Religiousity, Cohesiveness, Honesty, Ethical Judgment, Accounting Students' Intention to Report Friends' Academic Fraud

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ABSTRACT

This research aims to influence knowledge of religiosity and ethical judgment, which is moderated by cohesiveness and honesty inaccounting students' intention to report the condition of friends. This study is based on the Theory of Reasoned Action (TRA) and the theory of self-justification and moral balance. Data collection in this research was carried out by distributing questionnaires to 182 Bengkulu University Accounting Students. Data was processed and analyzed using Smart PLS 3 software. This research found that religiosity has a positive influence on the intention to report conditions, ethical judgment has a positive influence on the intention to report conditions; meanwhile, cohesiveness cannot moderate the relationship between ethical judgment and intentions to report conditions, and honesty can moderate the influence of assessment—ethical intention to report the conditions.

Keywords: Religiosity, Solidarity, Honesty, Ethical Judgment, Cheating.

1. INTRODUCTION

Higher education institutions are the ones that develop the abilities possessed by students as a provision to face the world of work. High-quality professional staff, scientifically, morally and professionally ethical, are expected to be produced by Universities. Higher education institutions are responsible for producing quality graduates in academic and non-academic fields, especially in developing good character. However, facts show that many students with bad character commit various fraudulent practices, called academic fraud.

Experts have widely discussed academic cheating. Bower (Kushartanti, 2009: 40) states that using illegitimate means for legitimate or honourable purposes, namely gaining academic success to avoid academic failure, is cheating. Dieghton (Kushartanti, 2009: 40) attempts by someone to gain success in unfair (dishonest) ways are called cheating. Some examples of academic fraud are cheating, looking for answers using a smartphone, taking notes during exams or copying answers from friends' work to complete assignments.

Several factors influence academic cheating, both internal (inside the perpetrator) and external (coming from the environment). Baird (in Bjorklund and Wenestam, 1999: 6)explained that internal factors include laziness, lack of awareness of fellow students' work, low quality, previous experience of failure and definite expectations of success. External factors include seating order, important test, test difficulty level, unfair test, scheduling and supervision. According to Davis (in Bjorklund and Wenestam, 1999: 6), internal factors include the intention to help friends and hatred towards teachers, while external factors include the chaos that occurs as a result of large classes, questions in exams in the form of multiple- choice and economic benefits.

Behaviour that changes based on the results of behavioural intentions, and behavioural intentions are influenced by social norms and individual attitudes towards behaviour has been explained by the Theory of Reasoned Action [11]. Subjective norms are individual beliefs that describe normal and acceptable behaviour in society, while individual attitudes toward behaviour are based on individual beliefs. The emerging attitudes are based on the individual's views and perceptions, and

paying attention to other people's views or perceptions of the behaviour will give rise to behavioural intentions, which can become a behaviour.

Likewise, if something happens related to academic cheating, there will be other people's perceptions and views about fraudulent behaviour and the intention to report it. Factors that can influence this are religiosity and ethical judgment, where someone has the perception and view that an individual who forms an ethical judgment is more likely to have more ethical and religious intentions so that when he sees fraud, he intends to report it.

This study uses the Theory of Reasoned Action (TRA). It describes several factors, namely religiosity and ethical judgment, that influence the intention of accounting students to report their friends who commit academic fraud and are moderated by cohesiveness and honesty.

2. LITERATURE REVIEW

2.1. Theory of Reasoned Action (TRA)

Behaviour that changes based on the results of behavioural intentions, and behavioural intentions are influenced by social norms and individual attitudes towards behaviour has been explained by the Theory of Reasoned Action [11]. Subjective norms are individual beliefs describing normal and acceptable behaviour in society, while individual attitudes toward behaviour are based on individual beliefs.

Lee & Kotler (2011, p. 198) mentioned that the theory of reason action developed by Ajzen and Fishbein states that the best prediction of a person's behaviour is based on that person's interests. Behavioural interest is based on 2 main factors: individual belief in the results of the behaviour carried out and individual perceptions of the views of those closest to the individual towards the behaviour carried out.

It can be said that attitudes will influence behaviour through a careful and reasoned decision-making process and will have a limited impact on three things: a. The attitude that is carried out towards the behaviour is based on attention to the results that occur when the behaviour is carried out; b. behaviour carried out by an individual is not only based on views or perceptions considered correct by the individual but also considers the views or perceptions of other people who are close to or related to the individual; c. Attitudes that appear based on individual views and perceptions and paying attention to the views or perceptions of other people on the behaviour will lead to behavioural intentions that can become behaviours.

