


DIAMOND FRAUD DETERMINANTS: AN IMPLEMENTATION OF INDONESIA'S WISDOM VALUE

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ARTICLE INFO	ABSTRACT
<p>Article history:</p> <p>Received 01 May 2023</p> <p>Accepted 28 July 2023</p>	<p>Purpose: This study aims to determine the impact of (diamond fraud) pressure, opportunity, rationalization, and capability on undergraduate students' academic fraud behavior, with Indonesia's Wisdom Value (Pancasila) as moderating variable.</p> <p>Theoretical framework: This study was designed using the fraud diamond theory to prove pressure, opportunity, rationalization, and capability on undergraduate students' academic fraud behavior, with Indonesia's Wisdom Value (Pancasila) as a moderating variable.</p> <p>Design/Methodology/Approach: The method used in this research is the quantitative method. The population of this research consists of undergraduate students. Based on purposive sampling criteria, the number of samples used in this study was 390 respondents, representing several criteria and have taken Pancasila, Pancasila Philosophy and Ethics courses. Data collected using questionnaire survey method.</p> <p>Findings: The results of this study indicate that pressure, opportunity, rationalization, and capability have an impact on academic fraud behavior. In addition, Noble value of Pancasila proven to be anti-fraud in conditions where there is pressure, opportunity and rationalization which triggers academics fraud. However for capability, Noble value of Pancasila proven to weaken the relationship but not significant.</p> <p>Research, Practical & Social implications: This research provides important implications in the implementation of academic fraud behavior as seen from the existence of pressure, opportunity, rationalization, and capability, and is strengthened/weakened by the noble values of Pancasila. This research also contributes to the fraud diamond theory.</p> <p>Originality/Value: This research provides important implications in the implementation of academic fraud behavior as seen from the existence of pressure, opportunity, rationalization, and capability, and is strengthened/weakened by the noble values of Pancasila. This research also contributes to the fraud diamond theory.</p> <p>Doi: https://doi.org/10.26668/businessreview/2023.v8i8.2938</p>
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DETERMINANTES DA FRAUDE DE DIAMANTES: UMA IMPLEMENTAÇÃO DO VALOR DA SABEDORIA DA INDONÉSIA

RESUMO

Propósito: Este estudo visa determinar o impacto da pressão (fraude de diamantes), oportunidade, racionalização e capacidade no comportamento de fraude acadêmica de estudantes de graduação, com o Valor de Sabedoria da Indonésia (Pancasila) como variável moderadora.

Estrutura teórica: Este estudo foi projetado usando a teoria da fraude de diamante para provar pressão, oportunidade, racionalização e capacidade no comportamento de fraude acadêmica dos estudantes de graduação, com o Wisdom Value da Indonésia (Pancasila) como uma variável moderadora.

Design/Methodologia/Abordagem: O método usado nesta pesquisa é o método quantitativo. A população desta pesquisa consiste em estudantes de graduação. Com base em critérios de amostragem proposital, o número de amostras utilizadas neste estudo foi de 390 entrevistados, representando diversos critérios e tendo realizado cursos de Filosofia e Ética de Pancasila, Pancasila. Dados coletados usando o método questionare survey.

Constatações: Os resultados deste estudo indicam que pressão, oportunidade, racionalização e capacidade têm impacto no comportamento de fraude acadêmica. Além disso, o valor nobre da Pancasila provou ser antifraude em condições onde há pressão, oportunidade e racionalização que desencadeia fraude acadêmica. No entanto, para a capacidade, o valor nobre de Pancasila provou enfraquecer a relação, mas não significativo.

Pesquisa, implicações práticas e sociais: Esta pesquisa fornece implicações importantes na implementação do comportamento de fraude acadêmica, como visto a partir da existência de pressão, oportunidade, racionalização e capacidade, e é fortalecido / enfraquecido pelos valores nobres de Pancasila. Essa pesquisa também contribui para a teoria da fraude com diamante.

Originalidade/Valor: Esta pesquisa fornece implicações importantes na implementação do comportamento de fraude acadêmica, como visto a partir da existência de pressão, oportunidade, racionalização e capacidade, e é fortalecido / enfraquecido pelos valores nobres de Pancasila. Essa pesquisa também contribui para a teoria da fraude com diamante.

Palavras-chave: Fraude, Pressão, Oportunidade, Capacidade, Racionalização, Valores Nobres de Pancasila.

