

# Religiosity and The Fraud Triangle as A Cause of Student Academic Fraud in Online Lectures

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## ABSTRACT

This study aims to test and analyze the influence of moderation of religiosity variables on the impact of independent variables, namely the dimension of the fraud triangle (Pressure, Opportunity, and Rationalization) to dependent variables (student academic cheating actions) during online lectures. This research is essential because the potential for student academic fraud can arise due to the three dimensions of the fraud triangle. This research is a type of quantitative research using questionnaires for data collection. The population in this study were undergraduate students of the Accounting Department, Faculty of Economics and Business, Pattimura University, Ambon. The sample in this study was 92 respondents from the class of 2017-2019. The results of this study show that the three dimensions of the fraud triangle have a direct and significant influence on increasing student academic fraud. Furthermore, the role of the Religiosity variable in moderating (weakening) the impact of the fraud triangle dimension on student academic cheating actions showed positive results for the Pressure and Opportunity variables. Meanwhile, the Rationalization variable cannot moderate or cannot weaken the Student's Academic Cheating Action because it produces negative values

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In Indonesia, there are three educational paths: formal, non-formal, and informal. One of the places to take the legal education path is college. Higher education is a place to study formally. Formal education has a function in developing the abilities of each student through several learning models, including the provision of material, practicum, fieldwork practices, seminars, and several other practices (Motifasari et al., 2019b). Therefore, universities are expected to be able to shape the understanding of each of their students so that they are not only result-oriented but also able to be process-oriented in getting maximum results. However, there are still many students who are only result-oriented regardless of the value of honesty in achieving these results, so it can potentially cause various academic cheating practices (Deliana et al., 2017).

Academic cheating is an unethical student behavior in the form of disobeying the rules set in completing assignments or exams using dishonesty (Wiwit et al., 2018). In line with this opinion, (Ismail & Yussof, 2016) mentioned that academic cheating must be investigated because it will affect student behavior and ethics. Some kinds of academic cheating actions committed by students include cheating during exams, seeing answers and assignments from friends, detecting absenteeism from friends, taking solutions from the internet without telling the source, copying friends' jobs, renaming friends' assignment files with their names, and several other academic cheating models.

According to (Cressey, 1953), he was explaining that cheating has three common properties. These three traits are composed of three situations that arise when infidelity occurs, including the pressure of affair, opportunity, and Rationalization, which is a pretext or argument for justifying fraudulent behavior. The fraud triangle theory is a theory that reveals why someone commits an act of cheating. According to (Tuanakotta, 2010), explaining that pressure both financial and non-financial pressures cause the factor of a person committing fraud, while the opportunity is something that occurs if a situation or condition is in a weak state to provide opportunities or opportunities to act fraudulently without being detected and without witnesses, further Rationalization is an act of justifying the individual before committing the wrong act (action cheating). In (Minanari, 2016b), states that all organizations risk fraud regardless of type, form, scale of operations, and activities. In addition to providing benefits to someone who runs it, the existence of this fraud also has a fatal impact, such as the destruction of the organization's reputation, the impact of organizational losses, state financial losses to damage to human morals. The following are some explanations of the three key elements that underlie a person to commit an act of cheating according to (Albrecht et al., 2015), namely: Pressure is a factor where a person commits an act of cheating, including financial pressure factors, the presence of bad habits in a person, pressure from outside parties, and other pressures; furthermore, opportunity, is weak control to detect and prevent deviations (cheating), inability to assess the quality of performance, failure to discipline fraudsters, ignorance, lack of access to information,

apathy, and inadequate ability of fraud victims (Simpson, 2016). The act of Rationalization is an internal conflict within the individual of each perpetrator as an attempt to justify the action of fraud he committed. The implications of the Fraud Triangle Theory in this study are a logical explanation that academic fraud committed by students can be influenced by the three elements above as a fundamental factor triggering student actions to commit fraud, (Wahyuni et al., 2014).