In 1988, Ajzen developed a theory of reasoned action by adding individual beliefs and individual perceptions of behaviour control, namely the belief that individuals can perform a behaviour based on the ability to do so (Lee & Kotler, 2011, p. 198). This theory is called the Theory of Planned Behaviour. The core of the theory of planned behaviour includes 3 things, namely, beliefs about possible outcomes and evaluation of these behaviours (behavioural beliefs), beliefs about expected norms and motivation to fulfil intention expectations (normative beliefs), and beliefs about a factor that can support or blocking behaviour and awareness of the strength of these factors (control beliefs).

Finally, based on the Theory of Reasoned Action, individual intentions and individual intentions will influence practice or behaviour formed from attitudes and subjective norms. One of the influencing variables, namely attitude, is influenced by the results of actions that have been carried out in the past. Meanwhile, subjective norms will be influenced by beliefs in other people's opinions and motivation to obey the beliefs or opinions of other people. Simply put, people will take action if they have a positive value from existing experiences and the action is supported by the individual's environment.

2.2. Moral Balance and Self Justification Theory

Another approach is offered by Nisan (1991), who argues that fraudulent acts committed by a person are not solely through a benefit-cost analysis framework but are based on a moral balance. Furthermore, people will compare the current moral condition with the moral condition in the adjacent period or certain past periods. So, someone will not allow actions based on morals if he has compensated with appropriate behaviour in the past. In the context of cheating behaviour, the theory of moral balance explains that a person will cheat if, in the previous or closest period, he behaved "good". Because of the good moral assumptions, he has experienced a surplus to balance his moral conditions.

The extension of the moral balance approach is explained by advanced theories such as self-concept maintenance theory (people will deviate if they do not renew their self-image), Self-Serving Justification (deviant behaviour is caused by internal processes in justifying oneself), and moral disengagement (deviant behaviour occurs because of the termination of the moral rules that he applies to other individuals) (Jacobsen et al., 2018). Decisions will psychologically bind a person's actions. Based on self-justification theory, people will escalate their commitment to justify their previous actions. (Staw and Fox, 1977 in Keil, 2000). Justification for himself (psychological self-justification) and others (social self-justification) that he is competent and rational.

2.3. Religiosity

Ancok & Fuad (2008) defined religiosity as an individual's way of expressing all aspects of religion believed in his heart. The rules and obligations contained in religion must be carried out to serve as guidelines and provide benefits for individuals or groups in the natural world with God, fellow humans, and the surrounding natural environment (Jalaludin, 2005). According to Dister, religiosity is diversity, which means the internalization of religious beliefs in a person (Sukaini, 2013).

2.4. Cohesiveness

Mangkuprawira (2009:32) states that team cohesiveness can be seen when members are interested in the team and are motivated to stay in it. Team interaction, the concept of goals, and personal interest in the team are used to measure Teamwork cohesiveness.

2.5. Academic Fraud

Lozier (2010) divides academic fraud into two terms, namely cheating and plagiarism. Albrecht (2003), in The Association of Certified Fraud Examiners, defines fraud as an act of fraud that includes all means with various tricks that humans can design to gain more advantages than others with false representations. However, according to Albrecht, the definition of fraud is only human fraud.

The Institute of Internal Auditors (Karni, 2002: 34) defines fraud as deliberate fraud, which includes irregularities and actions against or not following the law (illegal). Therefore, Academic fraud can be defined as a method and action carried out deliberately to achieve a goal (good results) that comes from dishonest behaviour so that there are differences in understanding in assessing or interpreting something.

2.6. Ethical Judgment

Hunt and Vitell (1986) argue that ethical judgment is a major determinant of individual intentions to adopt alternative remedies for ethical problems. The presentation explains that individuals who form ethical judgments are more likely to have more ethical intentions. Thus, ethical judgment is an important element in making further ethical decisions. A study by Singhapakdi et al. (2013) found that religiosity positively influences ethical judgment in business practitioners (tends to be more ethical).

2.7. The Religiosity and the Intention to Report Fraud

Religiosity comes from religion, which means one's religious system and belief. Widiana (2003) stated that religiosity is the appreciation of one's religious values, which is believed to be in the form of religious obedience and understanding correctly and is implemented in everyday life. Religiosity is manifested in various aspects of human life, and religious activity does not only occur when a person performs ritual behaviour (worship) but also when carrying out other activities that are driven by external forces (Zamzam, 2017).