DETERMINANTES DEL FRAUDE CON DIAMANTES: UNA APLICACIÓN DEL VALOR DE LA SABIDURÍA DE INDONESIA

RESUMEN

Propósito: Determinar el impacto de la presión, oportunidad, racionalización y capacidad (fraude diamantífero) en el comportamiento de fraude académico de estudiantes universitarios, con el valor de la sabiduría de Indonesia (Pancasila) como variable moderadora.

Marco teórico: Este estudio fue diseñado usando la teoría del diamante de fraude para probar la presión, oportunidad, racionalización y capacidad en el comportamiento de fraude académico de los estudiantes de pregrado, con el valor de la sabiduría de Indonesia (Pancasila) como una variable moderadora.

Diseño/Methodología/Enfoque: El método utilizado en esta investigación es el método cuantitativo. La población de esta investigación está conformada por estudiantes de pregrado. Con base en criterios de muestreo intencional, el número de muestras utilizadas en este estudio fue de 390 encuestados, que representan varios criterios y han tomado cursos de Filosofía y Ética de Pancasila, Pancasila. Los datos recogidos utilizando el método de encuesta.

Hallazgos: Los resultados de este estudio indican que la presión, la oportunidad, la racionalización y la capacidad tienen un impacto en la conducta de fraude académico. Además, el Noble valor de Pancasila demostró ser anti-fraude en condiciones donde hay presión, oportunidad y racionalización que desencadena el fraude académico. Sin embargo, por su capacidad, el Noble valor de Pancasila demostró debilitar la relación pero no fue significativo.

Investigación, implicaciones prácticas y sociales: Esta investigación aporta implicaciones importantes en la implementación de conductas de fraude académico a partir de la existencia de presión, oportunidad, racionalización y capacidad, y se ve fortalecida/debilitada por los nobles valores de Pancasila. Esta investigación también contribuye a la teoría del diamante de fraude.

Originalidad/Valor: Esta investigación aporta importantes implicaciones en la implementación de conductas de fraude académico a partir de la existencia de presión, oportunidad, racionalización y capacidad, y se ve fortalecida/debilitada por los nobles valores de Pancasila. Esta investigación también contribuye a la teoría del diamante de fraude.

Palabras clave: Fraude, Presión, Oportunidad, Capacidad, Racionalización, Nobles Valores de Pancasila.

INTRODUCTION

Universities as Higher Education Institution provide students that will guide them as professionals in accordance with the fields they pursue while studying. Fitriana & Baridwan (2012) stated that tertiary institutions are certainly expected to be able to produce professional and qualified experts, of course in knowledge and morals, both related to morals and professional ethics. It is the university's obligation to build a view on fraud. Fraud is the ability to trick the control system. A view that must strengthen that fraudulent behavior in the world of education is not worthy of pride. By suppressing fraud, it is hoped that students will be more moral, because they are not only result-oriented, but also process-oriented in order to obtain maximum results (Purnamasari, 2013).

However, what often happens in the field is that fraudulent practices are still often found, which are then called academic fraud (Persulesy et al., 2022; Rantung et al., 2023). Muhsin et al (2018) argues that academic cheating, whereas is part of a form of academic fraud, is a bad behavior that will have a negative impact on students which will result in evaluation results not being able to describe the actual achievement of student abilities. For those who are used to committing academic fraud, committing fraud is nothing new. This has happened so often that cheating is a common action (Neva & Amyar, 2021; Nugroho et al, 2023). Prior researchers (Fitriana & Baridwan, 2012; Neva & Amyar, 2021; Persulesy et al, 2022) describes example of academic cheating are piece of paper as a cheat sheet, using mobile phone during the exam, plagiarism, imitated writing hand, delivering a hand or mouth code to answers to the exam, and many others. This phenomenon behaviors will be threatening if it is endured in the place of work, it can lead to corruption, data fraud and other bribe criminology.

Several approaches that can be executed to detect determinant of academic fraud, such as fraud triangle which was developed into a fraud diamond concept, which include internal factor and external factor. These factors include pressure, opportunity, rationalization, and capability or known as the fraud diamond theory (Wolfe & Hermanson, 2004) which is a development of fraud triangle from Cressey (1950). Many previous studies have examined academic fraud using the Fraud Triangle, Fraud Diamond and Gone Theory concepts which show different research results. (Fitriana & Baridwan, 2012) results show that conducted research on student academic fraud behavior with the Fraud Triangle dimension at the University of Brawijaya Malang which showed that pressure, opportunity, and rationalization factors had a significant effect on academic fraud behavior. Meanwhile Budiman (2018) explain the effect of fraud diamond and gone theory on student academic fraud behavior, the results of

the study proved that rationalization, ability, and disclosure had an effect on student academic fraud behavior, while pressure, opportunity, greed, and need had no effect on student academic fraud behavior.