Theory of Planned Behavior (TPB) this theory is a development of the Theory of Reasoned Action (TRA), which was previously proposed by (Fishbein and Ajzen 1975) 1975. SDGs are an attitude model benchmark in estimating a person's interest or intention to act. The main factor described in the theory of SDGs is the intention or tendency on which a person behaves. (Sulistomo & Prastiwi, 2012) A person's behavior towards an action includes beliefs regarding activities, evaluation of the results of actions, subjective norms, normative beliefs, and motivation to obey. Conceptually, three determinants of independent individual intentions toward action are described in the Theory of Planned Behavior (Apsari & Suhartini, 2021b). The three factors, namely the first is the attitude towards behavior. This attitude refers to a person's benchmark in evaluating profits or assessing the actions or behaviors. The second factor is social or subjective norms, which affect a person's social pressure when considering doing or not performing an action. The third factor is the level of control of an activity that a person feels is related to the ease and difficulty in carrying out a move that is considered to reflect past experiences in anticipating obstacles and obstacles.

Based on the explanation of the Theory of Planned Behavior proposed (Apsari & Suhartini, 2021a), it states that in addition to three primary factors such as attitudes, subjective norms, and levels of behavior control, many variables affect a person's actions or behavior including age, ethnicity, gender, education, nationality, socioeconomic status, nationality, religion, membership, personality, emotions, mood, behavior, social support, past experiences, and others. The implication of the Theory of Planned Behavior in this study is to explain the role of religiosity as a determinant of a person's self-control in deciding an action to be carried out. The role of religiosity in weakening the influence of the fraud triangle dimension on student academic cheating is a person's behavior that can be controlled when there is an impulse to commit an act of academic adultery. Religiosity can be regarded as a buffer in a person as an obstacle or to weaken one's desire to perform an action that is not right or want to commit an act of cheating.

At a time when the whole world was attacked by the Covid-19 outbreak, the Indonesian government was trying to reduce the impact of the spread of this virus by imposing Large-Scale Social Restrictions (PSBB) until the Implementation of Community Activity Restrictions (PPKM) was implemented by the government. The PSBB implementation and PPKM have significantly impacted the development of the world of education in Indonesia. The learning model initially implemented face-to-face and meeting directly between educators and students must be changed to the policies implemented by the government in limiting social distance. Following up on this government policy, the distance learning method with an online system is one of the alternatives that must be taken. Learning in almost all universities in Indonesia requires that the student lecture process must be carried out online, both theoretical and practical (Kemendikbud, 2020).

The Department of Accounting, Faculty of Economics and Business, Pattimura University, Ambon, which also carries out online lecture activities, has experienced a shift in the lecture process model from face-to-face in-person classes to online lectures in separate locations between students and lecturers. The online learning process requires an interactive telecommunications system using digital-based technology that is useful as a liaison between lecturers and students from various resources needed (Milman, 2015). Online learning makes us aware of the extraordinary potential of information technology that can be utilized in all fields, including education. Without the boundaries of time and space, educational activities can be carried out anytime and anywhere (Haetami et al., 2022). However, behind these extraordinary benefits from stored technology, there are also harmful or potential adverse impacts, especially academic cheating committed by students.

When conducting online lectures, researchers often find academic cheating is the use of answer keys by students to do questions and assignments given during online lectures. Not only that, but academic cheating actions also carried out by students when conducting online lecture activities include relying on the internet as a medium for cheating when doing assignments, quizzes, and exams, exchanging answers online with friends, collaborating with friends through the WhatsApp platform when doing exams, and opening google when asked by lecturers. In line with that (Nursalam et al., 2016) said that the factors that cause academic cheating include difficulties in doing assignments given by lecturers, students who are affected by other students who cheat, questions given by lecturers are too tricky, availability of short time during exams or doing assignments, students do not understand the material being tested, doubt their answers or lack confidence, no sanctions are given if cheating and all of them are aimed at getting good grades.

