

**Religiosity as Moderation of Academic Cheating of Accounting Students
with the Hexagon Theory Approach**

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ABSTRACT

This study aims to determine the influence of aspects of Hexagon Theory consisting of pressure, opportunity, rationalization, ability, arrogance, and collusion as well as aspects of religiosity as moderation variables on academic cheating. The primary data used in this study was collected by distributing questionnaires to students majoring in accounting, faculty of Economics and Business at the University of Muhammadiyah Palopo, Class of 2020. The sampling method with the simple random sampling method by calculating a minimum sample using the Slovin formula and obtained 68 samples. The collected data was analyzed using WarpPLS 7.0 software. The test results found that pressure, rationalization, ability and collusion did not have a positive and significant effect on academic cheating while opportunity and ability had a positive and significant effect on academic cheating. Higher religiosity can minimize rationality and arrogance towards academic cheating. But religiosity can strengthen collusion to commit academic cheating. High religiosity cannot hinder academic cheating which is influenced by pressure, opportunity, and ability which are supporting factors for academic cheating

Keywords: academic cheating, Hexagon theory, religiosity

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh aspek Hexagon Theory yang terdiri dari *pressure*, *opportunity*, *rationalization*, *ability*, *arrogansi*, dan *kolusi* serta aspek religiusitas sebagai variabel moderasi terhadap kecurangan akademik. Data primer yang digunakan dalam penelitian ini dikumpulkan dengan menyebarkan kuesioner kepada mahasiswa jurusan akuntansi fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Palopo Angkatan 2020. Metode pengambilan sampel dengan metode *simple random sampling* dengan menghitung minimal sampel menggunakan rumus Slovin dan diperoleh 68 sampel. Data yang terkumpul dianalisis menggunakan *software* WarpPLS 7.0. Hasil tes menemukan bahwa tekanan, rasionalisasi, kemampuan dan kolusi tidak berpengaruh positif dan signifikan terhadap kecurangan akademik sedangkan kesempatan dan kemampuan berpengaruh positif dan signifikan terhadap kecurangan akademik. Religiusitas yang lebih tinggi dapat meminimalkan rasionalitas dan arogansi terhadap kecurangan akademik. Namun religiusitas dapat memperkuat kolusi untuk melakukan kecurangan akademik. Religiusitas yang tinggi tidak dapat menghalangi kecurangan akademik yang dipengaruhi oleh tekanan, kesempatan, dan kemampuan yang menjadi faktor pendukung kecurangan akademik

Kata kunci: kecurangan akademik, teori Hexagon, religiusitas

INTRODUCTION

Indonesia is one of the countries that faces the problem of allocating regional funds. Based on an article published by HUKUM ONLINE.COM, the deputy chairman of the KPK, Nurul Ghufon, revealed that the low ability of financial and asset processing in regional autonomy was caused by a weak system which resulted in indications of corruption and various levies that could affect regional growth efforts. From 2004 to 2022, KPK has handled at least 178 regional heads and there were 113 regional heads who committed corruption (Rizki, 2023). A person's character can be formed from internal and external factors, one example is education. (Sasongko et al., 2019) state that academic education is as learning and the main thing for the formation of individual character in the present or future in order to become an individual who has good emotional, intellectual, spiritual, and integrity intelligence. Accounting students who will become accountants or auditors must apply ethical principles when entering the world of work because accounting students must have an honest character.

Students who commit acts of cheating when doing assignments or exams with intent are referred to as academic fraud. Academic fraud can be defined as an action that is planned by a student to gain an advantage or achievement in doing assignments and exams (Christiana et al., 2021). Academic fraud can be considered an indication that the risk of future crime or fraud may increase. Accounting is one of the professions that cannot be separated from fraud. The phenomenon of academic fraud committed by students majoring in accounting can take various forms, including cheating on exams, copying and pasting colleagues' work, making cheats during exams and even browsing answers during exams. Dishonesty that has been done early has major implications for future behavior (Dewi Kusuma Wardani, 2024).

