



The Effect of Pentagon Fraud on Academic Fraud and the Role of Religiosity as Effect Moderation At Current Accounting Student's Online Learning

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Abstract. This paper aim to analyze The Effect of Pentagon Fraud on Academic Fraud and the Role of Religiosity as Effect Moderation At Current Accounting Students Online Learning. Data was used in the form of questionnaire to student of Accounting Study Program at Jambi University. Respondent study this totaled 145 people. Study this show that variable opportunities, rationalizations, and capabilities that constitute three part from pentagon fraud can affect pentagon fraud in online learning time this. Whereas two again that is pressure and arrogance no affect the fraud pentagon. Pentagon Fraud affects academic fraud, Religiosity no affect academic fraud, and religiosity also does not can moderating (strengthening) the effect of pentagon fraud on academic fraud in current accounting students online learning.

Keywords: Academic Fraud · Pentagon Fraud · Religiosity

1 Introduction

Development technology information moment turns out bring impact in seek and obtain information with fast, communicate with others with more easy, save use time, more increase efficient and effectiveness purpose. In the world of education many very utility from utilization technology information, such as; increased quality education, as tool support learning, as means get knowledge and information, and as learning media without know limit.

In new normal because existence Covid-19 pandemic, the use of technology information absolute support the process learning. Besides there is impact positive, too bring impact negative in the field of academic that is fraud academic with use of technology information. Party government through The Ministry has Secrete letter circular no. 4 of 2020 regarding implementation policy education in emergency deployment Corona virus disease (Covid-19), that for cut off eye chain the spread of COVID-19 is carried out learning distance away. All educational process conducted online. Start of the learning process until the assessment process by the Lecturer to student.

University as college is a receptacle for realizing noble character and personality, intelligence -intellectual, emotional and spiritual students high. Education has a great influence to the enhancement quality but in reality no all student carry out the educational process with good. A number of from they. To do actions that don't appropriate like to do fraud academic for reach score more exams-height and for Fulfill hope as student achievement.

Fraud academic could done by students from background behind education whatever. The fact that student from background behind scholars also do fraud academic no could avoided. Fraud academic done by 67 percent from student undergraduate. If case this studied more further, based on McCabe and Trevino's (1996) study showed that that 70 percent student cheat moment exam and 82 percent student confess cheat on assignment writing. Besides that, there so many type fraud academics involved by students like notes crib, factory paper, cell phone, copy and paste from the Internet, cue hand During exam, copy profession house, etc. [1].

Facts about fraud academic Becomes news bad in the field academic. Education world is the place for add science and building ethics in profession. However, the fact there is fraud academics who can make it worse quality education that causes student Becomes no honest and lacking definition in study because they more like Street shortcut. Unfortunately, the phenomenon this is found in the department business, especially in accounting scope. Confessing student accounting cheat moment studying possibility big will follow behavior this to the place work they because there is high correlation. Among cheating in college tall with cheat on the spot work. Problem this could produce less accounting graduates integrity and quality. In fact, the accounting profession is a profession in need integrity tall for reduce fraud in the world of work that can harmful self themselves and others.

Fraud academic could defined as action or effort student fraud for use no way legitimate or no could received in profession academic whatever. Fraud academic carried out by students who do not responsible answer for make profit for self they alone with take various action no ethical. States that there is four field general cover dishonesty academic: 1) cheating with use material that is not valid on activity academic anything, like assignments, tests, etc.; 2) counterfeit information, references, or result; 3) plagiarism; and 4) help other students involved in fraud academic.

There are many influencing factors somebody for commit fraud, between other: cheating in field academic. Case this need understanding more carry on about influencing factors student for to do cheating. [2] says that there is three influencing elements somebody for To do fraud in accounting, namely pressures, opportunities, and related rationalizations with triangle fraud theory introduced by Donald Cressey in 1950.

Besides that, Bolin says that Dishonesty academic influenced by two thing. First one is student ability for rationalize dishonesty academic. Then the second one is academic dishonesty can occur when there is opportunity for to do perverted things. Previous research done by Bolin developed by Becker, Conolly, Paula, and Morrison in 2006 [1].

In study this, [1] added dimensions incentive or normal called pressure, so that a fraud triangle is formed. However, triangle fraud considered no enough for push somebody for to do fraud. For To do scam, someone must have ability for change opportunity Becomes reality. Without the right people and the right skills, fraud possibility big no

will happen. Basically, an ability that contains traits personality and abilities play role main in is fraud truly could occur even with presence three element others [3].