As pandemic covid 19 occurred across worldwide, the higher education also has to experience the impact. The activities with lecturers are replaced by video conferencing or virtual methods, namely through applications that can video call such as Zoom, Google Meet, and other applications. Nevertheless, academic cheating can still occur during online learning (Mutiha, 2021). Universitas Pancasila has a vision of becoming a superior and reputable university based on the noble values of Pancasila. This underlies the importance of Pancasila as our guideline or basis for good behavior in Indonesia (Warsito, 2022). The values contained in Pancasila will provide lessons on how to act and think in accordance with the ideology of our country. Pancasila is able to become a unifying tool for the Indonesian nation and a source of values in the life of society, nation and state (Mutiara et al, 2022). In addition, Pancasila can also be the moral basis or norms and benchmarks regarding good and bad, right and wrong attitudes, actions and behavior of the Indonesian people (Antari & Liska, 2020). This is differentiating factor from prior studies to examine academic fraud during online learning. The implication of this study that noble ethic values of Pancasila could provide benefit to formulate and apply appropriate teaching and assessment methods online as well as for the ministry of education and culture in formulating policies post-pandemic COVID-19 where hybrid learning systems have widely used.

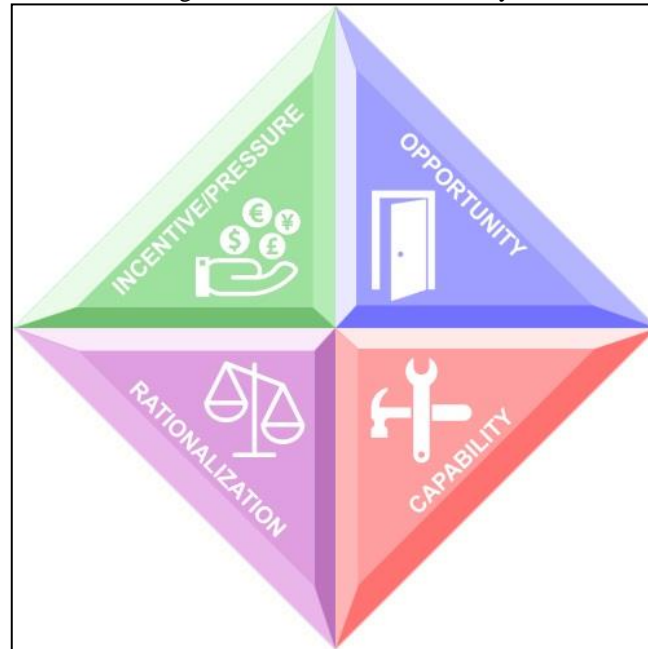
LITERATURE REVIEW

Diamond Fraud Theory

Fraud Diamond is a refinement of the Fraud Triangle proposed by which proposed by (Wolfe & Hermanson, 2004). They state that there are four factors that influence fraud, namely pressure, opportunity, rationalization and capability. According to (Avortri & Agbanyo, 2021) the definition of 4 factors why individuals and groups commit fraud, namely: (1). Pressure is the burden obtained by the individual or group. This can occur due to financial, non-financial, political and social problems; (2). Opportunity is a loophole that is exploited by fraud perpetrators in committing fraud. The causes for opportunities to arise are due to weak internal controls and inadequate evaluation processes; (3) Rationalization is justification made by fraud perpetrators to reduce or even eliminate feelings of guilt when committing fraud; (4) Capability,

namely the ability of individuals and groups to commit fraud. In this factor, a person or group can commit fraud based on the ability whether because of their position and intelligence.

Figure 1. Diamond Fraud Theory



Source: (Wolfe & Hermanson, 2004)

Gone theory

Gone Theory, also known as the four-factor theory, was proposed by (Bologna et al., 1993). The key idea of this theory is that the motivation of corporate fraud is based on four elements: Greed, Opportunity, Need, and Exposure (GONE). Greed and needs factors are related to individual actors (actors) of corruption, namely individuals or groups both within the organization and outside the organization who commit corruption which is detrimental to the victims. While the factors of opportunities and exposures are related to victims of corruption, namely organizations, agencies, communities whose interests are harmed.