In examining academic fraud, it can use one of the fraud theories, namely hexagon theory. to determine a person's actions when committing fraud, initially based on the fraud triangle which consists of: Pressure, Rationalization, and Opportunity. Over time, the thing that underlies the act of fraud has changed to a fraud diamond which has 4 main points, a fraud pentagon which increases to 5 points, until now a fraud hexagon has been created which consists of 6 points where the fraud hexagon model was discovered by Georgios L. Vousinas in 2016 (Desviana, Yesi Mutia Basri, 2020).

The Association of Certified Fraud Examiners (2020) shows that undergraduates occupy the highest percentage as perpetrators of fraud in Indonesia, there were 172 cases with a percentage of 73.2%. The results of research conducted (Gautama et al., 2023) pressure, opportunity, rationalization, ability and ego affect academic fraud while collusion has no significant effect on academic fraud. Meanwhile, research conducted by (Cindya Rizky Agustin, 2022) simultaneously fraud hexagon provides an influence simultaneously. While partially, pressure, ability and arrogance have a significant positive effect on academic fraud behavior. The

collusion variable has a significant but negative effect on academic fraud behavior, while rationalization and opportunity have a significant effect.

This study intends to test and prove whether there is a positive influence of hexagon theory elements on academic fraud and whether religiosity is able to moderate the influence of hexagon theory elements on academic fraud.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Theory of Planned Behavior

Theory of Planned Behavior (TPB) or theory of planned behavior is an extension of the Theory of Reasoned Action (TRA) introduced by Ajzen in 1985. This theory focuses on the view of beliefs that influence a person to act. The persuasion perspective is used by including certain characteristics, qualities, and attributes of information to form action intentions (Bangun et al., 2023). In the Theory of Planned Behavior, it states that a person's behavior is determined by their intention to carry out this behavior, of which there are three factors that influence: (1) Attitude where this refers to the individual's positive or negative feelings about performing this particular behavior includes beliefs about behavioral outcomes and evaluations of these outcomes. (2) Subjective norms are connected to perceived social pressure to perform or not perform behaviors where subjective norms are influenced by individual beliefs about what other people think should be done and individual motivation to comply with these beliefs. (3) Perceived behavioral control this factor reflects individual perceptions about the ease or difficulty of performing this behavior includes beliefs about factors that can facilitate or hinder behavior and individual perceived control (Kalis et al., 2023).

Academic Cheating

Academic cheating can be defined as an action that is planned by a student to gain an advantage or achievement in doing assignments and examinations (Christiana et al., 2021). Academic cheating is a behavior that is deliberately carried out by students both individually and in groups in a dishonest manner according to (Fadersair & Subagyo, 2019) Academic cheating consists of 4 main aspects, namely; (1) using unauthorized tools or materials in every academic activity, this aspect includes the use of prohibited and unauthorized tools and materials to obtain the desired academic results such as in assignments or during exams; (2) fabrication of information, references or results. This includes entering information or source information or results in the process of working on academic activities; (3) providing assistance or giving freedom to other students to commit acts of academic fraud. Such as allowing other students to commit academic fraud or deliberately helping other students to commit fraud; and (4) plagiarism, in this case includes the use of ideas without permission to plagiarize other people's work and claim it as one's own or quote without including data sources.

Hexagon Theory

This theory seeks to explain why fraud can occur. Fraud hexagon is a theory that analyzes fraud developed by Vousinas (2019) by adding a new component, namely collusion. The fraud hexagon consists of 6 elements, namely pressure, ability, rationalization, opportunity, ego and collusion.