With consider discussion before, researcher interested for To do study about influence pressure, opportunity, rationalization and ability to fraud academic. Study this in accordance with study previously conducted by [1][2]. In study this, author use pressure, opportunity, rationalization, ability (capability) and arrogance as variable free.

Reason researcher use pressure, opportunity, rationalization and ability (capability) and arrogance as variable free is for know and prove there is whether or not difference Among study this with study before. There are various research that has been conducted for learn fraud academic. Study this conducted by [1][2]. Researchers find that there is a number of possible factors could influence academic fraud like incentive (pressure), opportunity, rationalization, ability, greed, need, religiosity, and exposure.

A number of study this produce result that consistent. Based on research conducted by [1][2] show that pressure take effect to fraud academic. However, research conducted stated that: that pressure no influence student for to do fraud academic.

On the other hand, based on research, there result that no consistent. Research conducted by [1][4] states that Opportunity and rationalization take effect to fraud academic. However, provide results otherwise. That's the result of research show that opportunity and rationalization no take effect to fraud academic. Besides that, based on research conducted _ stated that capability take effect to fraud academic. However, the result research conducted shows that capability no take effect to fraud academic.

Based on description background back above so formula problem posed are: is Pressure received, Opportunity gained, Rationalization of Actions, Abilities, and Attitudes Arrogance take effect in the formation of the Fraud Pentagon (Segilima Cheating) on Accounting Students in the Learning Process online? is Accepted pressure take effect against Pentagon Fraud on Accounting Students in the Learning Process online? is Opportunity gained take effect against Pentagon Fraud on Accounting Students in the Learning Process online? is Rationalization will Influential action against Pentagon Fraud on Accounting Students in the Learning Process online? is Ability possessed take effect against Pentagon Fraud on Accounting Students in the Learning Process online? is Attitude Arrogance take effect against Pentagon Fraud on Accounting Students in the Learning Process online? Does the Pentagon's Fraud Actions Affect Academic Fraud? Academic for Accounting Students in the Learning Process online? is Attitude Owned religiosity effect on Academic Fraud (Cheating Academic for Accounting Students in the Learning Process online)? is Attitude Owned religiosity _ moderate the effect of the Pentagon's Fraud Actions on Academic Fraud (Fraud Academic) for Accounting Students in the Learning Process online?

Base Theory

Theory attribution appear because existence understanding will reaction somebody to happenings around environment them, with knowing reason on the events that occurred. Theory attribution relate Among attitude and characteristics individual, then with see the culprit will could is known attitude or characteristics of the person. So that behavior somebody could predictable in face state or condition certain. User theory attribution could used in look for factor that affect acts of fraud or fraud that occurred.

Beginning there is three factor different that gives contribution to somebody in decide for To do acts of fraud (Singleton, 2017). Third factor the are: Pressure (pressure), opportunity (opportunity), and Rationalization (rationalization). Pressure (pressure) can be categorized as to in three group that is financial pressure, pressure will habit bad, related stress with work [2]. Hapir all (95%) fraud committed because financial pressure, caused by encouragement for achievement reach something with less way good. Fraud actions can be done too if comes the opportunity (opportunity) that appears in front of you eye someone at the time it. Opportunity that could taken when fraud is committed risky no big for known by other people or the system.

Theory attribution first discovered by Heider in 1958. Theory attribution assume that people try for determine why do people do what are they do. There is three which stage underlying a process attribution according to Heider (1958) in Purnaditya and Rohman (2015) namely: Someone must see or observe something behavior, person must believe that behavior that on purpose done, and Someone must determine is they believe that others are forced for To do behavior the or no.

Basically _ theory attribution state that when individuals observe behavior someone, they try for determine is behavior that caused internally or _ external (Purnaditya and Rohman, 2015). Internally induced behavior is behavior that is below _ control personal individual that alone in state aware, like characteristic personality, awareness, and ability. Whereas behavior caused _ by external is affected behavior _ from outside, it means individual will forced behave because situation or environment like existence influence social from other people.

