THE ANALYSIS OF CROWE HOWARTH THEORY TO ELUCIDATE FRAUD FACTORS IN THE ACADEMIC SECTOR

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Abstract
Achieving Social Development Goals (SDGs) in education necessitates equipping university graduates with the essential skills and competencies to emerge as ethical and effective leaders. The character of students, particularly those pursuing finance, can profoundly influence the quality and integrity of future human resources in the financial sector. Academic fraud must not be overlooked since it undermines the Sustainable Development Goals initiative. This study seeks to examine academic dishonesty among students about the attributes of the fraud Pentagon as delineated in Crowe's theory – specifically, academic pressure, opportunity, rationalisation, competence, and hubris. This study employs a quantitative research methodology. This study employs an ex post facto research methodology. This study utilises primary data obtained through a questionnaire survey and analysed using the SmartPLS tool. The research sample consisted of 333 respondents who participated in online learning and assessments. The findings indicate that academic pressure, the opportunity to engage in fraud, and the capacity to devise strategies for academic dishonesty compel students to partake in academic fraud. Simultaneously, rationalisation and hubris exert minimal influence on student academic dishonesty. We propose the following to the relevant parties: This study offers significant insights for educational practitioners regarding the influence of pressure, opportunity, rationalisation, competence, and arrogance on academic dishonesty in online learning and assessments, thereby facilitating the formulation of improved strategies or regulations to mitigate academic fraud among students. This study empirically demonstrates that the components of the fraud pentagon dimensions influenced 71.1% of academic dishonesty among students. Conversely, the remainder is attributed to other variables.
Keywords: *Crowe's Theory, Education, Fraud, SDG's, University*

Abstrak
Pencapaian tujuan pada Sustainable Development Goals (SDGs) dalam pendidikan mengharuskan lulusan universitas dibekali dengan keterampilan dan kompetensi yang memadai untuk menciptakan pemimpin yang beretika dan berintegritas. Karakter mahasiswa, khususnya mereka yang menekuni bidang keuangan dapat sangat memengaruhi kualitas dan integritas sumber daya manusia masa depan di sektor keuangan. Kecurangan akademis tidak boleh diabaikan karena dapat merusak inisiatif tujuan pembangunan berkelanjutan. Studi ini berupaya untuk meneliti ketidakjujuran akademis di kalangan mahasiswa tentang atribut kecurangan pada konsep Pentagon sebagaimana digambarkan dalam teori Crowe yang terdiri dari

tekanan akademis, kesempatan, rasionalisasi, kompetensi, dan kesombongan. Studi ini menggunakan pendekatan penelitian kuantitatif. Studi ini menggunakan metodologi penelitian ex post facto. Studi ini menggunakan data primer yang diperoleh melalui survei kuesioner dan dianalisis menggunakan perangkat SmartPLS. Sampel penelitian terdiri dari 333 responden yang berpartisipasi dalam pembelajaran dan penilaian daring *(online class)*. Hasil penelitian menunjukkan bahwa tekanan, kesempatan dan kompetensi untuk merancang strategi untuk ketidakjujuran akademis memaksa mahasiswa untuk mengambil bagian dalam kecurangan akademis. Secara parsial, rasionalisasi dan kesombongan tidak memberikan terhadap kecurangan akademik mahasiswa. Studi ini menawarkan wawasan penting bagi praktisi pendidikan mengenai pengaruh tekanan, kesempatan, rasionalisasi, kompetensi, dan kesombongan terhadap kecurangan akademik dalam pembelajaran dan penilaian daring, sehingga memudahkan perumusan strategi atau peraturan yang lebih baik untuk mengurangi kecurangan akademik di kalangan mahasiswa. Studi ini secara empiris menunjukkan bahwa komponen dimensi pentagon kecurangan memengaruhi 71,1% kecurangan akademik di kalangan mahasiswa keuangan.

Kata Kunci*:* Kecurangan, Pendidikan, SDGs, Teori Crowe, Universitas

INTRODUCTION

The role of a university is to develop future generations responsible for the growth and prosperity of a country. The bad and good of a nation will be driven by young generations. Generally, a university is expected to form credible high integrity, and morally good students. Unfortunately, as research shows, academic communities are not free of fraud. According to Alpiansah (2017), fraud does not occur in the business environment only, a university is also inseparable from the cases of cheating. Thus, it is of paramount importance to identify the root causes of students' unethical behaviours.