Fraud

Fraud in academic is defined as actions by students, teachers, administrators and other professionals that deviate from academic activities. The most common academic fraud is cheating Mavisakalyan & Meinecke (2016). Then the activity of academic cheating which is increasingly widespread throughout the world is plagiarism (Abdullahi & Mansor, 2015). According to Walker & Holtfreter (2015), academic fraud occurs due to 3 things, namely (1) lack of severe punishment in the evaluation system; (2) excessive teaching system for personal

gain and; (3) Lack of application of ethics in science. Moreover, they also stated that current academic cheating is not only influenced by dishonest behaviours and opportunities, but also students' moral competence. In line with the prior, Sasongko et al (2019) also stated that student academic fraud is carried out by students intentionally using a variety of methods and originates from dishonest acts. Thus, student academic fraud is a dis-honest act carried out deliberately by students to achieve success.

Indonesia Wisdom Value of Pancasila

Pancasila is essentially a value system which is a crystallization of the noble values and culture of the Indonesian nation, which is rooted in cultural elements as a whole, integrated into the culture of the Indonesian nation (Antari & Liska, 2020). According to Mardawani & Veronika (2019), Pancasila is often identified as the basis of the state or the philosophy of life for the Indonesian nation. Pancasila as the basis of the state was born from cultural values contained since the time of our ancestors and these values were attached to real life.

Values of Pancasila can be regarded as nation's ethic moral. (Mardawani & Veronika, 2019) stated that ideology of Pancasila contains noble values which serve as a benchmark for the attitude and moral behaviour of the Indonesian people. These noble values become a benchmark for goodness with regard to things that are fundamental and eternal in human life. In line with prior, Mutiara et al (2022) also found that implementation of Pancasila values can grow society intelligent, responsible and able to work together as children of the nation and citizens of Indonesia. The implementation of the noble values of Pancasila also improves the character and moral improvement of students that they better and more capable individuals (Firmansyah & Dewi, 2021; Misnaini, 2018; Widagdo & Munir, 2017). Prior literatures (Faradila et al., 2014; Misnaini, 2018; Warsito, 2022) also found that the implementation of Pancasila values reduce bad traits and habits including lying and cheating because there are five cores, which are interrelated, namely Divinity, Humanity, Unity, Democracy and Justice.

Hypotheses Development

Firstly, dimension of Pressure from Diamond Fraud will causes groups and individuals to commit fraud arise because of (1) greed; (2) living beyond the means of the person or group; (3) large expenses or personal debts; (4) family financial or health problems and; (5) addicted to illegal drugs and gambling (Sasongko et al., 2019). In the context of academic fraud, pressure can arise in the surrounding environment or in the family environment who want someone to

be able to maintain his grades or achievements and demand that he continues to be able to increase his GPA for the number of assignments given and not enough time to study. These factors can make students feel depressed so that it is very likely that students can commit academic fraud to maintain their grades. Result from Muhsin et al (2018) and Wira Utami & Purnamasari (2021) showed that more pressure received by students, the higher the possibility of these students committing academic fraud. However, Cahyono et al, (2015) argue that Pancasila values can affect a person's attitude and behavior which can affect the person's performance. The divine value in the Pancasila precepts is closely related to one's spirituality believed to prevent from fraudulent behaviors. Based on the prior studies, the first hypothesis was derived, namely:

H_{1a} : Pressure has a positive effect on the behavior of fraud

H_{1b} : The Pancasila's wisdom weakens the effect of pressure on fraud behavior

Opportunity is a condition that allows someone to commit fraud and is considered safe to commit fraud. According to (Sasongko et al., 2019) opportunity refers to a person's feeling that he has various situations and conditions that combine to make him commit academic fraud without being caught. According to (Akbar, 2017) there are six (6) factors that can increase a person's opportunity to be able to commit fraudulent acts within an organization, namely: (1) lack of supervision to prevent and detect fraudulent behavior; (2) inability to assess the quality of performance; (3) failure to discipline perpetrators of fraud; (4) lack of access to information; (5) ignorance, apathy and incompetence; and (6) lack of inspection. Rinaldi et al (2007) also explains that the opportunity factor arises because the system is still weak.

In academic, such as supervision during exams that is not strict or the sanctions are not strict so that students still dare to commit fraud and also students misuse this technology by searching for answers on the internet by using directly copying and pasting answers, committing plagiarism by claiming that the work is the result of his own thoughts even though the original work belongs to someone else, and there are many other frauds that can be misused with this advanced technology (Neva & Amyar, 2021). In this study, opportunities arise when someone is forced to commit academic fraud, whether intentional or unintentional. The results of research conducted by Sasongko et al (2019), (Amyulianthy et al., 2023) and Amaliyyah (2021) concerning the effect of self-efficacy and fraud diamonds on academic fraud which states that partially the opportunity factor influences academic fraud.