Attribution is a process of forming impression. Attribution refers to how people explain reason other people 's behavior or herself alone. Theory Attribution is theory that discusses about reason behavior somebody or self our yourself, which one will be will shape something impression. Impressions are formed will drawn conclusion as influencing factors other people 's behavior. According to Robbins and Judge (2008) in Purnaditya and Rohman (2015) determination is behavior caused internally or external influenced by three factor namely:

- Specificity. Specialty it means somebody will perceive behavior other individuals personally different in different situations. If behavior somebody considered normal so will rated as internal attribution. On the other hand, if behavior considered something Thing the outside normal so other individuals who act as observer will give attribution external.
- Consensus. Consensus it means if everyone has similarity view in respond behavior somebody in same situation. If the consensus high, then including internal attribution. On the other hand, if the consensus low, then including attribution external.
- Consistency. Consistency that is if somebody evaluate the behavior of others with same response from time to time. The more consistent behavior that, people will connect Thing the with internal causes.
- If third Thing the fulfilled, then will occur attribution external. But if no then will declared as consequence from state self themselves (internal attribution).

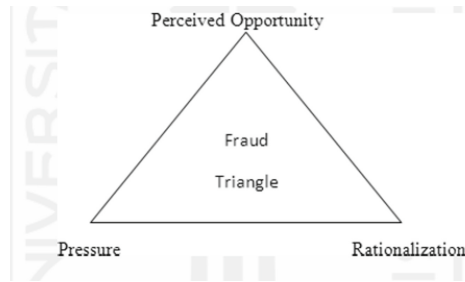


Fig. 1. Fraud Triangle

Fraud Triangle Theory

Draft detection related to fraud first known with the fraud triangle which was first presented by Cressey (1953) which explains about reason why do people become potential To do action fraud. There are three component in the emerging fraud triangle by at the same time that can push somebody To do act fraud namely rationalization, pressure, and opportunity. By simple fraud triangle theory scheme can seen in Fig. 1.

Fraud Triangle elements.

1. Pressure.

Pressure is the first step why somebody To do supported cheating existence the pressure that occurs good in profession nor life individual. People do fraud because existence crushing pressure related needs financial in sufficient needs live. This thing consider that needs individual personally more important from needs organization. However according to Cressey (1953) that there is nonfinancial problems that can resolved with justify all method in life.

2. Opportunity.

Opportunity will conducted when find existence something opportunity and someone have access to authority in set and do control that gives him a chance for do cheating.

3. Rationalization.

Rationalization is cheating happened because when take decision by aware somebody feel done that it is not wrong where the interests of others are put aside by the perpetrator cheating. Perpetrator fraud always look for justification before to do action heating.

Fraud Diamond Theory

[3] were the ones who went on and discovered view new about fraud. On their Fraud diamond add Thing believed have great influence against fraud, namely capability. Following diamond theory fraud scheme can be seen in Fig. 2.

As for the elements addition new from the fraud triangle in from the Fraud diamond theory, among others, is Capability, namely: existence Required ability for be the right person in commit fraud.

Fraud Crowe Pentagon

Along with development time, moment this appeared the Pentagon Fraud Crowe. The theory of fraud pentagon develops in accordance with level current fraud perpetrators

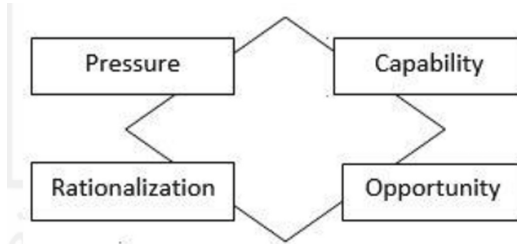


Fig. 2. Fraud Diamond [3]

more clever and clever, so capable knowing in access information from company. Draft Pentagon fraud scheme to inform visualization (Crowe, 2012) can seen in Fig. 3.

This Pentagon Fraud complete and make perfect Fraud Triangle theory (Cressey 1953) and Fraud Diamond [3] presented by Crowe (2012). There is one element newly added that depicts nature perpetrator fraud in the form of Arrogance (greed). Arrogance it is attitude feel more tall or more good and greed in self someone who thinks consider that policies and procedures no apply for himself. If have nature this can confirmed somebody easy To do act cheating. Variable first independent (X1) in study this is pressure. According to [2], the pressure is encouragement, motivation, or desired goal achieved where limited by incompetence for reach it so that cause somebody for to do act cheating.