In their study of business majors at seven universities, Morris & Kilian (2007) discovered that a significant number of students who were found to have engaged in academic fraud in high school also confessed to it in college. This is extremely concerning, as students have developed a propensity for academic fraud since their previous education. Cheating may suggest that values that are considered essential to good citizens and good businesspeople have not been instilled (West et al., 2004). Students may believe that academic cheating is permissible, and it is surely very dangerous if left unchecked. Academic fraud can have detrimental effects on both the perpetrator and the educational institution. After concluding their education at the university, students who engage in academic fraud forfeit their intellectual integrity during the job opportunity selection process (Mason, 2006). Furthermore, the working world is also affected by academic misconduct.

Research by Nonis & Swift (2001) indicates that individuals who participate in academic fraud during their undergraduate studies are more predisposed to engage in unethical behaviour or perpetrate fraud in their professional careers. The enumerated behaviours comprise engaging in personal internet browsing during work hours, departing late yet arriving home early, playing video games, taking

excessively prolonged lunch breaks, and exhibiting a sluggish work speed. This is unequivocally highly damaging to a firm. Morris and Kilian (2007) revealed that a considerable proportion of business majors at seven colleges who admitted to academic dishonesty in high school also acknowledged similar behaviour in college. This is highly alarming, as pupils have cultivated a tendency for academic dishonesty from their prior education.

Cheating may suggest that values that are considered essential to good citizens and good businesspeople have not been instilled (West et al., 2004). Students may believe that academic cheating is permissible, and it is surely very dangerous if left unchecked. Academic fraud can have detrimental effects on both the perpetrator and the educational institution. After concluding their university education, students who engage in academic fraud forfeit their intellectual integrity during the job opportunity selection process (Mason, 2006). Furthermore, the working world is also affected by academic misconduct. Nonis and Swift (2001) conducted research that demonstrated that students who engage in academic fraud during their college years are more likely to engage in unethical behaviour or perpetrate fraud in their professional lives. The following behaviours are included in the list: browsing the internet for personal interest during business hours, leaving late but returning home early, playing computer games, taking excessively lengthy lunches, and working at a slow pace. This is undoubtedly extremely detrimental to a business.

Students commit academic fraud due to a variety of factors. The fraud triangle (Cressey, 1950) identifies these factors as rationalisation, opportunity, and pressure. Wolfe & Hermanson (2004) introduced the ability/competence factor to the fraud triangle, which subsequently evolved into the fraud diamond. Furthermore, Horwarth (2010) introduced a new term, the "fraud pentagon." The components are comparable to a fraud diamond; however, they have been enhanced with hubris, resulting in five variables. Irawan (2017) conducted a study on the impact of the pentagon fraud model on the fraudulent behaviours of accounting students at the University of Semarang. The objective of the investigation is to anticipate and elucidate the variables that affect students' conduct. The population of this study consisted of 159 students who were majoring in accounting in 2015. The research demonstrates that academic misconduct is simultaneously and partially influenced by academic pressure, opportunity, rationalisation, capability, and personal ethics.

Another example of research on academic misconduct behaviours in an academic environment is the study conducted by Sasongko et al. (2019) The investigation was conducted at the Accounting Study Program in the Faculty of Economics and Business at Surakarta Muhammadiyah University, where the participants had completed courses in Auditing and Accounting Information System. A total of 110 respondents were involved. The focus of this investigation is the factors that encourage students to engage in academic fraud. This investigation employs the fraud pentagon theory. Arrogance, pressure, opportunity, rationalisation, competence, avarice, need, and exposure are all behavioural factors. The findings of this investigation indicate that opportunity and arrogance are the primary factors contributing to student academic fraud. Student academic fraud is not influenced by

other behavioural factors, such as pressure, rationalisation, competence, avarice, need, and exposure.

In a distinct circumstance, Djaelani et al. (2022) conducted comparable research in an online course. The sample population consisted of students enrolled in the accounting programs at Khairun University and Hein Namotemo Halmahera University of North Halmahera, Ternate, Indonesia, who attended both in-person and online lectures during the academic year 2020/2021. The objective of this investigation is to determine the impact of the Pentagon's fraud dimension, which includes academic pressure, opportunity, rationalisation, ability, and personal ethics, on the conduct of academic fraud students. The findings indicated that academic misconduct is influenced by academic pressure, rationalisation, and ability. Academic falsification is not influenced by personal ethics or opportunity, in contrast.