The phenomenon of academic cheating in this study is seen from the point of view of Fraud Triangel Theory, namely pressure, opportunity, and rationalization. Pressure occurs on students if the expectation of obtaining high grades is not accompanied by hard work in studying, so the expectation of high grades becomes a trigger to do everything in the form of academic violations while the learning process is running (Cecillia, 2022). The phenomenon of academic cheating, seen from the point of view of opportunity, shows that students feel safe because of the lack of supervision from lecturers during the exam, triggering students to commit academic cheating by cheating or sharing answers with other students. Furthermore, rationalization occurs when students feel that something they have done (an act of academic adultery) is natural, such as cooperating with friends during exams, plagiarism in assignments, and using answer keys found on the internet. (Minanari, 2016a) explains that pressure is related to the pressure on a person about his needs. Meanwhile, the opportunity is associated with a situation that experiences weaknesses in internal control so that someone gets the opportunity to cheat. Rationalization is related to the condition in which

a person considers that the act of cheating committed is something rational and reasonable to do. However, acts of academic cheating based on pressure, opportunity, and rationalization can be weakened by the belief of religiosity that exists in a person. (Salsabilla, 2020) says that religiosity is a belief that underlies a person's relationship with his God that has the consequence for that person to carry out his God's will, namely by staying away from evil deeds. The relationship between student religiosity and academic cheating is the opposite relationship; namely, the more a student understands and realizes that the act of academic adultery is an act that is against the teachings of his God, the action will arise based on consideration in a student not to commit an act of academic cheating. In addition, understanding religiosity can foster the value of honesty in students when educational activities occur. Ethical behavior is related to the student's understanding of religiosity in him. Growing someone to be religious can be done in terms of worship, belief, knowledge, and reasonable beliefs can minimize cheating. (Minanari, 2016a), said that in students, there will be considerations to recall God's commandments and prohibitions regarding good teachings if a person has a religious nature.

This study places the religiosity variable as a moderation variable that plays a role in weakening the influence of independent variables on dependent variables. In addition, this study also wants to test the direct impact of the fraud triangle dimension as an independent variable on student academic cheating as a dependent variable during the Covid-19 period with online methods as a learning model.

### METHOD

The variable in this study is the act of student academic cheating (Y) as a dependent variable. Furthermore, pressure (X1), opportunity (X2), and rationalization (X3) are independent variables. Reliability (Z) plays the role of variable moderation. The entire variable was measured using a variable indicator using 5 Likert scales.

The population in this study were students of the class of 2017, 2018, and 2019 at the Department of Accounting, Faculty of Economics and Business, Patimura University in Ambon. The total population of students in the Accounting Department class of 2017, 2018, and 2019 amounted to approximately 500 people. The number of samples planned to be processed in this study was 20% of the population, 100 respondents. At the same time, the sampling technique is the conventional technique.

The types and sources of data in this study are primary data obtained by meeting directly with 100 respondents who first received permission from the head of the Accounting Department. The preliminary data to be obtained is in the form of perceptions of students of the Accounting Department about the influence of the fraud triangle dimension on student academic fraud acts moderated by religiosity.

The data collection method was carried out by distributing a research questionnaire compiled using 5 Likert scales starting from strongly disagree = 1, disagree = 2, neutral = 3, agree = 4, and strongly agree = 5. The data collection process is carried out starting by asking for permission from the head of the Accounting Department. Then the researcher meets directly to submit a research questionnaire to selected respondents. Then the time for collecting the questionnaire that has been distributed ranges from 3 to 7 days. The number of questionnaires collected from the 100 questionnaires distributed was 92 questionnaires, all of which were complete and feasible to process.

Data processing is carried out using the SPSS version 21 application. The analytical tool in this study uses moderation analysis with the absolute difference value method. The multiple linear regression equation of the direct influence of variable X on variable Y can be seen as follows:  $Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$ , where:

Y	= Academia Cheating Behavior
X1	= Pressure
X2	= Opportunity
X3	= Rationalization
$\alpha$	= Intercept
$\beta_1 - \beta_3$	= Regression coefficient
e	= Budgeting factor outside the model

Meanwhile, moderation testing uses absolute difference values (Frucot and Shearon 1991). Here is the equation of the fundamental difference value method.