Variable Pressure this using question items in questionnaire as following:

1. Task very many and difficult lectures push I for to do fraud academics in online lectures.
2. In a number of condition I no can get my value want without do cheating on online lectures.
3. Index Achievement is very important for me.
4. Parents or the closest people I demand I for have Index Good achievement.
5. Competition score with friend make I To do fraud academics in online lectures

According to [2], opportunity is possible situation somebody for to do fraud because considered safe and not detected. Based on measurement that, then outlined question items for measure variable Opportunity in questionnaire as following:



Fig. 3. Fraud Pentagon (Crowe, 2012)

1. Internet technology makes it easy I do fraud like copy paste without mention source in online lectures.
2. With my internet help more easy look for key answer in work Duty from online lectures.
3. A number of lecturer no To do supervision with tight at the moment I To do cheating in online lectures.
4. Through various videos on Youtube I could get a tutorial for to do fraud in online lectures.
5. I can use disturbance network or signal as an alibi for to do fraud in online lectures.

According to [2], rationalization is justification self alone for something wrong action. Variable Rationalization these using question items in questionnaire as following:

1. I do fraudulent academics in online lectures because other people have do it.
2. Friend closest I no like if caught I currently do cheating in online lectures.
3. I'm used to it to do fraud academics since I'm in high school.
4. Faculty no give strict sanctions to students who do fraud academics in online lectures.
5. Faculty seldom detect the existence practice fraud academic activities carried out in online lectures.

Ability is something that belongs somebody for could to do Cheating, variable ability this be measured with question following:

1. I can suppress guilt or even no feel guilty after To do fraud academic
2. I can thinking methods To do fraud academic based on existing opportunities
3. I can insert and use goods electronic moment exam
4. I have a special strategy in To do fraud academic
5. Crowe (2011) suggests that there are five elements perspective from arrogance, namely:

1. Big ego
2. They consider internal control is not apply for herself
3. Have characteristics behavior bully (attitude likes bullying)
4. Have habit lead by authoritarian
5. Have Fright will lost position or status Indicator used for measure arrogance

Referring to the opinion of Crowe (2011) with choose two indicators for measure variable The arrogance that customized with character student is as following:

1. Big ego The ego (the me) is the only domain related soul with realistic (Feist & Feist, 2016:27). As the only one related soul with the external world, the ego as maker decisions or branch executive from personality human. Healthy personality by psychological dominated by ego. But when somebody have ego too big or too much finally will cause self arrogance someone.
2. Have Fright lost position or Position status or status is a person's position in environment. Someone who is arrogant feel the greatest, the most superior and the most powerful than anyone else. Everyone should confess will excellence, greatness and power it has. If there is someone more great or superior from himself, then he will attempted for maintain position or its status. Student tend will to do fraud for maintain position or the status it has in the environment academic.

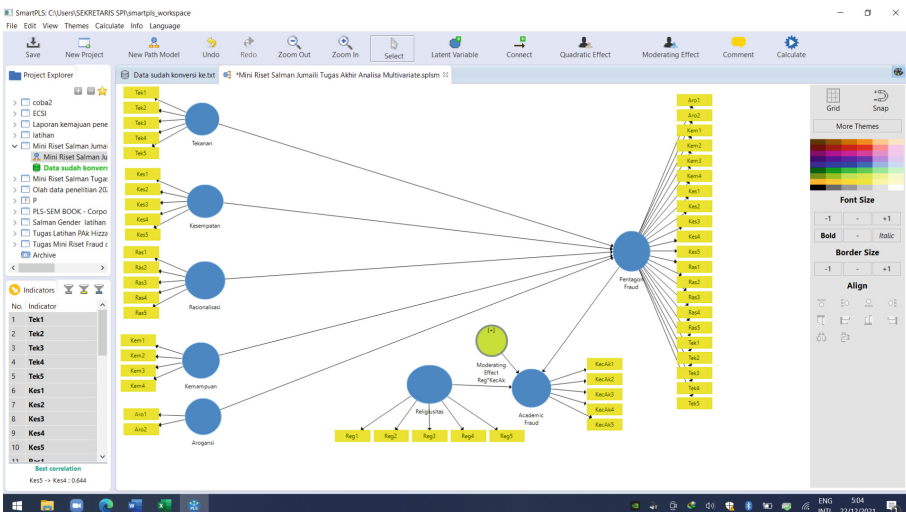
Moderating variable in study this is religiosity. According to Ancok and Suroso (2001), religiosity is meaningful diversity cover various type side or dimension that is not only occur when somebody To do ritual behavior (worship), but also other activities driven by supernatural forces. Variable Religiosity this using question items in questionnaire as following:

1. I feel that cheating in online lectures is not in accordance with my religious teachings believe.
2. I have a sense of regret and guilt after To do cheating in online lectures.
3. I feel I will get punishment from Lord consequence from deed cheating on online lectures that have I do.
4. I submit all results profession I to in will Lord without feel need To do fraud in online lectures.
5. I feel with have supplies good religious knowledge so could avoid encouragement To do fraud in online lectures.

variable _ dependent is category fraud academic. Fraud Academic shared into five categories that is plagiarism, data falsification, copying task, cheat on time exams, and wrong cooperation. Variable Fraud Academic this using question items in questionnaire as following:

1. I am more often use cell phone as means for To do fraud academic.
2. I tend look for key answer or the solution manual from the internet for work assigned task. _
3. I ask help friend I for launch effort I in To do fraud academic.
4. I'm ready help friend I for To do fraud academic.
5. I copy answer Duty friend I if I not yet work task.

2 Research Model



Hypothesis in study are :

H₁ : Pressure _ take effect against the Pentagon Fraud

H₂ : Opportunity take effect Against Pentagon Fraud

H₃ : Rationalization take effect Against Pentagon Fraud.

H₄ : Ability take effect Against Pentagon Fraud.

H₅ : Arrogance take effect Against Pentagon Fraud.

H₆ : The Pentagon Fraud has an effect Against Academic Fraud.

H₇ : Religiosity take effect Against Academic Fraud.

H₈ : Religiosity moderate The influence of Pentagon Fraud on Academic Fraud.

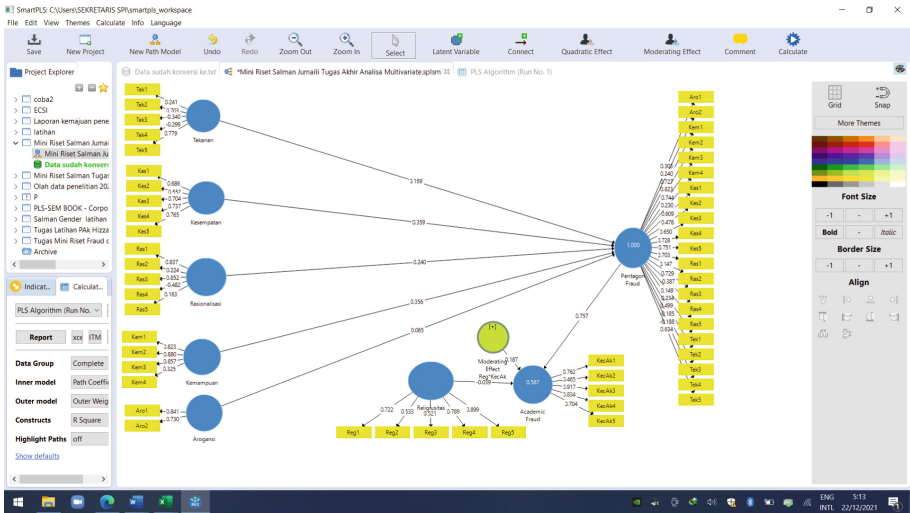
Data collection is carried out by direct with use Questionnaire on the google form linked to the group whatsapp class eye studying taught in the Odd semester 2021/2022. Questionnaire consist of 32 questions. Questionnaire start distributed on Wednesday, December 21, 2021 starting 16.00 and students respond with fill in questionnaire that. Data collected until Thursday, December 22, 2022 at 06.00.

Population study this is Accounting students who were cared for in the 2022/2022 Odd Semester. Respondents who answered the google form as many as 145 students. All question answered by complete So that amount sample study is 145.

3 Results and Discussion

Based on the data in the google form, obtained 145 answers respondents. Answer the taken in excel form and copy right in the excel program. In Excel, the initial data obtained from google forms. Then prepare sheet work second for edit initial data with delete the column item that becomes question beginning for descriptive like type gender and Force that are not follow processed. While on the top row for list question replaced with abbreviation variable name used.

Next table in excel tidy up how it looks. Then the data in the table copied and stored in the work file new with with csv file format. Data files in csv form then used as data source to be dipleh with SmartPLS. Research data processing conducted with the Smart PLS SEM program. First Calculate Result show results as following:



1. Outer loading done for test validity indicator study for every variable used researcher. Threshold used limit is 0.7, it means indicator could be used if it has a factor loading value above 0.7. Researcher did two stages of testing, because at the first stage there are two indicators that have values below 0.7. Test results can be seen in Table 1 and Table 2.