The researcher is interested in continuing research on academic dishonesty due to the fact that the cause of academic fraud in the academic sector is still the subject of differing results from the preceding research. It is anticipated that this investigation will uncover additional details regarding the factors that contribute to academic dishonesty. Furthermore, the anticipated results of this study are designed to optimise the implementation of the Sustainable Development Goals (SDGs) in the education sector by mitigating each of these elements to reduce academic fraud at universities. We propose that students who achieve success at the university level are more likely to have a high level of integrity, particularly those who aspire to become future finance leaders.

THEORETICAL REVIEW

Financial Students and The Connection to Education in SDG's

The term "financial students" typically refers to students who are pursuing studies in finance or related disciplines. These students usually participate in a curriculum that encompasses subjects like financial markets, investments, corporate finance, financial analysis, accounting, and economic principles. Individuals can choose to pursue degrees at several levels, including undergraduate, graduate, or postgraduate studies, based on their job objectives and personal interests. Financial students frequently aim to acquire expertise and understanding in effectively managing and evaluating financial assets, making well-informed investment choices, and comprehending the wider economic environment. Finance students possess the knowledge and skills to contribute significantly to the progress of social development objectives by utilising their understanding of financial systems and their capacity to analyse and impact economic choices. Finance students can make significant contributions to social development goals through various means:

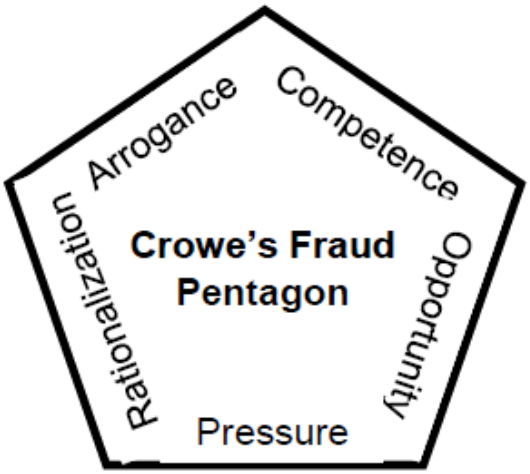
Finance students can contribute to sustainable development by acquiring knowledge about and lobbying for investments in environmentally conscious enterprises, renewable energy, and sustainable infrastructure. They have the ability to promote the incorporation of environmental, social, and governance (ESG) aspects into investment decision-making processes. Additionally, finance students have the opportunity to contribute to the broadening of financial services availability for marginalised and underserved communities. They have the ability to back efforts that advance knowledge and understanding of financial matters, provide small-scale

financial services, and create financial products and offerings that are accessible and suitable for disadvantaged areas. Furthermore, finance students have the opportunity to participate in impact investing, a practice that entails making investments with the intention of producing both favourable social or environmental outcomes and financial gains. They have the ability to evaluate the social and environmental impact of investment opportunities and promote investments that are in line with social development objectives. Further, finance students have the ability to promote the adoption of ethical business practices and the integration of corporate social responsibility (CSR) activities into the operations of organisations. They possess the ability to examine the financial consequences of corporate social responsibility (CSR) initiatives and assist firms in formulating plans that generate mutual benefits for both shareholders and society.

Fraud Pentagon Theory from Crowe Howarth

Fraud Pentagon Theory or also known as Crowe's fraud pentagon theory is a theory that explores more deeply the factors that cause fraud. This theory was introduced by Horwarth (2010). The fraud pentagon theory is an extension of the fraud triangle, which is the previous concept proposed by Cressey (1950). The concept of fraud pentagon is visualised in Figure 1.

Figure 1. Fraud Pentagon



Source: (Horwarth, 2010)

According to this theory, fraud is caused by pressure, opportunity, rationalisation, competence, and arrogance. The five elements are explained below:

(1) Pressure

Wolfe & Hermanson (2004) explained that pressure is when someone wants or has to cheat. When associated with academics, academic dishonesty can be a strong insistence contained in a student both from him and from the environment to achieve certain goals caused by the many demands such as pressure from parents and peers or task that must be done too hard.

(2) Opportunity
Albrecht et al. (2011), define the opportunity as the situation in which an individual perceives that they possess a combination of circumstances and circumstances that enable them to engage in academic dishonesty without being detected. In this research, an opportunity arises, whether intentionally or unintentionally, in situations that compel an individual to commit academic fraud. In other words, opportunity establishes an opportunity to engage in the activity. The more opportunities they have, the greater the likelihood and duration of engaging in fraudulent activities.