However, it is believed that by practicing and carrying out the values contained in Pancasila as character education, it will form the "positive character" of this nation's young

generation. This positive character is "independent, polite, creative and agile, diligent at work, and has responsibility to avoiding fraud actions" (Dewantara et al., 2021). Therefore, the following hypotheses are:

H_{2a} : Opportunity has a positive effect on the behavior of fraud

H_{2b} : The Pancasila's wisdom moderate the effect of opportunity on fraud behavior

The third factor in Diamond Fraud dimension is rationalization. Nurkhin (2018) stated that rationalization is self-justification when doing something wrong. In the context of academic fraud, e.g., cheating by students. Though was wrong, they still did it anyway because committing academic fraud is common among students and has become a trend. During exam, students also worked together and discussed when the exam took place and felt not guilty for what they did because they were used to doing that. This is also supported from Owusu et al (2022) stated that rationalization attitude assume the actions taken are reasonable whether it good or bad. Finding from Lin (2013) also showed that rationalization was interpreted as an important reason students could prove that their cheating behavior was correct. This means that the more legitimate reasons he has for what he does, the more likely he is to cheat academically. Thus, the results of his research indicate that rationalization has a positive effect on academic cheating.

Meanwhile, Mardawani & Veronika (2019) found that cultural and national character education aims to prepare students to become better citizens, namely who have the ability, will, and apply the values of Pancasila in their lives as citizens. Character education values such as responsibility led to a person's attitude and behavior to carry out his duties and obligations, which he should do to himself, society, the environment (natural, social and cultural), the state and God Almighty. It is believed that these personal character traits will keep a person away from fraudulent behavior, especially academic fraud. Moreover, the following hypotheses:

H_{3a} : Rationalization has a positive effect on the behavior of fraud

H_{3b} : The Pancasila's wisdom moderate the effect of rationalization on fraud behavior

Finally, the last dimension is capability. (Wolfe & Hermanson, 2004) explains that a person will not commit fraud if he does not have the internal ability. Purwatmiasih et al (2021) also showed that a person without the ability the possibility of committing fraud, though have pressure and opportunity, will be small because the person who commits the fraud must be accompanied by the ability. In the context of academic fraud, finding from (Neva & Amyar, 2021) showed that students who have the ability tend to commit academic fraud more often than who do not have the ability to commit academic fraud.

Nevertheless, the moral values contained in Pancasila are essentially the moral unity of the Indonesian nation. Pancasila as the basis of the state philosophy means the morals of the state, which binds the state and at the same time become a source of state order and a source of law, as well as the soul of all state activities in all aspects of state life. Hence, the last hypotheses are followed:

H_{4a} : Capability has a positive effect on the behavior of fraud

H_{4b} : The Pancasila's wisdom moderate the effect of capability on fraud behavior

DATA AND METHODOLOGY

This study is quantitative research with a survey-questionnaire approach. The data used are primary data in the form of respondents' perceptions of the variables used which are compiled using a 5-point Likert scale. The population of this study is Bachelor students in Universitas Pancasila, with total active students based on PDDikti Ministry of Education, Culture, Research and Technology of Indonesia as many as 10.059 students. The sampling method used in this study is purposive sampling where is limited to certain of respondents can provide the desired information. By using purposive sampling is expected to obtain samples that meet the criteria that match the researchers expect.

The purposive criteria are following:

Table 1. Purposive Sampling Criteria

No.	Criteria
1.	Bachelor Program Student
2.	Active students
3.	Semester 1 - 6 during pandemic covid-19
4.	Have attended Pancasila, Pancasila Philosophy, and Professional Ethics course
5.	Attended on online course & exam for whole semester

Source: Prepared by authors (2023)

The dependent variable in this research was academic fraud behavior. Meanwhile, the independent variables in this research were pressure, opportunity, rationalization, and capability. Furthermore, this study using moderating variable were Noble Values of Pancasila. These variables were developed from the fraud triangle and fraud diamond concepts (Wolfe & Hermanson, 2004).

To facilitate distribution, questionnaires were created using Google-form and distributed online through given through a communication network between the Chief of Bachelor Departement at Universitas Pancasila and also coordinates with the Head of the Pancasila University Academic Bureau. The form of a scale using 1 – 6 in this study which was

divided into: 1 = Very Never (VN); 2 = Never (N); 3 = Maybe Never (MN); 4 = Probably Often (PO); 5 = Often (O); 6 = Very Often (VO).