Y	= $\alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 ZM + \beta_5 [ZX1 - ZM] + \beta_6 [ZX2 - ZM] + \beta_7 [ZX3 - ZM] + e$ , where:
Y	= Academic Cheating Behavior in online lectures
ZX1	= Standardize Pressure
ZX2	= Standardize Opportunity
ZX3	= Standardize Rationalization
ZM	= Standardize Religiosity
[ZX1-ZM]	= Interaction measured by the absolute value of the difference between ZX1 and ZM
[ZX2-ZM]	= Interaction measured by the absolute value of the difference between ZX2 and ZM
[ZX3-ZM]	= Interaction measured by the absolute value of the difference between ZX3 and ZM
$\alpha$	= Intercept

$\beta$  = Regression Coefficient  
 $e$  = Disruptive factor outside the model

In addition to hypothesis testing, a coefficient of determination ( $r^2$ ) test is also carried out.

## RESULTS

The results of direct testing in this study show the following equation:  $Y=13,544+2,317X_1+1,392X_2+0,236X_3+e$ . This regression equation shows the following:

- A constant value of 13,544 indicates the importance of student academic cheating behavior in online lectures (Y) if all independent variables are considered constant or there are no independent variables, amounting to 13,544.
- The value of the regression coefficient  $X_1$  of 2.317 indicates that there is a positive influence of pressure ( $X_1$ ) on student academic cheating behavior in online lectures (Y) of 2,317.
- The value of the regression coefficient  $X_2$  of 1.392 indicates that there is a positive influence of opportunity ( $X_2$ ) on student academic cheating behavior in online lectures (Y) of 1.392.
- The value of the regression coefficient  $X_3$  of 0.236 shows that there is a positive influence of rationalization ( $X_3$ ) on student academic cheating behavior in online lectures (Y) of 0.236.

### Moderation Test Results

Based on the results of the moderation regression test, the moderation regression equation with the absolute value difference approach is obtained, which is as follows:

$$"Y=13,544+2,317X_1+1,392X_2+0,236X_3+0,250ZM+0,903 [ZX_1-ZZ] +0,862 [ZX_2-ZZ] 1,097 [ZX_3ZZ] +e"$$

From the regression equation of the moderation variable with the absolute value difference approach above, it can be explained that: the output coefficient regression variable shows the following results:

- The regression coefficient of the absolute difference variable [| Zscore( $X_1$ ) or Pressure]- [| ZscoreZ or Religiosity|] of 0.903 with a calculated t value of 3.568 greater than t of the table with df: an n-k (0.05;96) of 1.661 or a sig value. (0.001) is smaller than 0.05; it can be concluded that the Religiosity variable moderates (weakens) the influence of pressures on student academic cheating behavior in online lectures.
- The regression coefficient of the absolute difference variable [| Zscore( $X_2$ ) or Opportunity] - [| ZscoreZ or Religiosity|] of 0.862 with a calculated t value of 3.079 more incredible than the t of the table with df: an n-k (0.05;96) of 1.661 or a sig. value. (0.003) smaller than 0.05, it can be concluded that the Religiosity variable moderates (weakens) the influence of Opportunities on Student Academic Cheating Behavior in Online Lectures.
- The regression coefficient of the absolute difference variable [| Zscore( $X_3$ ) or Rationalization]- [| ZscoreZ or Religiosity|] of -1.097 with a calculated t value of -3.693 smaller than t of the table with df: an n-k (0.05;96) of 1.661 or a sig. value. (0.000) is smaller than 0.05; it can be concluded that the Religiosity variable moderates (weakens) the influence of Rationalization on Student Academic Cheating Behavior in Online Lectures.

### Live Test Results (t-test)

Based on the analysis of the t-test shows, the results for the hypotheses  $H_1$ ,  $H_2$ , and  $H_3$  can be described as follows:

- Pressure. From the output in the table, the calculated t-value coefficient for the pressure variable is 10.496 with a significance level of  $0.000 < 0.05$  in the positive direction. This means that the first hypothesis ( $H_1$ ) is accepted, so it can be concluded that pressure has a significant positive effect on academic cheating behavior. So that if the pressure increases, the possibility of academic cheating in online lecture activities carried out by accounting students will increase.
- Opportunity. From the output in the table, the calculated t-value coefficient for the pressure variable is 5.414 with a significance level of  $0.000 < 0.05$  in the positive direction. This means that the second hypothesis ( $H_2$ ) is accepted, so it can be concluded that the opportunity significantly positively affects academic cheating behavior. So that if the opportunity increases, the possibility of academic cheating in online lecture activities carried out by accounting students will increase.
- Rationalization. From the output in the table, the calculated t-value coefficient for the pressure variable is 0.920 with a significance level of  $0.360 < 0.05$  in the positive direction. This means that the third hypothesis ( $H_3$ ) is not accepted, so it can be concluded that rationalization has no significant effect on academic cheating behavior. So that if rationalization increases, the possibility of academic cheating behavior in online lecture activities carried out by accounting students would decrease.