(3) Rationalisation
The process of rationalisation involves substituting the genuine reason for one that is reasonable or socially acceptable for one's actions. In other words, rationalisation enables fraudsters to perceive their unlawful actions as beneficial. It can be linked to the concept that rationalisation is a process that students engage in to justify their wrongdoing in order to be socially acceptable and avoid being chastised for substituting the genuine reason when it is associated with academic fraud (Abayomi 2016). Sasongko et al. (2019) observe that students who engage in academic fraud are perpetually seeking justification by asserting that academic fraud is permissible for a variety of reasons. Before engaging in fraudulent behaviour, it is necessary to adopt a morally permissible attitude or rationalisation. In other words, rationalisation enables the perpetrator to perceive illicit actions as permissible.

(4) Competence
Competence is the capacity to manipulate social situations for personal gain, devise concealment strategies, and disregard internal controls, as defined by Albrecht et al. (2011).,

(5) Arrogance
The attribute of superiority in relation to the rights of individuals and the belief that internal controls and company policies do not apply to them is known as arrogance (Albrecht et al., 2011).

RESEARCH METHODOLOGY

Quantitative research was implemented in this research. The research design employed in this investigation is ex post facto. Students pursuing bachelor's and master's degrees in finance and accounting at a private university in West Nusa Tenggara comprise the demographic of this study. 2.500 financial pupils are currently enrolled in university, according to the academic data. Convenience sampling, which is also referred to as non-probability sampling, was implemented in this investigation. The research samples are restricted to students who completed their coursework and examinations online. This is due to the fact that these students are regarded as having a comprehensive understanding of the university's teaching and learning process, including both online and offline methods. 333 respondents comprise the sample size of this investigation. The sample is determined in accordance with Krejcie & Morgan (1970).

Krejcie assumed a 5% error when calculating the sample size. Therefore, there is a 95% confidence level in the population of the sample that was obtained. Primary and secondary data are employed in this investigation. The respondents' responses to online surveys serve as the primary source of data for this investigation.

The SmartPLS Version 3.2.9 is used to evaluate the collected results. In this investigation, secondary data are obtained from a variety of sources, including government publications, websites, books, journals, articles, and presentations by certain researchers. The data for this study were obtained through an electronic survey conducted using Google Form Questionnaire. The questionnaire was distributed to 333 respondents via Google Form, and all of them were collected and analysed. This method is more relevant and convenient than the conventional paper-and-pencil methods.

Table 1. Likert Scale of Research

Response	Score
Strongly Disagree	1
Disagree	2
Somewhat Disagree	3
Neutral	4
Somewhat Agree	5
Agree	6
Strongly Agree	7

Source: Hair et al. (2020)

In this study, the variables of the online survey are assessed using a seven-point Likert scale. Hair et al., (2020) assert that the more points we employ, the more precise the assessment of the degree of accord or disagreement with a statement becomes.

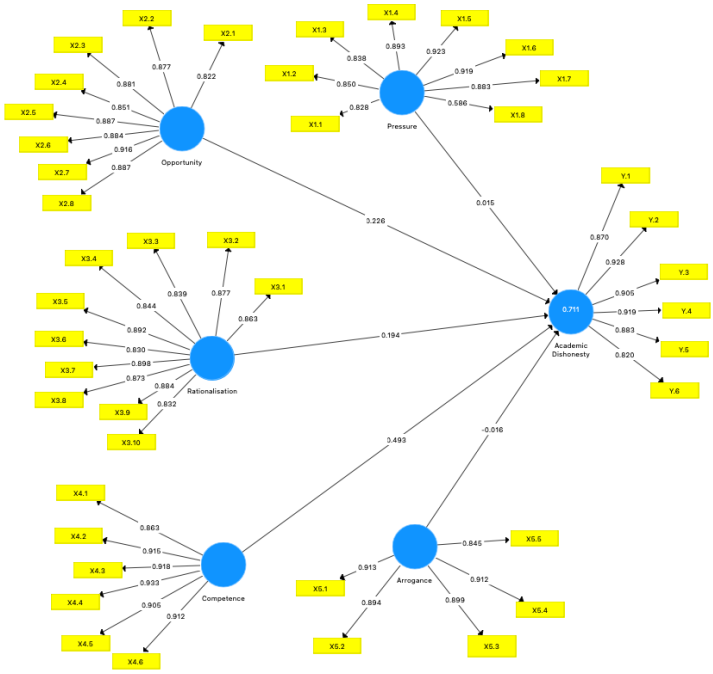
RESULT AND DISCUSSION

Convergent Validity Test

The convergent validity test assesses the strength of the association between the construct and latent variables (Sitinjak & Oktris, 2022). Convergent validity assesses the quality of a measurement instrument, often comprising a series of question-statements, according to Kock (2020). A measurement instrument exhibits strong convergent validity when respondents interpret the question-statements (or other measures) related to each latent variable in accordance with the designers' intended meaning.