It means that the rules and obligations of a religion must be obeyed and carried out by its adherents. All of these function in the relationship between a person or group of people in physics with God, fellow humans and the natural environment. Religiosity also undergoes a developmental process in reaching its level of maturity. Religiosity does not escape from various disturbances that can affect its development. This influence comes both from within a person and comes from external factors.

The theory of reasons for action states that the best prediction of a person's behaviour is based on that person's interests Individual beliefs regarding the results of the behaviour and individual perceptions regarding the views of those closest to the behaviour carried out are the main basic factors of behavioural interest. Religiosity is considered capable of influencing the intention to report fraud that occurs. Karina and Anwar (2018) showed that the level of religiosity influences whistleblowing intentions, which means that there is an intention to take action to report fraud either committed by the company or by the leadership to the authorities or related parties. Therefore, the hypothesis can be formulated as follows.

H1. Religiosity has a positive effect on the intention of Accounting students to report cheating by friends.

2.8. Ethical Judgment and Reporting Fraud

Ethical assessment is done by employees towards organizations or fellow employees in carrying out ethical behaviour (Gholami et al., 2015). Yeoh (2014) defined ethical judgments about justice, ethical judgments about truth, ethical judgments of moral truth, ethical judgments that are acceptable to the family, ethical judgments that are traditionally accepted, ethical judgments that are culturally accepted, avoidance of breaking promises, spoken words, avoidance of violating written agreements and consistency of judgment on ethical issues.

Meanwhile, Naiyananont & Smuthranond (2017) outline that ethical sensitivity regarding organizational values encourages individuals to behave and be responsible for

ethical behaviour. In line with the theory of reasons for action developed by Ajzen and Fishbein, it states that the best prediction of a person's behaviour is based on that person's interests. Individual beliefs regarding the results of the behaviour and individual perceptions regarding the views of those closest to the behaviour carried out are the main basic factors of behavioural interest.

The relationship between ethical judgment and behavioural intention has been examined empirically concerning whistleblowing (Gao & Alisa, 2017; Chiu, 2002). In this study, individuals who consider whistleblowing to be an ethical act are more likely to report mistakes made by co-workers or superiors compared to individuals who consider whistleblowing to be an unethical act.

People who believe in ethics in whistleblowing are more likely to have behavioural intentions to report mistakes made by colleagues or superiors (Valentine & Lynn, 2019). The positive influence between ethical judgment and behavioural intention concerning the intention to take action to report fraud has been investigated (Chiu, 2002). therefore, the hypothesis can be formulated as follows:

H2. Ethical judgement has a positive effect on the intention of Accounting students to report cheating friends

2.9. Cohesiness, Ethical Judgment and Intention to Report Fraud

Everyone must have a problem, even in the family or work environment. It allows for changes in performance. Cressey (1950), in this study, assumed that the pressure to commit fraud or fraud arises when individuals cannot share problems with others for embarrassment, or there are legal consequences, sanctions, or responsibility to other people/family—individuals who occupy roles that have situational pressure, namely conditions at the time of difficulty.

Arens (2008) mentioned three elements to prevent fraud or fraud: implementing a culture of honesty and high ethics. Fraud prevention can be done by implementing anti-fraud programs and controls based on the company's core values. The results of research conducted by Sudarma, Purnamawati, and Herawati (2019) show that a culture of honesty positively and significantly affects fraud prevention. Sudarma, Purnamawati, and Herawati (2019) stated that the more an employee can behave honestly, the greater the employee's tendency to be able to prevent fraud.

Dewi (2007) defines cohesiveness as working together regularly and neatly, united in facing a job, usually characterized by interdependence. Meanwhile, West (2002) said five things form the basis of cohesiveness in

an association, organization or team: 1) Communication, including smooth communication, conveying information precisely and accurately and being open to each other. 2) Respect for each other, including understanding the needs and listening to the opinions of other parties, providing constructive feedback, and giving appreciation. 3) Readiness to accept challenges, persistence, and perseverance in work. 4) Collaboration, including understanding the importance of commitment, trust, solving common problems, clarity of goals, providing support and motivation, and recognizing success. 5) Leadership, leading other people, teams, and yourself.

Alicia (2021) stated that a flexible environment of cooperation and cohesiveness will increase productivity, and workers will be more engaged in their work. An environment that has a level of cohesiveness will provide better media and communication procedures when violations are discovered, thereby reducing the implementation of whistleblowing practices or the intention to take action to report fraud either committed by the company or its leadership to the authorities or related parties. Lavena (2014) explains that cooperation and cohesiveness in a work environment or organization contribute to reducing mistakes.

