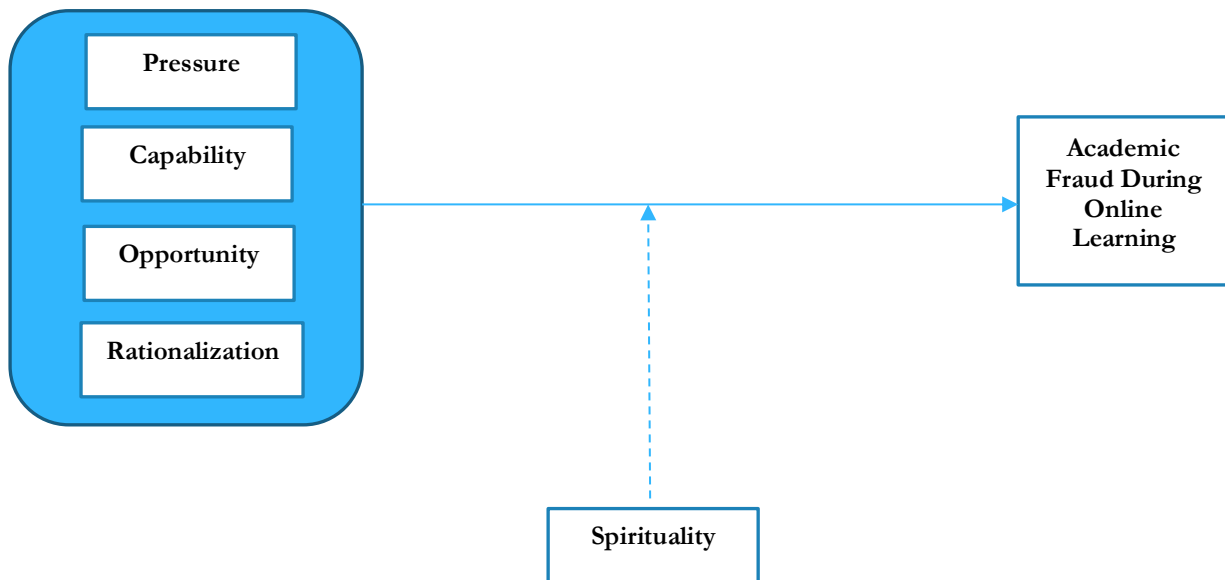


Figure 1 : Conceptual Framework

RESEARCH METHOD

This paper uses quantitative methods and the type of data used in this study is primary data. The population in this study is Bachelor's Degree of Accounting students in University of Trunojoyo Madura as many as 1078 students. The data on the number of students was obtained through the admin of the accounting department. The sample selection technique in this research is using incidental sampling. The Slovin formula determines the number of samples used in this study with an error tolerance level of 5%. So that obtained as many as 292 samples needed in this study. The data collection technique used a questionnaire distributed to respondents online via a google form. Measurement of respondents' answers using a Likert scale with four scores. For the dependent variable academic fraud during online learning using instruments adopted from Pavela (1997) and Blau and Eshet-Alkalai (2017). The independent variables, namely pressure, capability, opportunity and rationalization are measured using instruments from Fadersair and Subagyo (2019) and the moderating variable spirituality is measured by using instruments from Ladita (2018). The data analysis technique used in this study is moderated regression analysis. The data analysis tool uses SPSS software version 25.

RESULT AND DISCUSSION

The following relates to the data on the characteristics of the respondents that the researcher has obtained through the distribution of questionnaires.

Table 1 Respondent Profile

Classification	Categories	Frequency	Percentage
Gender	Male	60	20,5%
	Female	232	79,5%
Semester	1-2	67	22,9%
	3-4	59	20,2%
	5-6	75	25,7%
	7-8	89	30,5%
	>8	2	0,7%
GPA	<2,51	1	0,3%
	2,51-3,00	11	3,8%
	3,01-3,50	89	30,5%
	>3,50	124	42,5%
	No GPA	67	22,9%

Source: Data Processed (2022)

Table 1 exhibit gender, semester and GPA from all respondents. It can be seen that the gender of the respondents was dominated by men as many as 60 respondents (20.5%) and 232 respondents (79.5%) were female. The semester of all respondents also vary, semesters 1 to 2 are 67 respondents (22.9%), semesters 3 to 4 are 59 respondents (20.2%), semesters 5 to 6 are 75 respondents (25.7%), semesters 7 to 8 were 89 respondents (30.5%) and there were only 2 respondents (0.7%) with more than 8 semesters status. Only 1 respondent with a GPA below 2.51 (0.3%), a GPA from 2.51 to 3.00, 11 respondents (3.8%), a GPA from 3.01 to 3.50 as many as 89 respondents (30.5%), a GPA of more than 3.50 as many as 124 respondents (42.5%) and as many as 67 respondents (22.9%) who did not have a GPA.