Furthermore, developed questionnaire has been tested for its validity and reliability. The instrument validity and reliability tests utilized SPSS. The data were analyzed using inferential statistical analysis. The inferential statistical analysis used here was multiple regression analysis to test the proposed hypotheses. The hypothesis tests were conducted using the following regression equations:

$$Fr = \alpha + \beta_1\text{Press} + \beta_2\text{Oppor} + \beta_3\text{Rational} + \beta_4\text{Capabl} + \beta_5\text{Wisdom} + \beta_6\text{Press* Wisdom} + \beta_7\text{Oppor* Wisdom} + \beta_8\text{Rational* Wisdom} + \beta_9\text{Capable* Wisdom} + \varepsilon ; \quad (1)$$

Where:

Fr: Fraud

α : Constanta

$\beta_{1,2,3,4,5,6,7,8,9}$: Regression Coefficient

ε : Error

Table 2. Research Instrument

Variable	Measurement
Pressure	<ul style="list-style-type: none"> I have to pass the exam even if I do plagiarism in my paper assignment I have to pass the exam even if I cheated I cheated on the exam to get top marks I did collaborative cheating to pass the exams with high grades I did plagiarism in my paper assignment due to lack of time I didn't participate in group assignments since I couldn't manage the time to study
Opportunity	<ul style="list-style-type: none"> Lecturers were not careful in checking student assignments; therefore, I did plagiarism Cheating is okay, had it gone undetected The exam invigilators let student's cheat I'm not scared to cheat on exams Lecturers do not check student paper assignments with a plagiarism software The exam invigilator is engrossed in activities other than supervising
Rationalization	<ul style="list-style-type: none"> I didn't hurt anyone when I cheated on the exam If I get caught cheating, no one but me deserved to be punished It is normal for me and my friends to commit academic fraud I was mockingly called a saint for refusing to share my answer during the exam I committed academic fraud to get high grades and considered to be smart I committed academic fraud to get high grades and to make my parents happy
Capability	<ul style="list-style-type: none"> I can control myself when I committed academic fraud I feel neither afraid nor worried when I committed fraud I prepared a strategy, so that I could cheat on a test I could argue if I am considered to be committing academic fraud I asked a friend to help me cheat

	<ul style="list-style-type: none"> • I can handle my surroundings to assist me in cheating
Pancasila's Wisdom	<ul style="list-style-type: none"> • Carry out religious teachings/worship at home and school • Appreciate friends who are worshipping, don't disturb • Friends don't choose ethnic/ethnic backgrounds • Participate in helping friends affected by disaster • Enjoy doing humanitarian activities • Use Indonesian in everyday conversation • Proud of the diversity of Indonesian culture • Always prioritize deliberation when making decisions • Always take advice from friends • Don't force yourself on friends • Likes to use luxury items • Also feel happy about the success of friends • Maintain a balance between rights and obligations
Academic Fraud	<ul style="list-style-type: none"> • I did not cite the sources in my paper assignment • I simply copying my friend's paper assignment • I prepared a cheat sheet for the exam • I used a cheat sheet during the exam • I copied my friend's answer during the exam • I did collaborative cheating during the exam

Source : (Antari & Liska, 2020; Muhsin, et al., 2018)

RESULTS AND DISCUSSION

Data Overview

This research is a survey of undergraduate students in Universitas Pancasila whom have and are currently doing online learning. The survey was conducted online for four weeks in August 2022. There were 390 eligible student which meet criteria to become respondents in this survey spread across all Faculty in Universitas Pancasila. The following are the characteristics of respondents categorized by gender, Students Level, and Faculty - Departement (Table 3).

Table 3. Characteristics of Respondent

Description	Total	(%)
Gender		
Male	185	47.4
Female	205	52.6
Total	390	100
Level		
First Year	140	35.8
Second Year (Sophomore)	115	29.4
Third Year	80	20.5
Fourth Year (Senior)	55	14.3
Total	390	100
Faculty – Departement		
Economic & Business	60	15.4
Engineering	60	15.4
Law	80	20.6
Pharmacy	60	15.4
Communication	70	17.8
Psychology	30	7.69

Tourism	30	7.69
Total	390	100

Source: Data Processed (2023)

The majority of respondents were female at 52.6%, which was not too far beyond male respondents (47.4%). The most junior students participated in this study with a percentage of 35.8%, the remaining followed by sophomore (29.4%), third year students (20.5%) and seniors at 14.3%. Based on Faculty Department, the Law Students participated in 20.5%, follow with Communication undergrad (17.9%), Economic & Business, Engineering and Pharmacy were 15.4%, last Psychology and Tourism were 7,69%.