H3. Cohesiveness moderates the effect of ethical judgment on the intention to report fraud.

2.10. Honesty, Ethical Judment and Intention to Report Fraud

Honesty is gaining trust by reporting facts or truths, not lying and cheating, being straight-hearted trustworthy, not betraying, online to admit mistakes, always doing the right thing, and telling the truth sincerely (Hidayatullah, 2010). Arens (2008) states that there are three elements to prevent fraud, one of which is by implementing a culture of honesty and high ethics. The way to prevent fraud is to implement anti-fraud programs and controls based on the company's core values. Honesty is part of a positive human nature, and it cannot be denied that the issue of honesty is a complicated matter. Honesty is a good controller for a person because, with honesty, each individual will always try to put forward the truth so that no more lies will lead to deviant actions. So, honesty can positively moderate ethical assessment of the intention to report fraud. The results of research conducted by Sudarma, Purnamawati, and Herawati (2019) show that a culture of honesty positively and significantly affects fraud prevention. Sudarma, Purnamawati, and Herawati (2019) stated that the more an employee can behave honestly, the greater the employee's tendency to be able to prevent fraud.

H4: Honesty Positively Moderates the Effect of Ethical Assessment of Intention to Report Fraud.

3. RESEARCH METHOD

This quantitative research examines the moderation role of honesty and cohesiveness concerning religiosity and the student's intention to whistleblow academic fraud. Then, the population of this research were all accounting students at Bengkulu University. Data collection techniques from this study are to use a questionnaire.

Data can be collected by distributing questionnaires to respondents, namely Bengkulu University accounting students. Furthermore, this study analysis employs Structural Equation Modeling (SEM), which is a statistical technique used to build and test statistical models, usually causal models (Jonathan, 2010).

3.1. Construct Validity Test

Whether a questionnaire is valid will be tested and measured using the Validity Test. The questionnaire can reveal something that the questionnaire will measure, so the questionnaire will be declared valid. Validity measurements in this research were carried out using correlation analysis.

If the instruments used to collect research data are invalid, the data will be useless. According to Cooper & Emory (2006: 160), validity refers to the extent to which a test can measure what we want to measure. Validity is grouped into three large parts, namely concept validity, criterion-related validity and content validity. According to Sugiyono (2019), construct validity shows how well the results of using a measure match the theory underlying the test design. It is assessed through convergent validity, which will be fulfilled if the scores obtained with two different instruments that measure the same concept show a high correlation, or discriminant validity will be fulfilled if, based on theory, two variables are predicted to be uncorrelated and the scores obtained by measuring it, it empirically proves this.

In this research, the validity test carried out was the construct validity test. How good the results obtained from using a measurement are according to the theories used to define a construct will be shown by construct validity (Sekaran, 2015). One way to test construct validity is to have a strong correlation between the construct and the question items and a weak relationship with other variables (construct validity).

The analytical tool used to measure the level of construct validity is calculating the correlation coefficient by Pearson (Sekaran, 2015). Sekaran (2015) further explained that the rule of thumb correlation coefficient, usually used to make validity checks, is 0.05. If the correlation coefficient obtained is <0.05, it is called discriminant validity, whereas if the correlation coefficient is >0.05, it is called convergent validity.

3.2 Reliability Test

Reliability shows a measuring instrument's accuracy, consistency and precision in making measurements (Sekaran, 2015). Reliability is the degree to which a meter measures stably and consistently in any situation (Sugiyono, 2019). A questionnaire is reliable if a person's answers are consistent or stable over time.

Two methods that can be used to test reliability are using Cronbach's alpha and composite reliability and measuring the lower limit of the reliability value of a construct with Cronbach's alpha while measuring the true value of the reliability of a construct with composite reliability (Sekaran, 2015).

3.3 Structural Model Inner Model

Inner models (inner relations, structural models, and substantive theory) describe the relationships between latent variables based on substantive theory. This model was evaluated using an Adjusted R-square for the dependent variable, the Stone-Geisser Q-square test for predictive relevance and the t-test and significance of the structural path parameter coefficients. To assess the model with PLS, start by looking at the Adjusted R-square for each dependent latent variable. Changes in the Adjusted R-square value can be used to assess the influence of certain independent latent variables on the dependent latent variable and whether they have a substantive influence (Latan & Ghozali, 2012). The Partial Least Square (PLS) model is also evaluated by looking at the predictive Q-square of relevance to the constructive model to see the R-square. Q-square measures how good the observation values created from the model and indicator estimates are.