The pressure experienced by students to commit academic fraud can come from within (internal) or from outside (external) (Fadersair & Subagyo, 2019). This pressure causes stress and anxiety in students so that it further triggers cheating behavior (Ajzen, 1991). Academic pressure can occur due to internal and external factors, where internal factors are from the student himself who feels dissatisfied with the results obtained, while external factors are external factors such as pressure from parents or the environment in which a student lives. In Theory of Planned Behavior, pressure is included in internal factors and external factors that can influence a person in making student decisions to cheat.

H1: Pressure affects academic fraud

Ability (Capacity) is when a person has the skills, strength, or ability to commit fraudulent acts. Ability is a very important element in committing fraud where the nature, skills and abilities of the fraudster are indicators that are needed in relation to opening up opportunities to commit fraud (Warsito & Urumsah, 2024). In Theory of Planned Behavior, ability is an internal factor that affects individual behavior control. The greater the perceived behavioral control, the stronger the individual commits fraud.

H2: Ability affects academic fraud

The opportunity or opportunity (Opportunity) referred to here is a situation where a person or group of people commits a fraudulent act based on the opportunity that exists. According to (Rahmawati & Susilawati, 2019) Opportunity is the existence of an opportunity which causes the perpetrator to commit fraudulent acts. In Theory of Planned Behavior, opportunities become things that can influence the occurrence of fraud by someone where someone can commit fraud spontaneously or with intention and opportunities are included in external factors that can influence students in making decisions to commit fraud.

H3: Opportunity affects academic fraud

Rationalization is when someone feels that the action taken is an action that is naturally done or in other words someone will feel that the fraud committed is not wrong. Rationalization is a student's consideration for cheating or justifying the cheating that will be committed (Rahmadina & Hapsari, 2020). In Theory of Planned Behavior, rationalization is influenced by internal and external factors where a person's lack of concern for existing rules and the influence of an environment that normalizes a person's cheating so that the fraud occurs without guilt.

H4: Rationalization affects academic fraud

Arrogance is a trait where someone feels better than others. Based on the exposure of Fadersair & Subagyo, (2019) Arrogance refers to the desire to dominate, overconfidence, and consider oneself worthy of success. When connected with Theory of Planned Behavior, arrogance is included in things that can influence a person's attitude and personality. The occurrence of fraud is due to the arrogance of a person who can commit fraud without being punished.

H5: Arrogance affects academic fraud

Collusion is an action taken by two or more people who have the same goal, this can have a big influence on a person to commit fraud where someone will feel that what is being done has support. Collusion According to Vousinas, (2019) refers to an agreement related to fraud between two or more parties where one party takes an action whose purpose is not good, such as committing fraudulent actions against third parties for the rights they will get. The link between Theory of Planned Behavior and collusion is the existence of social variables that can influence the occurrence of fraud.

H6: Collusion affects academic fraud

Perceived behavioral control in this study is religiosity. According to KBBI, religiosity means religious, religious in nature and concerned with religion. According to (Rahmawati & Susilawati, 2019) religiosity is the level of an individual's belief in the religious values he adheres to. Someone who has a high value of religiosity that a person has, the less likely the fraud that person will commit. Religiosity in theory of planned behavior is a variable that influences a person's belief in behavior. If someone has a low level of religiosity, it does not rule out the possibility that the person will commit fraud, this is due to a person's inability to control himself not to commit academic fraud. Implementation of the relationship between factors from the fraud hexagon theory and academic fraud that spirituality is able to moderate the relationship between the two. This is also supported by social cognitive theory which states that human learning occurs in a life that has been lived.

Religiosity is a complex integration between religious knowledge, religious feelings and religious actions in a person (Billah Khildah Majidah, 2022). There are several measures that can be used as indicators of religiosity, namely the dimensions of faith (ideological), dimensions of worship (ritualistic), dimensions of knowledge (intellectual), dimensions of ihsan (experience), and dimensions of charity (consequences). Religiosity is not generally only oriented towards worship. However, doing good behavior and actions in accordance with norms and rules so that it can move a person in the right behavior (Apsari & Suhartini, 2021). According to (Pratiwi & Junaidi, 2023) someone who has a high level of religiosity will pay more attention to the commandments taught by his religion, namely always doing good based on existing ethics.