Before testing the hypothesis, it is necessary to test the quality of the data. This test is carried out by seeing whether the instruments in this paper have met the validity and reliability tests. The validity test in this paper is carried out by comparing the r-count values and r-tables and the alpha significance value. While for the reliability test, it is seen through the Cronbach alpha value. The results of statistical tests found that the r-count value was greater than the r-table value of 0.115 and the alpha significance value was below 5%. On the other hand, the Cronbach Alpha value is also above 0.6 (Ghozali, 2006:42), so it can be concluded that the research instrument has passed the validity and reliability tests.

Then, the classical assumption test was carried out which consisted of normality, multicollinearity and heteroscedasticity test. The results of the classical assumption test are shown in Tables 2 and 3. Based on the normality test results by applying the skewness kurtosis test in Table 2, it can be seen that the ratio value of ZSkewness (-0.258) and ZKurtosis (-1.165). The value is between -1.64 and +1.64. Therefore, the research data is stated to have been normally distributed and can be used in decision making.

Table 2 Normality Test Results

Skewness		Kurtosis		ZSkew	ZKurt
Statistic	Std. Error	Statistic	Std. Error		
-0,037	0,143	-0,334	0,284	-0,258	-1,165

Source: Data Processed (2022)

Based on Table 3, all variables have a tolerance value > 0.10 and a VIF value < 10.00 , so it can be concluded that all variables do not have multicollinearity symptoms. Based on Table 3, it can be concluded that the significance value of all research variables is > 0.05 , so it can be supposed that the regression model is free from heteroscedasticity symptoms. In general, the regression model in this study is free from classical assumption problems and can proceed to hypothesis testing.

Table 3 Multicollinearity and Heteroscedasticity Test Results

Variable	Tolerance	VIF	Significance
Pressure	0,754	1,326	0,987
Capability	0,517	1,932	0,808
Opportunity	0,549	1,822	0,311
Rationalization	0,493	2,03	0,499
Spirituality	0,842	1,187	0,299

Source: Data Processed (2022)

Hypothesis Test Results

In this paper, there are two models tested, the first model without moderation and the second model with moderation. The results of the unmoderated model test are shown in Table 4. Hypothesis 1 states that pressure has a positive effect on academic fraud. The results of statistical analysis show that the coefficient value is 0.156 with a t-count value of 2.508 greater than t-table 1.64 and a significance value of 0.007 less than 0.05. It can be concluded that Hypothesis 1 is accepted and pressure has a positive effect on academic fraud during online learning. The results of statistical analysis for Hypothesis 2 provide information that the coefficient value is 0.227 with a t-count value greater than the t-table value, which is 3.833 greater than 1.64 and a significance value of 0.000 less than 0.05. From this result it can be inferred that Hypothesis 2 is accepted and it can be concluded that capability has a positive effect on academic fraud behavior during online learning.

Tabel 4 Hypothesis Test Results

Variable	t count	t table	Sig.	Hypothesis
Pressure	2,508	1,64	0,007	Accepted
Capability	3,883	1,64	0,000	Accepted
Opportunity	4,166	1,64	0,000	Accepted
Rationalization	0,087	1,64	0,101	Rejected

Source: Data Processed (2022)

Opportunity has a significance value of less than 0.05, which is 0.000. The t-count value of 4.383 is also greater than the t-table of 1.968. From this, it can be concluded that Hypothesis 3 is accepted. Hypothesis 4 for the rationalization variable, on the other hand, has a significance value of more than 0.050, which is 0.761. The t-count value of 0.304 is also smaller than the t-table of 1.968. It can be concluded that Hypothesis 4 is rejected and empirically proven that rationalization has no effect on academic fraud during online learning. Table 5 presents the results of the moderation hypothesis test.

The statistical tests show that all of the moderating hypotheses are rejected. The t value for Hypotheses 5a, 5b, 5c and 5d is smaller than 1.64, respectively: 0.011; 0.440; 1.345 and -1.264. The significance value for the moderating hypothesis is also greater than 0.05, which is 0.496; 0.330; 0.090 and 0.104. It is empirically proven that spirituality cannot significantly moderate the effect of

pressure, capability, opportunity and rationalization on academic fraud during online learning. Spirituality does not significantly moderate the effect of the fraud diamond factor on academic cheating, but by comparing the adjusted R Square value before and after moderation, it can be concluded that there is a decrease from 0.341 before moderation to 0.339 after moderation. This proves that spirituality can reduce the effect of the fraud diamond factor on academic cheating even though it is not statistically significant.