4. RESULTS AND DISCUSSION

This research uses primary data from questionnaires distributed to respondents, namely Bengkulu University accounting students. This research collected data by distributing questionnaires from May 14 2023 to June 10 2023. So, the total number of questionnaires obtained was 182 questionnaires. After processing the data characteristics and general descriptive statistics, the researcher conducted further analysis using the Structural Equation Model (SEM). This research data analysis uses the Partial Least Square (PLS) approach. The outer model test begins by estimating or estimating parameters, namely by carrying out PLS algorithm calculations.
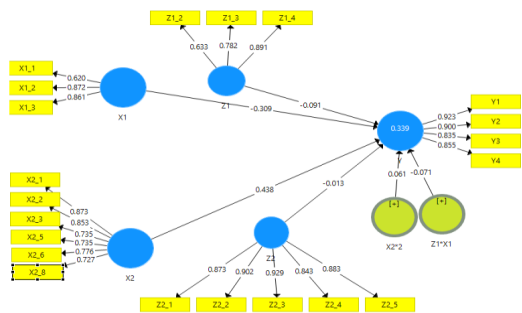
Figure 1 . PLS Output Display

Source: Pls

Based on the analysis output, the measurement model (outer model) can be evaluated by testing convergent validity, discriminant validity and reliability.

4.1. Convergent Validity

The convergent validity test was carried out to see the loading factor value for each construct. A loading factor value above 0.7 is stated as an ideal or valid measure as an indicator in measuring the construct. Values of 0.5 to 0.6 are still acceptable, while values below 0.5 must be excluded from the model (Ghozali, 2008). Based on data calculations using the PLS algorithm method, the loading factor value for each variable indicator can be seen in Table 1 below:

Table 1. Convergent Validity

Variable Name	Symbol	Loading Value Factor	Conclusion
Religiosity (X_1)	X1.1	0.620	Valid
	X1.2	0.872	Valid
	X1.3	0.861	Valid
Ethical Assessment (X_2)	X2.1	0.873	Valid
	X2.2	0.853	Valid
	X2.3	0.735	Valid
	X2.5	0.735	Valid
	X2.6	0.776	Valid
	X2.8	0.727	Valid
Honesty (Z_3)	Z1.2	0.633	Valid
	Z1.3	0.782	Valid
	Z1.4	0.891	Valid
Cohesiveness with classmates (Z_2)	Z2.1	0.873	Valid
	Z2.2	0.902	Valid
	Z2.3	0.929	Valid
	Z2.4	0.843	Valid
	Z2.5	0.883	Valid
Intention to report fraud (Y)	Y1.1	0.923	Valid
	Y1.2	0.900	Valid
	Y1.3	0.835	Valid
	Y1.4	0.855	Valid

Source: Author's Calculation

The table above shows that all loading factor values in the variables are greater than 0.7, which indicates that the indicators are declared valid. Hence, they are suitable for use in this research. To meet convergent validity, apart from the loading factor value, it is also necessary to know the Average Variance Extracted (AVE) value. The

Average Variance Extracted (AVE) value obtained must be greater than 0.5. The AVE value obtained from the PLS Algorithm output results is shown in Table 2 below:

Table 2. Average Variance Extracted (AVE) Values

Variable	AVE value	Information
Religiosity (X_1)	0.884	Valid
Ethical Assessment (X_2)	0.617	Valid
Honesty (Z_3)	0.602	Valid
Cohesiveness with classmates (Z_2)	0.786	Valid
Intention to report fraud (Y)	0.772	Valid

VE is considered to have met convergent validity if the AVE value exceeds 0.50. It is a provision regarding the measurement parameters (rule of thumb) of the measurement model (outer model) (Ghozali & Latan, 2015). So, based on the results listed in the table above, the AVE value above, the AVE value for each construct is valid. So, it can be said that the construct has met convergent validity.