Perceived behavioral control in this study is religiosity. Someone who has high religiosity can make someone reduce the intention to commit fraud, therefore religiosity can be a moderator despite a lot of pressure. Research conducted (Istifadah & Senjani, 2020) states that religiosity is able to moderate by exacerbating pressure on academic fraud.

H7: Religiosity is able to moderate the effect of pressure on academic fraud

Religiosity is positive so that it can control a person in acting like committing a fraud. A person's ability also has a big influence on cheating, but with the cultivation of religiosity, it will cause someone to feel that what is done can harm him. (Istifadah & Senjani, 2020) stated in their research that religiosity is able to moderate by weakening the effect of opportunity on academic cheating.

H8: Religiosity is able to moderate the effect of opportunity on academic fraud

Perceived behavioral control in this study is religiosity. The religiosity variable becomes an obstacle when individuals will commit academic cheating behavior. The role of religiosity as moderation on a person's opportunity to commit fraud is the emergence of fear in someone who has high religiosity because they feel that what they do will be accounted for in the future. The results of research conducted (Istifadah & Senjani, 2020) that religiosity is able to moderate rationalization against academic fraud.

H9: Religiosity is able to moderate the effect of rationalization on academic fraud

Religiosity in the theory of planned behavior is a variable that influences a person in using his abilities and skills. In this study, it is expected that someone who has high religiosity can moderate ability by weakening its effect on academic fraud. Research conducted (Apsari & Suhartini, 2021) religiosity can significantly moderate ability but more precisely strengthen.

H10: Religiosity is able to moderate the effect of ability on academic fraud

Perceived behavioral control is an important factor in the theory of planned behavior. In this study, religiosity is considered capable of being the basis for a person in determining the behavior that will be carried out when he feels he wants to protect his self-esteem by getting a superior score by cheating. Arrogance is an arrogant attitude possessed by someone who commits fraud, where religiosity as moderation makes someone who has a high religiosity trait feel that arrogance over cheating is something that should be avoided. Research (Rahmawati & Susilawati, 2019) states that there is a negative effect of religiosity on student academic fraud because they realize that cheating is against the teachings of honesty and ethics.

H11: Religiosity is able to moderate the effect of arrogance on academic fraud.

In this study, religiosity is considered as a perceived behavioral control for behavior. Religiosity as moderation in collusion also has a big role where someone

who has a high religiosity will not want to commit fraud even though his friends do this. (Apsari & Suhartini, 2021) stated in their research that high religiosity does not moderate collusion on academic fraud.

H12: Religiosity is able to moderate the effect of collusion on academic fraud

RESEARCH METHODS

This research uses research with quantitative methods. The object of this research is the elements of hexagon theory on academic fraud with moderating variables, namely religiosity. The data sources of this research are two, namely primary data taken from questionnaire answers from respondents and secondary data obtained from journals and google downloads related to this research. Likert scale is the measurement scale used in this study.

This study uses a population of 82 students majoring in Accounting, Faculty of Economics and Business, Universitas Muhammadiyah Palopo, Class of 2020. The reason for choosing respondents in this study is because respondents are students who have received all lecture material so that they can influence how respondents perceive academic fraud. Data analysis techniques using WarpPLS 7.0. Sampling technique with simple random sampling method by calculating the minimum sample using the Slovin formula so that the minimum result is 68.050 and rounded up to 68 active accounting students.