Table 5 Moderation Hypothesis Test Results

Variable	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Hypothesis
	B	Std. Error	Beta			
(Constant)	2,086	1,395		1,495	0,068	
Pressure	0,164	0,722	0,142	0,830	0,411	
Capability	-0,251	1,071	-0,283	-0,649	0,408	
Opportunity	-1,347	1,192	-1,404	0,477	0,130	
Rastionalization	1,677	1,267	2,091	1,432	0,094	
Spirituality	-0,526	0,461	-0,443	-0,432	0,128	
X1.Z1	0,003	0,238	0,010	-0,465	0,496	Rejected
X2.Z1	0,154	0,349	0,654	0,861	0,330	Rejected
X3.Z1	0,518	0,385	2,208	-0,073	0,090	Rejected
X4.Z1	-0,516	0,409	-2,335	0,068	0,104	Rejected

Source: Data Processed (2022)

Table 6 Determination Coefficient Test Results

	Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	Direct	0,591	0,350	0,341	0,16884
2	Moderating	0,592	0,350	0,339	0,16904

Source: Data Processed (2022)

Discussion

Pressure on Academic Fraud During Online Learning

This study provides empirical evidence that pressure has a positive and significant effect on academic fraud during online learning. This means that the more pressure students have, the more likely they will commit academic fraud when learning via an online platform. The results of this statistical test are in line with the research conducted by Dewi et al. (2017), Murdiansyah et al. (2017), Christiana et al. (2021) and Fauzan and Novianti (2021), which state that pressure affects academic fraud. The results of this paper contradict the results of Andayani and Sari (2019) and Monika (2020). This result is also consistent with the fraud diamond theory, in which this theory states that pressure is one of the causes of fraud. The pressure that Bachelor's Degree of Accounting students in University of Trunojoyo Madura has mostly come from environmental factors. Lecturers who only carry out the learning process asynchronously (only using Google Classroom without video conferencing) make students feel pressured. Students are depressed because they do not understand the material presented by the lecturer if delivered asynchronously. They are willing to commit academic fraud to get a high score even though the students themselves do not understand the material presented.

Capability on Academic Fraud During Online Learning

The results of testing the second hypothesis provide a finding that capability is empirically proven to positively affect academic fraud during online learning. The study gave similar results to Zamzam et al. (2017) and Purwatmiasih et al. (2021). The empirical findings of this study are different from Nurkhin and Fachrurrozie (2018) and Nusron and Sari (2020), which show that capability does not affect academic fraud. Empirical evidence for the second hypothesis is in line with the fraud diamond theory, which states that the capability of fraud perpetrators is a crucial element of committing fraud or not. The greater the student's capability, the more likely they will be involved in academic fraud. This proves that the online learning process gives Bachelor's Degree of Accounting students in University of Trunojoyo Madura a greater capability to commit academic fraud to get better grades or at least skip class without the lecturer knowing.

Opportunity on Academic Fraud During Online Learning

The analysis results show that the hypothesis proposed by the researcher is accepted. This means that the existing opportunity encourages students to commit academic fraud when learning online. These results align with the fraud diamond theory which states that opportunity is a factor that is taken into account before committing fraud. The greater the opportunity, the greater the motivation of students to commit academic fraud, especially in the online learning process. The results of this study are in line with research conducted by Muthia (2021) and Rahmadina and Hapsari (2020). In Rahmadina and Hapsari (2020) research, the lack of strict supervision during exams allows students to cooperate and cheat. Students' indifference to academic fraud and students' distrust with the results that have been done are also factors for students to commit academic fraud. The findings of this study are different from those of Adrianus et al. (2019) and Saidina et al. (2017). The results of their research conclude that opportunity does not affect academic fraud.

Rationalization on Academic Fraud During Online Learning

The analysis results show that the hypothesis proposed by the researcher is rejected. This means that students' rationalization cannot influence students to commit academic fraud during online learning significantly. This result is not in line with the fraud diamond theory, which considers rationalization as one of the main factors for individuals to commit fraud. The results of this study support Aziz and Novianti (2016) and Yasmin and Alfian (2019) who conclude that rationalization does not affect academic fraud. The findings of this study are different from Andayani and Sari (2019) and Darmayanti et al. (2020). Bachelor's Degree of Accounting students in University of Trunojoyo Madura and perhaps all students studying online no longer need to rationalize their academic fraud behavior. This is because this action has been considered a common thing so that it appears. This is also in line with Kaplan and Miller's (1987) social influence theory which states that for Bachelor's Degree of Accounting students at University of Trunojoyo Madura to remain harmonious in their social environment, they will tend to do the same thing with their peers even though it is wrong.