4.2. Discriminant Validity

Proving whether an indicator in a construct will have the largest loading factor on the construct it forms compared to the loading factor with another construct requires discriminant validity testing. The discriminant validity of reflexive indicators can be seen in the cross-loading value between the indicator and its construct. The cross-loading value from the PLS Algorithm results of the SmartPLS program can be seen in Table 3 below:

Table 3. Cross Loading Values

	X1	X2	X2*2	Y	Z1	Z1*X1	Z2
X1 * Z1	0.198	0.085	-0.028	-0.129	-0.042	1,000	0.073
X1_2	**0.956**	-0.051	0.104	-0.318	-0.030	0.222	0.318
X1_3	**0.924**	0.000	0.089	-0.245	-0.001	0.140	0.392
X2 * Z1	0.103	0.210	1,000	0.116	-0.032	-0.028	0.043
X2_1	-0.053	**0.873**	0.197	0.458	0.012	0.068	0.033
X2_2	-0.081	**0.853**	0.190	0.476	0.009	0.065	0.027
X2_3	0.068	**0.735**	0.198	0.292	0.000	0.118	-0.011
X2_5	0.023	**0.735**	0.149	0.235	-0.014	0.111	-0.023
X2_6	-0.036	**0.776**	0.065	0.312	-0.085	0.075	-0.074
X2_8	-0.007	**0.727**	0.179	0.293	-0.054	-0.017	0.021
Y1	-0.317	0.416	0.102	**0.923**	-0.198	-0.073	-0.238
Y2	-0.236	0.373	0.062	**0.899**	-0.031	-0.093	-0.109
Y3	-0.283	0.463	0.173	**0.835**	-0.019	-0.160	-0.069
Y4	-0.222	0.357	0.058	**0.856**	-0.222	-0.129	-0.182
Z1_2	-0.023	-0.012	0.023	-0.058	**0.634**	-0.043	0.150
Z1_3	-0.021	-0.079	0.007	-0.066	**0.782**	-0.039	0.117
Z1_4	-0.010	0.008	-0.060	-0.150	**0.890**	-0.028	0.170
Z2_1	0.382	0.036	0.004	-0.192	0.140	0.117	**0.873**
Z2_2	0.378	-0.006	0.048	-0.120	0.117	0.011	**0.902**
Z2_3	0.356	0,000	0.027	-0.161	0.162	0.103	**0.929**
Z2_4	0.199	0.011	0.054	-0.114	0.250	0.000	**0.843**
Z2_5	0.296	-0.043	0.074	-0.152	0.187	0.051	**0.883**

Source: Author's Calculation

Table 3 shows the cross-loading values. Based on these values, it can be concluded that the correlation of each indicator with its construct is higher than other constructs. It is a condition for fulfilling discriminant validity. It shows that the latent construct can predict indicators in its block better than indicators in other blocks, and based on discriminant validity, all the indicators are valid.

Comparing each square root of AVE to the correlation value between constructs is another method for assessing discriminant validity, namely by. It will be declared to meet discriminant validity if the square root value of AVE is higher than the correlation value between constructs (Ghozali & Latan, 2015).

4.3 Reliability Test Results

Apart from validity testing, this research also tested construct reliability as measured by composite reliability and Cronbach's alpha of the indicator block that measures the construct. Reliability tests prove instruments' accuracy, consistency and consistency in measuring constructs. A construct is reliable if the composite reliability value exceeds 0.7 (Abdillah & Jogiyanto, 2015).

Measuring the reliability of a construct with reflective indicators in this research was carried out using composite reliability, where composite reliability measures the true value of the reliability of a construct. The rule to assess construct reliability is that the composite reliability and Cronbach's alpha values must be greater than 0.7 for confirmatory research (Ghozali & Latan, 2015). The results of the reliability test for each variable can be seen in Table 4.

Table 4. Composite Reliability and Cronbach's Alpha values

Variable	Composite Reliability	Cronbach's Alpha	Information
Religiosity (X_1)	0.939	0.871	Reliable
Ethical Assessment (X_2)	0.906	0.878	Reliable
Honesty (Z_3)	0.931	0.901	Reliable
Cohesiveness with classmates (Z_2)	0.817	0.716	Reliable
Intention to report fraud (Y)	0.948	0.933	Reliable

Source: Author's Calculation

Based on Table 4, it can be seen that the composite reliability and Cronbach's alpha values for each construct are above 0.70, so it can be stated that the indicators used in this research have met good reliability.

Based on the results of the outer model test, which includes the convergent validity test, discriminant validity test and reliability test, it can be concluded that all indicators used to measure each variable are valid and reliable by the research conceptual framework.

4.4. Structural Model Test Results (Inner Model)

After the estimated model meets the criteria of convergent validity, discriminant validity and reliability, and an ideal model has been obtained under the research conceptual framework, the structural model (inner model) is tested. Assessing the inner model means looking at the relationship between latent constructs by looking at the estimated results of the path parameter coefficients and their significance levels (Ghozali, 2008).