Slovin Formula

$$n = \frac{N}{1 + Ne^2}$$

Description:

n = Minimum sample

N = Population sample

e = Percentage of tolerance limit (margin of error)

$$n = \frac{82}{1 + 82 \times (0,05)^2}$$
$$n = \frac{82}{1,205}$$
$$n = 68,050$$

RESULTS AND DISCUSSION

Data Quality Test

1. Convergent Validity Test (convergent validity)

Convergent validity aims to determine the validity of each relationship between indicators and their constructs or latent variables. Individual reflexive measures are said to be high if they correlate more than 0.6-0.7 for exploratory research (Ghozali and Latan 2015: 74). The convergent validity value in the first test

shows that the correlation between constructs and variables has not met the requirements because there are still values below 0.6 so that the second test is carried out by eliminating invalid indicators (<0.6).

Table 1. Nilai Convergent Validity

Variable	Indicator	Loading	AVE
Pressure (X1)	X1,1	0,848	0.794
	X1,2	0,904	
	X1,3	0,919	
	X1,4	0,874	
	X1,5	0,908	
Opportunity (X2)	X2,1	0,822	0.801
	X2,2	0,896	
	X2,3	0,906	
	X2,4	0,919	
	X2,5	0,927	
Rationalization (X3)	X3,1	0,807	0.703
	X3,2	0,776	
	X3,3	0,868	
	X3,4	0,872	
	X3,5	0,865	
Ability (X4)	X4,1	0,874	0.785
	X4,2	0,892	
	X4,3	0,908	
	X4,4	0,912	
	X4,5	0,842	
Arrogance (X5)	X5,1	0,860	0.733
	X5,2	0,853	
	X5,3	0,896	
	X5,4	0,768	
	X5,5	0,897	
Collusion (X6)	X6,1	0,869	0.757
	X6,2	0,873	
	X6,3	0,914	
	X6,4	0,856	
	X6,5	0,836	
Academic Cheating (Y)	Y1	0,760	0.763
	Y2	0,893	
	Y3	0,932	
	Y4	0,888	
	Y5	0,885	
Religiosity (Z)	Z1	0,887	0.851
	Z2	0,905	

	Z3	0,927	
	Z4	0,953	
	Z5	0,937	

Source: Data processed with WarpPLS 7.0

Based on the results of data processing in table 1, it shows that the factor loading value for each factor has a value of > 0.6 and an AVE value of > 0.5, which means that all indicators are declared valid in this research variable.

2. Reliability Test

Measurement of data reliability in this study using composite reliability. A study has good composite reliability if the composite reliability value is > 0.70.

Table 2. Composite Reliability

Variable	Composite Reliability
Pressure (X1)	0.951
Opportunity (X2)	0.952
Rationalization (X3)	0.922
Ability (X4)	0.948
Arrogance (X5)	0.932
Collusion (X6)	0.940
Academic Cheating (Y)	0.941
Religiosity (Z)	0.966

Source: Data processed with WarpPLS 7.0

The output results for the composite reliability value can be seen in table 2. Table 2 shows that all variables have a composite reliability value of more than 0.70. This means that overall, the results of the outer model of the reflective construct are qualified or reliable.

3. R-Square (R2)

R-square is used to measure the level of change in the independent variable on the dependent variable.

Table 3. R-SQUARE

<i>R Square</i>	
Y	0,957

Source: Data processed with WarpPLS 7.0

The results of the calculation of R2 in this research model, the variable is classified as moderate because it is close to the value of 0.33. Table 3. R-Square Value R Square Y 0.957 Source: Data processed with WarpPLS 7.0 The table above shows that the R-Square value is 0.957. This means that the endogenous variable is influenced by exogenous variables (X1, X2, X3, X4, X5, and X6) and variable (Z) as

moderation by 95.7%. While the remaining 4.3% is influenced by other variables not examined in this study.

4. Hypothesis Testing

This hypothesis testing is used to determine the quality of the moderation effect developed in this research model. This hypothesis testing uses Partial Least Square (PLS), assisted by Warp PLS 7.0 software. This hypothesis testing can be through the probability value (P-Value) with a significant level of 5%. So if the P-Value is 0.05 the hypothesis is rejected.