So indicators with outer loading values below 0.7 were next deleted, namely:

- On the Pentagon Fraud, removed indicators. They are Aro1, Aro2, Kem4, Kes1, Kes2, Kes3, Ras2, Ras4, Race5, Tek1, Tek2, Tek3, Tek4, and Tek5.
- On Cheating Academic, removed indicator is KecAk2.
- On Opportunity, removed indicators are Case1 and Case2.
- On Rationalization, removed indicators are Race2, Race4, and Race5.
- On Pressure, the indicators removed are Tek1, Tek3, and Tek4.
- On Religiosity, removed indicators are Reg2, Reg4, and Reg5.

2. After a number of indicator values below 0.7 were removed, the research model is as follows:

Table 1. XXX

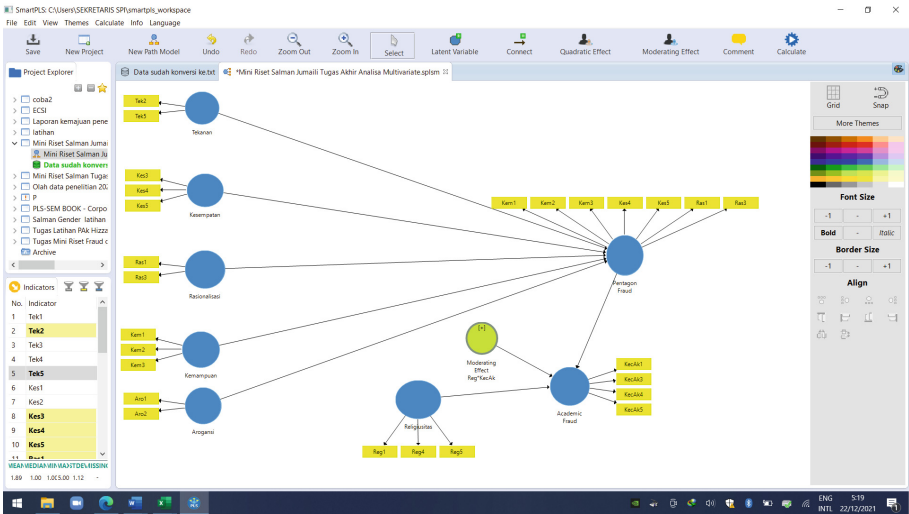
	Academic Fraud	Arrogance	Ability	Opportunity	Moderating Effect Reg* KecAk	Pentagon Fraud	Rationalization	Religiosity	Pressure
Aro1		0.879							
Aro2		0.677							
KecAk1	0.75								
KecAk3	0.928								
KecAk4	0.846								
KecAk5	0.746								
Camp1			0.839			0.744			
Camp1									
camp2			0.895						
camp2						0.833			
Camp3			0.841						
Camp3						0.756			
case3				0.568					
case4				0.857					
case4						0.784			

(continued)

Table 2. XXX

	Academic Fraud	Arrogance	Ability	Opportunity	Moderating Effect Reg* KecAk	Pentagon Fraud	Rationalization	Religiosity	Pressure
Aro1		0.879							
Aro2		0.677							
KecAk1	0.75								
KecAk3	0.928								
KecAk4	0.846								
KecAk5	0.746								
Camp1			0.839			0.744			
Camp1									
camp2			0.895						
camp2						0.833			
Camp3			0.841						
Camp3						0.756			
case3				0.568					
case4				0.857					
case4						0.784			

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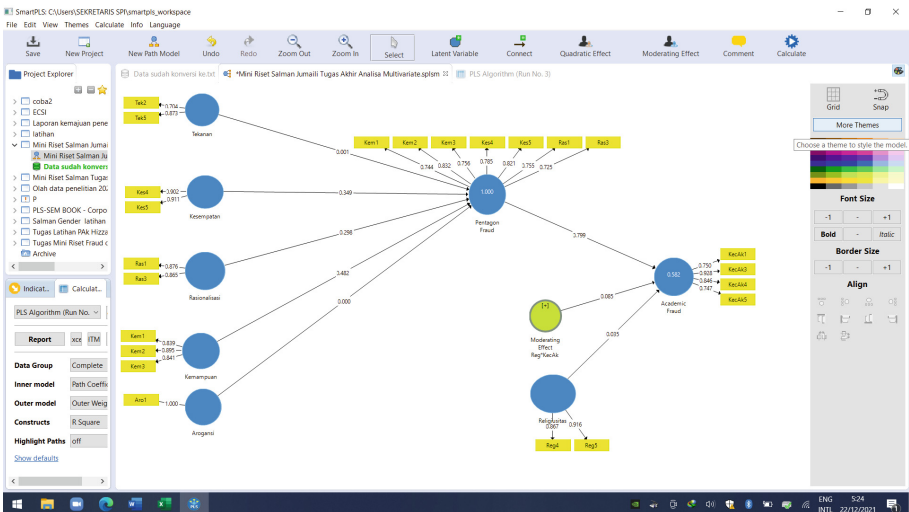