Convergent validity is achieved when the items within a particular measure align to accurately reflect the underlying construct, as elucidated by Henseler et al. (2015). The average of the squared loadings of each indicator linked to a construct is utilised to compute the AVE. Convergent validity is statistically confirmed when the Average Variance Extracted (AVE) surpasses 0.50. The convergent validity test result for this research is shown in Figure 2.

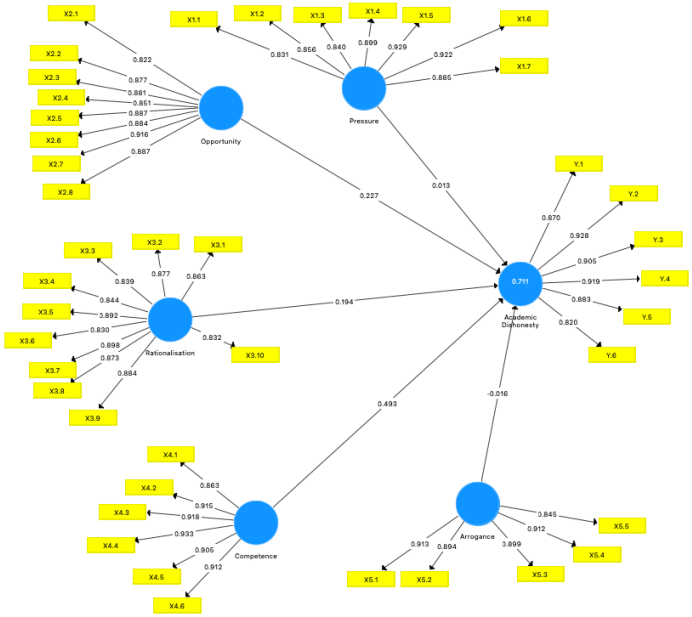
Figure 2. Convergent Validity Test Model 1



Source: Processed Data SmartPLS (v.3.2.9).

The loading factor for the first order has not met the convergent validity, as indicated by the output in the path chart above. The indicator value must exceed 0.7. One indicator, X1.8, remains below 0.7 with a value of 0.586. Dropping this data from the data analysis process is necessary. The invalid indicator must be removed before the data is processed for the second time. Figure 3 illustrates the convergent validity test outcome subsequent to the removal of the invalid indicator.

Figure 3. Convergent Validity Test Model 2



Source: Processed Data smartPLS (v.3.2.9).

The loading factor has satisfied the convergent validity criteria, as evidenced by the output in the path chart above after being dropped, as all indicators are already greater than 0.7. It also indicates that there is a strong correlation between each assessment point (indicator) and its construct. Based on the convergent validity test, only X1.8 in pressure is invalid with the outer loading 0.586, the rest are valid because the outer loading more than 0.7.

Discriminant Validity Test

The principle that various construct measurements should not exhibit a strong correlation is the focus of the discriminant validity test. Fornell & Larcker (1981) define discriminant validity as the degree to which specific constructs within a single model are distinct. Therefore, a construct should share a greater degree of variance with its measures than with other constructs, and the variance resulting from measurement error should be less than the variance explained by the construct. Square roots of AVE and/or cross loadings tests are typically employed to assess the discriminant validity of a PLS model. Table 2 displays the results of the discriminant validity test.