Moderating of Spirituality on The Effect of Pressure, Capability, Opportunity and Rationalization to Academic Fraud During Online Learning

Based on the results of hypothesis testing, it was found that spirituality was not able to significantly moderate the effect of pressure, capability, opportunity and rationalization on academic fraud during online learning. This result is different from the statement of Herlyana et al. (2017), which states that spirituality can distinguish between right and wrong actions. This result is likely to occur because academic fraud during online learning is considered commonplace, so their ethical radar tends to be blunt when dealing with academic fraud. The results of this study may be explained by using two theories, namely routine activity theory and social influence theory. Routine

activity theory states that three elements can increase the chance of fraud: motivated perpetrators, appropriate targets, and the absence of a capable guardian. These three elements are equally present in academic cheating during online learning.

Consequently, students commit academic fraud regardless of their level of spirituality. Social influence theory also supports statements from routine activity theory. Routine activity theory explains the presence of a vast room for cheating. Social influence theory also explains how social influence can move individuals to do something without thinking about the merits of the action. Spirituality is ultimately not sufficient to significantly reduce the possibility of academic fraud during online learning because of the enormous opportunity and social influence that has been embedded in Bachelor's Degree of Accounting students at University of Trunojoyo Madura.

CONCLUSION

This paper aims to examine the effect of pressure, capability, opportunity and rationalization on academic fraud during online learning moderated by spirituality in Bachelor's Degree of Accounting students at University of Trunojoyo Madura. Two theories are used as a theoretical basis: fraud diamond theory and social cognitive theory. Fraud diamond theory is used to explain the influence of four factors (pressure, capability, opportunity and rationalization) on academic fraud behavior. Social cognitive theory is used to describe the role of spirituality in reducing the effect of the fraud diamond factor in influencing academic fraud during online learning. After statistical testing, it was found that the variables of pressure, capability, and opportunity positively affected academic fraud during online learning. In contrast, the rationalization did not affect academic cheating, and spirituality could not significantly moderate the impact of the fraud diamond factor on academic cheating.

This paper makes two contributions to the concept of academic fraud. First, this paper incorporates spirituality as moderating variable using social cognitive theory into the fraud diamond model to mitigate the inconsistency of the results of previous studies. The findings show that spirituality did not significantly moderate the fraud diamond factor on academic fraud through statistical tests. Second, the inability of spirituality as a moderating variable indicates that the process of moral reasoning and moral judgment on academic fraud behavior is very complex. This paper then supplements the discussion with social influence theory and routine activity theory to explain how spirituality is incapable of reducing academic fraud. Spirituality is considered an ethical compass that enables individuals to distinguish between good and evil. In the context of academic fraud, spirituality can't effectively become a moral compass. Referring to routine activity theory, this happens because the system gap is too large to commit academic fraud, so the chances of academic fraud are getting bigger. Social influence theory explains that the possible inability of spirituality as an ethical compass is also due to the enormous social influence of Bachelor's Degree of Accounting students at University of Trunojoyo Madura who commit academic fraud. Students who initially did not want to commit academic fraud were finally compelled to do the same thing to maintain the harmony of the Bachelor's Degree of Accounting students at University of Trunojoyo Madura group, most of whom did this unethical act.

The results of this paper are also inseparable from limitations. First, spirituality based on social cognitive theory cannot significantly moderate the inconsistency of previous research results. This can be inferred from rationalisation's influence, which does not affect substantially academic fraud. Future research can use theories such as social influence theory and other moderating variables to reduce the inconsistency of the results of this study. Second, the response rate and scope of this research can be considered low because the research was conducted in the accounting department of University of Trunojoyo Madura, which is the research environment, but the online

questionnaires returned are still relatively low. Further researchers are expected to use two different ways to increase the response rate of the questionnaire, such as distributing questionnaires online through Google Form and in person. Further researchers can also expand the scope of research by examining the academic fraud behavior of students majoring in accounting in Madura or East Java. Finally, current researchers have not empirically explained the inability of spirituality as a moderating variable. Further research can use an experimental research design by using social influence theory as a theoretical basis to capture the complexity of the moral judgment of accounting students in committing academic fraud.

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