Validity and Reliability Testing

A validity test is conducted to measure the validity of the questionnaire. Questions on a questionnaire valid when they measure what they are supposed to measure (Ghozali, 2016). The validity test is conducted by counting the correlation between each question item's scores using Pearson's Product Moment. When a correlation indicates a *p*-value of less than 0.05 (5%), this means significant. Therefore, the test is valid.

Reliability refers to the overall consistency of measure in assessing a questionnaire, which is an indicator of the variable. A questionnaire is reliable when one's answers to the questions are consistent and stable over time (Ghozali, 2016). The reliability test is conducted using Cronbach's Alpha Coefficient. A Cronbach's alpha of 0.6 indicates an acceptable level of reliability.

Descriptive Statistics

Then to present descriptive statistics of each variable in this study, we have summarized it in following Table 4. We present these descriptive statistics to provide an overview of the mean, standard deviation, minimum and maximum scores for respondents' answers.

Table 4. Descriptive Statistics (n=390)

Variable	Mean	St. Dev	Min	Max
Pressure	3.120	0.903	1.333	5
Opportunity	1.375	0.428	1	4.35
Rationalization	2.771	1.158	1	6
Capabilitiy	2.472	0.922	1	4.667
Noble Value of Pancasila	2.567	0.840	1	4.2
Academic Fraud	3.292	0.869	1.5	6
Pressure*NobleValue	1.819	0.696	1	3.667
Opportunity*NobleValue	10.304	4.189	2.667	20.25
Rationalization*NobleValue	4.482	1.741	2	8.5

Capabilitiy*NobleValue	8.719	3.591	2.250	14
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Source: Data Processed (2023)

OLS - Regression Analysis

Regression analysis is concerned with the study of one variable's dependence on one or more explanatory variables, according to Gujarati & Porter (2009) with a view to estimating and/or forecasting the (population) mean or average of the former in terms of known and/or fixed (in repeated sampling) values of the latter, with a view to regression analysis. In most cases, regression analysis uses the Ordinary Least Squares (OLS) technique, mainly because it is more intuitive and theoretically straightforward than maximum likelihood. The following Table 5 and 6 present the results of OLS – Regression Analysis of this study:

Table 5. Correlation Analysis

	AcFr	Press	Opport	Ratio	Capab	Noble
AcFr	1.0000					
Press	0.0277	1.0000				
Opport	0.2157**	0.0551	1.0000			
Ratio	0.4124**	0.0891*	0.1322*	1.0000		
Capab	0.0120	0.2112*	-0.028	0.0256	1.0000	
Noble	0.6968**	0.0839	0.0057	0.2068*	0.039	1.0000

Notes : *sig at 5%

Source: Data Processed (2023)

Table 6. Results of Regression Analysis

Variables	Results	Expected Sign	Summary
Constanta	1.268 (0.706)	+/-	-
Pressure (H _{1a})	0.1986 (0.021) **	+	H _{1a} Supported
Pressure*Pancasila (H _{1b})	-0.0212 (0.007) ***	-	H _{1b} Supported
Opportunity (H _{2a})	0.1074 (0.028) **	+	H _{2a} Supported
Opportunity *Pancasila (H _{2b})	-0.0355 (0.006) ***	-	H _{2b} Supported
Rationalization (H _{3a})	0.1737 (0.039) **	+	H _{3a} Supported
Rationalization *Pancasila (H _{3b})	-0.0196 (0.008) ***	-	H _{3b} Supported
Capability (H _{4a})	0.1300 (0.012) **	+	H _{4a} Supported
Capability *Pancasila (H _{4b})	-0.0216 (0.138)	-	H _{4b} Not Supported
Noble Value of Pancasila (M)	-0.6595 (0.001) ***	+/-	-
R-square (R ²) overall		52.72	
F-stat (p-value)		0.000	

Notes: ***, **, * = *p-value significant at 1%, 5%, 10% (one-tail test)*

Source: Data Processed (2023)

DISCUSSION

We now present the results of the structural model and test the proposed hypotheses. As shown in Table 6, almost the causal relationships (hypotheses) in the model are supported. Only 1 (one) hypothesis not supported. The results of the study revealed that pressure has an impact on academic fraud behaviour. The pressure is the factor with the most significant effect on