### Coefficient of Determination

The coefficient of determination test aims to measure the ability of regression models to explain how much influence independent variables have on dependent variables indicated by the Adjusted R Squared value (Imam Ghozali, 2013). The Summary Model table shows that the Adjusted R Square ( $R^2$ ) value of 0.894 or 89.4%, meaning that 89.4% of academic cheating behavior in online lecture activities can be explained or influenced by variables of pressure, opportunity, and rationalization.

## DISCUSSION

Based on the results of the research in the discussion conducted using moderation regression analysis with the absolute difference value approach, it can be concluded several things as follows:

Pressure has a significant positive influence on academic cheating behavior in online lecture activities; the results of this study are in line with research conducted by (Motifasari et al., 2019a), (Wahidin et al., 2020), (Christiana et al., 2021a) that the increasing pressure felt by students, the growing tendency of students to carry out academic cheating behavior in online lecture activities.

The opportunity has a significant positive influence on academic cheating behavior during online lectures. This research also has results that are consistent with the research (Ridhayana et al., 2018), (Motifasari et al., 2019a), dan (Fauzan & Novianti, 2021) which states that if the opportunity increases, then the tendency of students to commit academic cheating in online lecture activities also increases.

Rationalization has a significant positive influence on academic cheating behavior during online lectures. This research also has results that are consistent with the research (Anggraeni & Wahba, 2020), (Christiana et al., 2021b), serta (Apsari & Suhartini, 2021a) which state that the increasing Rationalization, the increasing tendency of academic cheating in online lecture activities.

Religiosity can moderate significantly by weakening the influence of pressure on academic cheating behavior during online lectures and in line with research (Wiwit et al., 2018) and (Apsari & Suhartini, 2021a) which states that Religiosity can moderate significantly, namely weakening the influence of pressure on academic cheating behavior in online lecture activities.

Religiosity can moderate significantly by weakening the influence of opportunities on academic cheating behavior during online lectures and in line with research conducted by (Wiwit et al., 2018) and (Apsari & Suhartini, 2021a) which proves that Religiosity can moderate significantly and weaken the influence of Opportunities on academic cheating behavior in online lecture activities.

Religiosity cannot moderate significantly or cannot weaken the influence of Rationalization on the existence of academic cheating behavior or actions during online lectures. This research has results inconsistent with research (Wiwit et al., 2018) as well as analysis from (Amalia & Nurkhin, 2019) which states that Religiosity can significantly moderate and weaken the influence of Rationalization on academic cheating behavior in online lecture activities.

## CONCLUSION

Pressure. From the output in the table, the calculated t-value coefficient for the pressure variable is 10.496 with a significance level of  $0.000 < 0.05$  in the positive direction. This means that the first hypothesis (H1) is accepted, so it can be concluded that pressure has a significant positive effect on academic cheating behavior. So that if the pressure increases, the possibility of academic cheating in online lecture activities carried out by accounting students will increase.

Opportunity. From the output in the table, the calculated t-value coefficient for the pressure variable is 5.414 with a significance level of  $0.000 < 0.05$  in the positive direction. This means that the second hypothesis (H2) is accepted, so it can be concluded that the opportunity significantly positively affects academic cheating behavior. So that if the opportunity increases, the possibility of academic cheating in online lecture activities carried out by accounting students will increase.

Rationalization. From the output in the table, the calculated t-value coefficient for the pressure variable is 0.920 with a significance level of  $0.360 < 0.05$  in the positive direction. This means that the third hypothesis (H3) is not accepted, so it can be concluded that rationalization has no significant effect on academic cheating behavior. So that if rationalization increases, the possibility of academic cheating behavior in online lecture activities carried out by accounting students would decrease.

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