Table 4. Path Coefficient dan P-Values

	Path Coefficient	P-Value	Result
Tekanan=>Kecurangan Akademik	0,127	0,139	H1: Ditolak
Kesempatan=>Kecurangan Akademik	0,406	0,001	H2: Diterima
Rasionalisasi=>Kecurangan Akademik	0,038	0,377	H3: Ditolak
Kemampuan=>Kecurangan Akademik	0,321	0,002	H4: Diterima
Arogansi=>Kecurangan Akademik	-0,088	0,229	H5: Ditolak
Kolusi=>Kecurangan Akademik	0,038	0,376	H6: Ditolak
Religiusitas*Tekanan=>Kecurangan Akademik	0,192	0,192	H7: Ditolak
Religiusitas*Kesempatan=>Kecurangan Akademik	0,262	0,262	H8: Ditolak
Religiusitas*Rasionalisasi=>Kecurangan Akademik	-0,086	-0,086	H9: Diterima
Religiusitas*Kemampuan=>Kecurangan Akademik	0,134	0,134	H10 Ditolak
Religiusitas*Arogansi=>Kecurangan Akademik	-0,100	-0,100	H11: Diterima
Religiusitas*Kolusi=>Kecurangan Akademik	0,021	0,021	H12: Diterima

Source: Data processed with WarpPLS 7.0

The Effect of Pressure on Academic Cheating

Based on the results of the first hypothesis test, it shows that the pressure owned by accounting students at Universitas Muhammadiyah Palopo Class of 2020 has no positive and insignificant effect on academic fraud. Based on this, the results of this study do not support the fraud hexagon theory which states that pressure indicators are one of the causes of someone committing fraud. When linked to the theory of planned behavior, actions taken by individuals are influenced by intentions. Respondents tend to give neutral answers to the questionnaires distributed, so this shows that students' responses to pressure are relatively moderate with a fairly high level of fraud. So the act of fraud committed by students depends on how much intention the student has even though the student experiences pressure but does not have the intention, the act of fraud will not occur and vice versa. This research is in

line with research conducted by (Nusron & Sari, 2021) that these results are rejected because students may not have the main reason or impetus that requires them to commit acts of academic fraud. In contrast to research conducted by (Asma & Biduri, 2023) where pressure has a positive influence on the intention to commit academic fraud.

The Effect of Opportunity on Academic Cheating

The results of the second hypothesis test show that the opportunities obtained by accounting students at Universitas Muhammadiyah Palopo Class of 2020 have a positive and significant effect on academic fraud. In relation to the theory of planned behavior, opportunities can affect individual control in behavior so that opportunities are included in external factors that encourage a person to act. A great opportunity makes someone more motivated to commit fraud. The results of this study are in line with (Sihombing & Budiarta, 2020) which states that the greater the opportunity that arises, the greater the academic fraud that will arise is proven. The results of this study are not in line with research conducted by (Nailah & Murtanto, 2023) which shows that academic fraud is not influenced by high or low opportunities.

The Effect of Rationalization on Academic Cheating

The results of the third hypothesis test state that the rationalization attitude of Muhammadiyah Palopo Class of 2020 accounting students has no positive and significant effect on academic fraud. In the theory of planned behavior, rationalization can influence individuals to commit fraud and feel right about the fraudulent actions taken. Most of the students' responses are neutral, this is because the rationalization that students have does not encourage students to commit academic fraud. This research is in line with research conducted (Nailah & Murtanto, 2023) where a student already knows and can clearly distinguish which is good and which is bad so that academic fraud is not driven by a person's rationalization. This research is not in line with research conducted (Nusron & Sari, 2021) where students rationalize or justify their cheating behavior. Academic fraud will become a commonplace thing to do and the perpetrator of fraud still feels that he is right by being dishonest and feels that he is not harming anyone.