Table 2. Cross Loading Value

Indicator	Academic Dishonesty	Pressure	Opportunity	Rationalisation	Competence	Arrogance
Y.1	**0,870**	0,422	0,558	0,657	0,709	0,614
Y.2	**0,928**	0,482	0,629	0,704	0,761	0,651
Y.3	**0,905**	0,476	0,628	0,705	0,741	0,640
Y.4	**0,919**	0,542	0,715	0,723	0,772	0,697
Y.5	**0,883**	0,442	0,590	0,663	0,675	0,627
Y.6	**0,820**	0,551	0,740	0,709	0,644	0,686
X1.1	0,493	**0,831**	0,582	0,472	0,490	0,416
X1.2	0,462	**0,856**	0,632	0,546	0,433	0,511
X1.3	0,481	**0,840**	0,648	0,576	0,443	0,505
X1.4	0,473	**0,899**	0,620	0,522	0,480	0,434
X1.5	0,515	**0,929**	0,677	0,558	0,497	0,486
X1.6	0,518	**0,922**	0,655	0,558	0,504	0,475
X1.7	0,427	**0,885**	0,567	0,524	0,441	0,416
X2.1	0,752	0,574	**0,822**	0,758	0,758	0,714
X2.2	0,578	0,633	**0,877**	0,679	0,576	0,547
X2.3	0,633	0,620	**0,881**	0,680	0,627	0,597
X2.4	0,690	0,573	**0,851**	0,755	0,722	0,710
X2.5	0,570	0,641	**0,887**	0,635	0,526	0,542
X2.6	0,576	0,642	**0,884**	0,632	0,543	0,558
X2.7	0,612	0,669	**0,916**	0,695	0,557	0,601
X2.8	0,619	0,648	**0,887**	0,663	0,555	0,553
X3.1	0,630	0,527	0,705	**0,863**	0,669	0,729
X3.2	0,658	0,538	0,709	**0,877**	0,713	0,723
X3.3	0,637	0,541	0,696	**0,839**	0,673	0,640
X3.4	0,675	0,517	0,687	**0,844**	0,762	0,741

Indicator	Academic Dishonesty	Pressure	Opportunity	Rationalisation	Competence	Arrogance
X3.5	0,726	0,561	0,685	**0,892**	0,733	0,727
X3.6	0,663	0,517	0,664	**0,830**	0,716	0,628
X3.7	0,693	0,538	0,719	**0,898**	0,727	0,752
X3.8	0,738	0,507	0,656	**0,873**	0,787	0,760
X3.9	0,683	0,532	0,687	**0,884**	0,730	0,781
X3.10	0,629	0,483	0,626	**0,832**	0,717	0,772
X4.1	0,696	0,399	0,581	0,728	**0,863**	0,803
X4.2	0,724	0,486	0,628	0,781	**0,915**	0,773
X4.3	0,734	0,497	0,644	0,758	**0,918**	0,742
X4.4	0,765	0,508	0,653	0,761	**0,933**	0,768
X4.5	0,755	0,512	0,685	0,786	**0,905**	0,804
X4.6	0,729	0,506	0,641	0,753	**0,912**	0,788
X5.1	0,660	0,477	0,646	0,765	0,739	**0,913**
X5.2	0,693	0,528	0,660	0,787	0,826	**0,894**
X5.3	0,699	0,540	0,694	0,802	0,790	**0,899**
X5.4	0,637	0,424	0,584	0,729	0,752	**0,912**
X5.5	0,581	0,364	0,507	0,656	0,717	**0,845**

Source: Processed Data smartPLS (v.3.2.9)

Reliability Test

The reliability results for this research are presented in Table 3.

Table 3. Reliability Test

Variable	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Academic Dishonesty	0.946	0.948	**0.957**	**0.789**
Pressure	0.952	0.953	**0.960**	**0.776**
Opportunity	0.957	0.959	**0.963**	**0.767**
Rationalisation	0.962	0.963	**0.967**	**0.745**
Competence	0.957	0.958	**0.966**	**0.824**
Arrogance	0.936	0.939	**0.951**	**0.797**

Source: Processed Data smartPLS (v.3.2.9).

R-Square Test

The results of R-Square test for this research are presented in Table 4.

Table 4. R Square Test

	R-Square	R-Square Adjusted
Academic Dishonesty	0.711	0.706

Source: Processed Data smartPLS (v.3.2.9).

The value of R-Square is 0.711, as indicated by the aforementioned data. This value indicates that academic dishonesty is influenced by pressure, opportunity, rationalisation, competence, and hubris in 71.1% of cases, while the remaining cases are influenced by other factors.

Q-Square Test

The results of Q-Square test for this research are presented in Table 5.