3. Next calculated Return, the result of outer loading as following: Indicators that are still below 0.7 removed return namely Aro2, Kes3, and Reg1.

4. Next recalculated Return, outer loading as following: Table 3 here.

All indicators already show more outer loading value of 0.7.

5. Research model after all indicators more from 0.7 after recalculated the image is as following:



6. Next, calculate and bootstrapping for see results testing hypothesis. Test results The hypothesis as in (Table 4):

Table 3. XXX

	Academic Fraud	Arrogance	Ability	Opportunity	Moderating Effect Reg* KecAk	Pentagon Fraud	Rationalization	Religiosity	Pressure
Aro1		1							
KecAk1	0.75								
KecAk3	0.928								
KecAk4	0.846								
KecAk5	0.747								
Camp1			0.839						
Camp1						0.744			
camp2			0.895						
camp2						0.832			
Camp3			0.841						
Camp3						0.756			
case4				0.902					
case4						0.785			
case5				0.911					
case5						0.821			

(continued)

Table 4. Test results The hypothesis

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (IO/STDEV)	P Values	
Arrogance - > Pentagon Fraud	0	0.001	0.003	0.126	0.9	H5 no received
Abilities - > Pentagon Fraud	0.482	0.479	0.039	12.503	0	H4 accepted
Opportunity - > Pentagon Fraud	0.349	0.348	0.031	11.143	0	H2 accepted
Moderating Effect Reg* KecAk - > Academic Fraud	0.085	0.054	0.141	0.602	0.548	H8 No received
Pentagon Fraud - > Academic Fraud	0.799	0.772	0.097	8,237	0	H7 accepted
Rationalization - > Pentagon Fraud	0.298	0.302	0.042	7.165	0	H3 accepted
Religiosity - > Academic Fraud	0.035	-0.003	0.132	0.264	0.792	H6 no received
Pressure - > Pentagon Fraud	0.001	0	0.003	0.222	0.824	H1 no _ received

4 Research Results

Research results show that :

7. Opportunity take effect significant against Pentagon Fraud (H2 accepted).
8. Rationalization take effect significant against Pentagon Fraud (H3 accepted).
9. Ability take effect significant against Pentagon Fraud (H4 accepted).
10. Pentagon Fraud influential significant against Academic Fraud (H7 accepted).
11. Whereas Pressure and Arrogance no take effect significant against Pentagon Fraud (H1 and H5 are not accepted).
12. Religiosity no take effect against Academic Fraud (H6 no accepted).

Religiosity no can strengthen the influence of Pentagon Fraud on Academic Fraud (H8 no accepted).

This study prove Accounting students studied show that the variables of opportunity, rationalization, and ability which are three part of pentagon fraud can affect pentagon fraud in online learning time this. Whereas two again that is pressure and arrogance no affect the fraud pentagon. Pentagon Fraud affects academic fraud on current accounting students online learning time this. Religiosity no influence academic fraud on current

accounting students online learning time this. Neither does religiosity can moderating (strengthening) the effect of pentagon fraud on academic fraud in current accounting students online learning time this.

Limitations in this study are:

- Study this give different results if use other indicators that are not used in study this, but can also used for measuring pentagon fraud and religiosity, as well as academic fraud.
- Study can also be more good result if use sample more students a lot.

5 Conclusion

Study this show that variable opportunities, rationalizations, and capabilities that constitute three part from pentagon fraud can affect pentagon fraud in online learning time this. Whereas two again that is pressure and arrogance no affect the fraud pentagon. Pentagon Fraud affects academic fraud, Religiosity no affect academic fraud, and religiosity also does not can moderating (strengthening) the effect of pentagon fraud on academic fraud in current accounting students online learning.

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