The Effect of Ability on Academic Cheating

Based on the results of the fourth hypothesis test, it shows that the abilities possessed by Muhammadiyah Palopo Class of 2020 accounting students have a positive and significant effect on academic fraud. In connection with the theory of planned behavior, ability is an internal factor that affects individual behavior control. Students can commit repeated fraud because students feel capable of committing fraud. This is in line with research conducted by (Fadersair & Subagyo, 2019) The higher the ability and more experience encourages academic fraud behavior. Therefore, most of the perpetrators need to study the existing gaps so that the action can run smoothly. This research is not in line with (Arifin & Rizaldy, 2023) students in

not cheating because they can cheat, but because they have high ethics and students also do not abuse their skills to commit academic fraud.

The Effect of Arrogance on Academic Cheating

The fifth hypothesis test carried out gave the results that the arrogance possessed by accounting students at Universitas Muhammadiyah Palopo Class of 2020 had no positive and insignificant effect on academic fraud. If it is related to the theory of planned behavior, arrogance is one of the variables that influence a person's beliefs about personality and attitudes. From student responses, they tend to be neutral so that the results obtained show that students do not experience arrogance such as pride in the acts of cheating committed. This research is in line with (Christiana et al., 2021) Accounting students tend to have a low level of egoism and understand that academic rules apply to them. Research is not in line with research conducted (Nailah & Murtanto, 2023) students tend to commit academic fraud because they feel prestigious if the value comes out small and to maintain a position in the environment.

The Effect of Collusion on Academic Cheating

Based on the results of the sixth hypothesis test carried out, the results of the collusion behavior of accounting students at Muhammadiyah University Palopo Class of 2020 have no positive and insignificant effect on academic fraud. In the theory of planned behavior, a person who intends to commit collusion is influenced by the social support variable where a person gets an encouragement to commit fraud because of the support of other individuals. Students tend to give a neutral response to the questionnaire distributed, this states that social support is not strong enough to make a student participate in committing fraudulent acts committed by his colleagues. This research is in line with (Gautama et al., 2023) The results showed that collusion in students did not have a significant influence on encouraging them to commit academic fraud. In contrast to research conducted (Apsari & Suhartini, 2021) If a person intends to collude, and there is support from other individuals, collusion can be realized. Based on the results of the study, the seventh hypothesis using the p value is not proven or rejected, which means that the pressure on academic fraud is not able to be moderated, rather minimized by the presence of religiosity. The results of this study are not in accordance with the theory of planned behavior developed by Ajzen, that researchers see the relationship between religiosity as individual control in behavior. In this case, religiosity should be able to control student decision making, but it turns out that religiosity cannot moderate pressure on academic cheating. These results are in line with (Amalia & Nurkhin, 2019) The results of the study state that religiosity owned by students cannot strengthen or weaken the relationship between pressure on academic cheating behavior. This research is inversely proportional to research (Apsari & Suhartini, 2021) showing that religiosity can moderate the effect of pressure on academic fraud.

The Role of Religiosity in Moderating Opportunities for Academic Cheating

From the results of the study, it was found that the results of the eighth hypothesis research using p value were not proven or rejected. Students who have high religiosity are expected to be a counterweight when they get the opportunity to commit fraud. However, the high and low religiosity possessed by students cannot moderate the opportunity for academic fraud that occurs so that it is not in accordance with the theory of planned behavior, the third element, namely perceived behavior control, which is associated with religiosity being able to become an obstacle for someone who wants to commit academic fraud. This research is in line with (Amalia & Nurkhin, 2019) which shows that religiosity is unable to moderate the relationship between opportunity and academic fraud. In contrast to research (Apsari & Suhartini, 2021) which states that the interaction between opportunity and religiosity as moderation on academic fraud is weakening and declared accepted.