Table 5. Q Square Test

Variables	SSO	SSE	Q^2 (=1-SSE/SSO)
Academic Dishonesty	1998,00	891,71	**0,55**
Arrogance	1665,00	1665,00	
Competence	1998,00	1998,00	
Opportunity	2664,00	2664,00	
Pressure	2331,00	2331,00	
Rationalisation	3330,00	3330,00	

Source: Processed Data smartPLS (v.3.2.9).

The value of Q Square > 0 is indicative of the predictive relevance of exogenous construct variables for endogenous construct variables, as indicated by the aforementioned data.

F-Square Test

F-Square values of 0.02, 0.15, and 0.35 are indicative of small, medium, and large effects of the exogenous latent variables, respectively (Cohen, 2013). Table 6 displays the F-Square test results for this investigation.

Table 6. F-Square Test Result for Academic Dishonesty

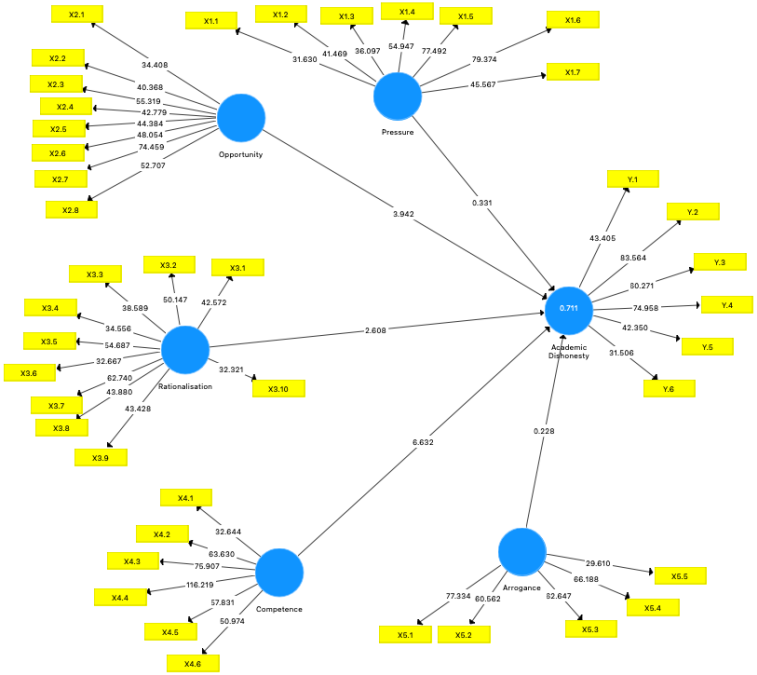
Arrogance	Competence	Opportunity	Pressure	Rationalisation
0,00	0,18	0,05	0,00	0,02

Source: Processed Data smartPLS (v.3.2.9)

Hypotheses Analysis

The results used for hypothesis calculation are presented in Figure 4.

Figure 4. Hypothesis Test Result



Source: Processed Data smartPLS (v.3.2.9).

Based on the path figure above, the results of the P values hypothesis testing and the original sample are presented in Table 7.

Table 7. Hypothesis Testing Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	Conclusion
Pressure -> Academic Dishonesty	0.013	0.015	0.041	0.331	0.741	Rejected
Opportunity -> Academic Dishonesty	0.227	0.227	0.058	3.942	0.000	Accepted
Rationalisation -> Academic Dishonesty	0.194	0.199	0.075	2.608	0.009	Accepted
Competence -> Academic Dishonesty	0.493	0.487	0.074	6.632	0.000	Accepted
Arrogance -> Academic Dishonesty	-0.016	-0.018	0.071	0.228	0.820	Rejected

Source: Processed Data smartPLS (v.3.2.9)

The Influence of Pressure on Academic Students' Dishonesty Behaviour

The results of this study demonstrate that academic dishonesty among students is not affected by pressure. Although students endure academic pressure throughout their education, they abstain from committing academic dishonesty. The results of this study align with previous research by Alpiansah (2017) and Oktarina (2021) which contends that academic dishonesty is unaffected by pressure.

The study indicates that academic dishonesty is not affected by pressure, suggesting that pressure is not a significant factor influencing students' dishonesty in online education and assessments. Thus, it may be inferred that the results of this study do not support one aspect of the Pentagon's fraud hypothesis, which suggests that academic dishonesty may be induced by pressure.

The Influence of Opportunity on Academic Students' Dishonesty Behaviour

The findings of this investigation indicate that academic students' dishonesty is influenced by their opportunities. It suggests that the greater the opportunity, the more academic dishonesty will be observed. This research remains consistent with the prior research conducted by Darwati (2019) and Utami & Adiputra (2021).