academic fraud behaviour. This can be seen from its lowest significance level among other variables. Furthermore, based on the Standardized Coefficient, pressure has Beta = 0,1986 which is the most considerable B value. This result indicates that the forces of having to do well in exams, getting higher grades, having no sufficient time to complete the assignment, and failing to work on group assignments because of inability to manage the time impact academic fraud behavior. According to Nurkhin (2018), pressure motivates an individual to commit fraud for financial or non-financial factors. The pressure is when a person feels the need to achieve academic fraud. However, Noble Value of Pancasila reflected ethics moral that is closer to perfect properness (Wira Utami & Purnamasari, 2021). The result showed that Pancasila values can affect a person's attitude and behaviour which can affect the person's performance. The result exhibits that Pressure without the Noble Value of Pancasila has a coefficient value as many as 0.1986. After interaction with the Noble Value of Pancasila, the coefficient value as many as -0.0212, which means there is an decrease in influence as many as 0.177 with negative coefficient at p-value 1%. Means Noble Value of Pancasila weakens the positive influence of Pressure on Academic Fraud (Hypothesis 1b is statistically supported).

The opportunity variable is defined as an opportunities arise as a result of less than optimal supervision, misuse of technology during assignments or exams, and from the influence of peers which causes cooperation by cheating to get the best exam results (Wira Utami & Purnamasari, 2021). Based on Table 6, it can be seen that the p-value of the opportunity variable is 0.028 and is less than 5%, so H_{2a} is supported. H_{2b} examines the effect of the interaction between opportunities and Noble Value of Pancasila, it can be seen from Table 3 that the p-value of 0.006, which is less than 1% proves that the interaction between the two is proven to be significant. Therefore, the findings in H_{2b} have been able to prove research (Dewantara & Nurgiansah, 2021) related to anti-fraud academic through Noble Value of Pancasila.

Testing for the third hypothesis is also by looking at the p-value of the rationalization variable in Table 6, the results show 0.0390 and less than 5%, so the H_{3a} is statistically supported. Rationalization is defined as justification for fraudulent behavior and considers it normal and reasonable to do as long as no major harm is caused. For example, when the exam took place students also cooperated and discussed with each other during the exam and felt not guilty for what they did because they were used to doing that.. These results are in line with research (Lin, 2013; Muhsin, Kardoyo, Arief, et al., 2018; Wira Utami & Purnamasari, 2021). Next is the H_{3b} test, which looks at whether or not there is an interaction effect between the

rationalization variable and Noble Value of Pancasila on the academic fraud. In Table 4, it can be seen that the p-value is 0.008 and is less than 1%, this indicates that the interaction of the two variables is proven to be significant. The reason that can be explained is that although the students responds to rationalization quite moderately and is accompanied by noble values in himself, it does prove that both can reduce the academic fraud.

In Table 6, it can be seen that the p-value of the capability variable is 0.012 and is less than 5%, this result is significant which proves that capability positively affects the academic fraud, hence H_{4a} is supported. The capabilities defined in this study are related to high self-esteem which able to do fraudulent things, is able to see a safe situation and is sure that he can do the cheating, and has or will commit fraud can suppress his guilt and has the ability for other people to commit fraud. These results are in line with findings from prior research (Muhsin, Kardoyo, Arief, et al., 2018; Neva & Amyar, 2021; Nugroho et al., 2023; Walker & Holtfreter, 2015). However, the interaction between capabilities and Noble values of Pancasila is not significant at a p-value of 0.138 which is greater than 5%, so H_{4b} is not supported. This indicates that the interaction of the two variables is not proven to be significant. The reason that can be explained is when the students have higher self-esteem, whether the noble values of Pancasila is in himself, it does not prove that both can reduce the academic fraud. This result is not in line with prior research (Lin, 2013; Wira Utami & Purnamasari, 2021).

CONCLUSION

This study provides evidence that the four components of the fraud diamond are fully proven in perceived to academic fraud among students during online learning in Higher Institution. Pressure, opportunity and rationalization and capabilities which in previous studies proved to have a positive effect on academic fraud were apply in this study. As a university that has a vision based on the noble values of Pancasila, Universitas Pancasila is considered to be a place to conduct the research.

However, from the test results, noble values of Pancasila is proven to be able to become an anti-fraud academic in conditions where there is pressure, opportunity and rationalization which triggers fraud tendencies. High noble values of Pancasila are able to prevent academic fraud as students tend to adhere to moral & ethical behavior during online learning.

This study is inseparable from limitations, the relatively short time of conducting the survey so that there are also relatively few respondents participating, future research can extend the survey time so that it can reach a larger sample, including respondent from another Higher

Institution, also larger respondents such including diploma and postgraduate students. Future research can also add another variables that can trigger academic fraud other than those contained in the fraud diamond, considering that as many as 47.28% of the influence of other factors outside our model has not been tested. Then there are possibilities for future studies by testing in the comprehensive model of students who have and are currently doing online learning in Private and Public University in Indonesia.

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