The Role of Religiosity in Moderating Rationalization Against Academic Cheating

Based on the results of the ninth hypothesis test using the p-value, it shows that religiosity is able to moderate the effect of pressure on academic fraud, with the regression coefficient showing a negative number so that the interaction between pressure and religiosity on academic fraud is weakening and declared accepted. The results of this study are in accordance with the theory of planned behavior because religiosity acts as a control of individual behavior in carrying out a behavior. In this study, religiosity can be a control or an obstacle that can make it difficult for individuals to commit fraud. This study provides evidence that religiosity is able to moderate rationalization of academic fraud. This research is in line with (Amalia & Nurkhin, 2019) that rationalization can be moderated, more precisely minimized by the presence of religiosity on academic fraud. In contrast to (Apsari & Suhartini, 2021), it is stated that it is not proven or rejected, which means that rationalization of academic fraud is not able to be moderated, more precisely minimized by religiosity.

The Role of Religiosity in Moderating Ability Against Academic Cheating

The tenth hypothesis proposed in this study is that religiosity can moderate the effect of ability on academic fraud. Based on the results of the study, the tenth hypothesis is not proven or rejected. In this case, religiosity should be a control or something that can make it difficult for individuals to commit fraud. This is not in accordance with the theory of planned behavior because religiosity acts as a control of individual behavior in making decisions before carrying out a behavior. This research is in line with research (Amalia & Nurkhin, 2019) The results showed the opposite result that religiosity owned by students could not strengthen or weaken the relationship between opportunity and academic cheating behavior. This research is not in line with (Apsari & Suhartini, 2021) which states that religiosity can moderate significantly but rather strengthen

The Role of Religiosity in Moderating Arrogance Against Academic Cheating

The eleventh hypothesis proposed in this study is that religiosity can moderate the effect of arrogance on academic fraud. Based on the results of the study, the eleventh hypothesis is accepted, religiosity can moderate arrogance significantly but more precisely strengthen. The results of the study are in line with the theory of planned behavior that one of the variables that influence a person's beliefs about personality and attitudes is arrogance. Individuals who have a high enough arrogance feel the prestige of the tendency to commit academic fraud is getting smaller and the smaller a person's arrogance, the higher the tendency of people to cheat. The results of this study are in line with (Ike Febriyanti, Hari Setiono, 2023) showing that religiosity as a moderating variable is able to weaken the effect of arrogance on academic fraud in students. Not in line with (Apsari & Suhartini, 2021) which states that religiosity cannot moderate arrogance on academic fraud.

The Role of Religiosity in Moderating Collusion on Academic Cheating

Based on the research results, the twelfth hypothesis is accepted. Based on the test results, religiosity can moderate significantly but rather strengthen. In this case, religiosity can be a control or a barrier for individuals when there is an invitation to carry out unethical cooperation, but it turns out that religiosity is not able to weaken, it actually strengthens so that it is not in accordance with the hypothesis developed. This research is different from research (Apsari & Suhartini, 2021) which states that religiosity is not proven to moderate collusion on academic fraud.

CONCLUSIONS AND SUGGESTIONS

Conclusion

Based on the test results and discussion in the previous chapter, it can be concluded that the high pressure and rationalization attitude of students who think cheating is an act against ethics, therefore the pressure and rationalization possessed by students do not support the occurrence of academic cheating behavior such as cheating on exams. Students who have the opportunity and have the ability to cheat accompanied by the arrogance they have to get high results and the collusion attitude that makes students help each other makes students potentially cheat such as copying a friend's individual assignment.

A high level of religiosity is able to minimize the rational attitude and arrogance of students regarding academic fraud, but religiosity is also able to strengthen the collusion that causes students to commit academic fraud. The high religiosity of students cannot be an obstacle for students to commit academic fraud which is influenced by factors of pressure, opportunity and ability which are supporting factors for academic fraud.

Suggestion

The shortcomings of this study include a small sample size and only including accounting students at the Faculty of Economics and Business, Muhammadiyah University of Palopo as respondents. Given the limitations of this study, the best advice that can be given is to increase the number of respondents and be able to add independent variables that affect academic fraud so that the results can be better defined, or can also add other variables as intervening or moderating variables.

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