Table 5. *R-Square*

Variable	R-Square	R-Square Adjusted
Intention to report fraud (Y)	0.331	0.311

Source: Author's Calculation

4.5 Hypothesis Test Results

Hypothesis testing looks at the t-statistics values resulting from the bootstrapping process. Hypothesis testing meets the significance level of 5%, so the hypothesis is accepted (Abdillah & Jogiyanto, 2015). The table below is the result of bootstrapping, which is intended to minimize the problem of abnormal research data. For more details, see table 6. The significance of the model in testing the structural model can be seen from the t-statistic value in the path coefficient table.

Table 6. Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-Statistics	P-Value	Note
X1 -> Y	-0.277	-0.263	0.064	4,297	0,000	Accepted
X2 -> Y	0.408	0.425	0.064	6,330	0,000	Accepted
Z1*X2 -> Y	-0.024	-0.014	0.086	0.277	0.782	Rejected
Z2*X2 -> Y	0.293	0.265	0.088	3,311	0.001	Accepted

Source: Author's Calculation

Table 6 above shows an original sample value of -0.277 and a t-statistic of 4.297 > t-table (1.96). It shows that the results of hypothesis testing meet the significance level of 5% = 1.96 with a p-value of 0.000, and for the original sample value to be positive, the first hypothesis in this study is accepted. Religiosity positively affects the accounting student's intention to report fraud.

Table 6 shows that the original sample value is 0.408, and the t-statistic is 6,330> t-table (1.96). It shows that the results of hypothesis testing meet the significance level of 5% = 1.96 with a p-value of 0.000. If the original sample value is positive, then the second hypothesis in this study is accepted. From the second hypothesis, it can be said that ethical judgment positively affects the value of reporting fraud.

Table 6 shows that the original sample value is -0.024, and the t-statistic is 0.277 > t-table (1.96). It shows that the results of hypothesis testing do not meet the significance level of 5% = 1.96 with a p-value of 0.782, and for the original sample value to be positive, the third hypothesis in this study is rejected. From the third hypothesis, it can be said that cohesiveness cannot moderate the influence of ethical judgment on the intention to report fraud.

Table 6 shows that the original sample value is 0.293, and the t-statistic is 3.311 > t-table (1.96). It shows that the results of hypothesis testing meet the significance level of 5% = 1.96 with a p-value of 0.001, and for the original sample value to be positive, the fourth hypothesis in this study is accepted. It shows that its cohesiveness moderates the influence of ethical judgment on the intention to report fraud.

4.7. Discussion

4.7.1. The influence of religiosity on intention to report fraud

The results of this study indicate that religiosity has a positive effect on the intention to report fraud. Religiosity influences human attitudes and behaviour and is an important value in a person that can influence individual behaviour. Someone with a high level of religiosity will usually realize that committing academic cheating is not right because, in the religious teachings that have been given, bad things, including academic cheating, are prohibited. Therefore, when they discover fraud, someone with faith in religion, religiosity, and God intends to report it.

The results of this research support the Theory of Reasoned Action (TRA), explaining that behaviour changes based on the results of behavioural intentions, and behavioural intentions are influenced by social norms and individual attitudes towards behaviour (Eagle, Dahl, Hill, Bird, Spotswood, & Tapp, 2013, p. 123). Subjective norms describe individual beliefs regarding normal and acceptable behaviour in society, while individual attitudes towards behaviour are based on individual beliefs about that behaviour. According to the Theory of Reasoned Action, individual attitudes and intentions influence behaviour formed by attitudes and subjective norms. One of the influencing variables, namely attitude, is influenced by the results of actions taken in the past. Meanwhile, subjective norms will be influenced by beliefs about other people's opinions and motivation to obey other people's beliefs or opinions. Simply put, people will act if it has a positive value from existing experiences and the individual's environment supports it.

The research results are in line with research conducted by Karina and Anwar (2018), showing that the level of religiosity influences whistleblowing intentions, which means there is an intention to take action to report fraud, whether committed by the company or its leadership, to the authorities or related authorities.

4.7.2 The ethical judgment and intention to report fraud

The results of this study indicate that ethical judgment positively affects the intention to report fraud. Ethical judgments by Yeoh (2014) are defined as ethical judgments regarding justice, ethical judgments regarding truth, judgments of moral, ethical truth, ethical judgments that are acceptable to the family, ethical judgments that are traditionally accepted, ethical judgments that are culturally accepted, avoiding doing a violation of spoken promises, avoidance of violating written agreements and consistent assessment of ethical issues. This research also shows that academic cheating is bad and not justified culturally and ethically. It is an ethical action to make it more likely and better to report fraud committed by friends.

This research supports the theory of reason action developed by Ajzen and Fishbein, which states that the best prediction of someone's behaviour is based on that person's interests. Behavioural interest is based on two main factors: the individual's belief in the results of the behaviour and the individual's perception of the views of those closest to the individual regarding the behaviour carried out. The relationship between ethical judgment and behavioural intention has been examined empirically concerning whistleblowing (Gao & Alisa, 2017; Chiu, 2002). Individuals who consider whistleblowing an ethical act are more likely to report errors committed by their colleagues or superiors than those who consider it unethical. People who believe in ethics in whistleblowing are more likely to have behavioural intentions to report wrongdoing by co-workers or superiors (Valentine & Lynn, 2019).

4.7.3 Cohesiveness, Ethical Assessment and Intention to Report Fraud

The results of this study cannot prove that cohesiveness can moderate the influence of ethical judgment on the intention to report fraud. According to West 2002, "Five things are the basis of cohesiveness in an association, organization or team: 1) Communication, including smooth communication, precisely and accurately conveying information, and being open to each other. 2) Respect for each other, including understanding the needs and listening to the opinions of other parties, providing constructive feedback, and giving appreciation. 3) Readiness to accept challenges and tenacity and perseverance in work. 4) Cooperation, including understanding the importance of commitment, trust, solving problems together, clarifying goals,

providing support and motivation, and recognizing success. 5) Leadership, whether leading others, a team, or yourself. The results of this study prove that cohesiveness cannot moderate the ethical assessment of the intention to report fraud. The assumption that occurs is that respondents who are students cannot work together regularly and neatly, do not feel part of this class and are satisfied with being part of the class, so they do not have better communication when violations are discovered, so they have no intention of reporting fraudulent acts.

4.7.4 Honesty, Ethical Assessment and Intention to Report Fraud

The results of this study cannot prove that honesty positively moderates the influence of ethical judgments on intentions to report fraud. Honesty is gaining trust by reporting facts or the truth, not lying or cheating, being upright, trustworthy, not betraying, having the courage to admit mistakes, always doing what is right, and telling the truth sincerely (Hidayatullah, 2010). Arens (2008) states that there are three elements to preventing fraud, one of which is implementing a culture of honesty and high ethics. The way to prevent fraud is to implement anti-fraud programs and controls based on the company's core values.

Honesty is part of positive human nature, and it cannot be denied that the issue of honesty is a complicated matter. Honesty is a good control for a person because, with honesty, each individual will always try to prioritize the truth so that there are no more lies, leading to deviant actions. So, honesty can positively moderate ethical assessments of intentions to report fraud. The results of research conducted by Sudarma, Purnamawati, and Herawati (2019) show that a culture of honesty positively and significantly affects fraud prevention. Sudarma, Purnamawati, and Herawati (2019) stated that the more capable an employee is of behaving honestly, the greater the employee's tendency to be able to prevent fraud.

CONCLUSION

This study examines religiosity, cohesion, honesty, ethical judgment and the intention of accounting students to report cheating by friends. Based on the results of the research that has been carried out, it can be concluded as follows: first, the influence of religiosity on the intention to report fraud. Religiosity influences human attitudes and behaviour and is an important value in a person that can influence individual behaviour. Someone with a high level of religiosity will usually realize that committing academic cheating is not right because, in the religious teachings that have been given, bad things, including academic cheating, are prohibited. Therefore, when they discover fraud, someone with faith in religion, religiosity, and God intends to report it. Second, ethical judgment positively affects the intention to report cheating.

This research also shows that academic cheating is a bad thing and is not justified, culturally or ethically. It is an ethical action to make it more likely and better to report fraud committed by friends. Third, cohesiveness cannot moderate the influence of ethical assessment on the intention to report fraud. The assumption is that respondents who are students cannot work together regularly and neatly, do not feel part of this class and are satisfied with being part of it, so they do not have good communication. It is better when a violation is discovered so there is no intention of reporting fraudulent acts.

Finally, honesty Positively Moderates the Influence of Ethical Assessment of Intention to Report Fraud. Honesty is part of positive human nature, and it cannot be denied that the issue of honesty is a complicated matter. Honesty is a good control for a person because, with honesty, each individual will always try to prioritize the truth so that there are no more lies, leading to deviant actions. So, honesty can positively moderate ethical assessments of intentions to report fraud.

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