The dishonesty of academic students is influenced by opportunity, suggesting that opportunity is one of the primary factors contributing to academic dishonesty. It also implies that the act of academic dishonesty creates a situation that is conducive to cheating, thereby encouraging students to engage in such behaviour. The opportunity to cheat may manifest in the form of a feeble exam supervision system, insufficiently stringent application of sanctions, or suboptimal utilisation of teaching

and learning facilities. Consequently, it can be inferred that the study's findings may support one of the dimensions of the pentagon's fraud theory, which posits that opportunity may be a contributing factor to academic dishonesty in online examinations (Wolfe & Hermanson, 2004).

The Influence of Rationalisation on Academic Students' Dishonesty Behaviour

The test results indicate that the dishonesty of academic students is significantly influenced by rationalisation. The likelihood of perpetrating fraud increases as the rationalisation of cheating among students increases. The findings of this study are in agreement with those of previous researchers, including Alpiansah (2017), Darwati (2019), Rafnhar (2021), Utami & Adiputra (2021), and Djaelani et al. (2022).

This investigation concludes that academic students' dishonesty is preceded by rationalisation. Students continue to believe that their teachers are unjust, that they treat brilliant and less intelligent students differently, that they do not genuinely care whether their students have comprehended the material, and that cheating is a common occurrence. This belief leads to the rationalisation of academic dishonesty. Consequently, this investigation demonstrates that rationalisation is one of the fundamental causes of fraudulent conduct in online examinations and instruction.

The Influence of Competence on Academic Students' Dishonesty Behaviour

The findings of this investigation indicate that academic students' dishonesty is influenced by their level of competence. It suggests that the anticipated level of academic dishonesty is high when students demonstrate a high level of proficiency in deception. This research is also consistent with the prior research conducted by Darwati (2019), Djaelani et al. (2022), Rafnhar (2021) and Utami & Adiputra (2021).

This research can elucidate that student who were able to think of ways to commit academic dishonesty based on the given opportunity, was able to hide and use electronic devices during the online exams, had their own strategies for committing academic dishonesty on the online exam, asked friends to help them in cheating, and was able to handle their surroundings to assist them in academic dishonesty. Additionally, students felt no remorse for committing academic dishonesty. The academic dishonesty behaviours of students during online teaching and examinations are influenced by all these indicators.

The Influence of Arrogance on Academic Students' Dishonesty Behaviour

Academic students' dishonesty is not influenced by their arrogance, as indicated by the findings of this investigation. It suggests that the following are not suitable justifications for students to engage in academic dishonesty: the extraordinary power to do so, insecurity regarding their academic grade, the desire to achieve more and be noticed by others, the confidence that results from cheating, and the fact that cheating on the online exam is not a cause for concern. This research is consistent with the results of Rafnhar (2021), which also revealed that academic students' dishonesty in online examinations and class learning is not influenced by hubris.

CONCLUSION

Students studying finance have a significant opportunity to fight academic dishonesty in their academic environment. Here are some examples of how they can help the education sector achieve social development goals. Students studying

finance should take an active role in encouraging their colleagues to value academic integrity. They can hold conversations about the moral ramifications of plagiarism and cheating, as well as promote an honest and moral culture inside their school. Setting an Example: Students majoring in finance can set an example for others by not participating in any kind of plagiarism or cheating themselves and by regularly following the rules on academic integrity. Setting a good example for their peers to follow by acting honourably in their own academic work. Teachers, academic integrity offices, university officials, and other appropriate authorities should be contacted by finance students in the event that they suspect any occurrence of academic dishonesty. They contribute to upholding the honour of their academic community and guaranteeing that each and every student takes responsibility for their activities by doing this.

Finance students can encourage the prevention of academic dishonesty by taking part in campaigns that inform students about the negative effects of plagiarism and cheating. In order to prevent academic misconduct, they can cooperate with faculty members to create and put into practice initiatives like adding integrity-related themes to the curriculum or hosting workshops on ethical behaviour. Furthermore, by employing technology, finance students can identify and stop academic dishonesty. In addition to pushing for the use of safe online assessment tools that reduce exam and quiz cheating, they can utilize plagiarism detection software to spot instances of duplicate content in academic papers and reports. In a way that complies with academic integrity requirements, finance students can promote cooperation and knowledge exchange among their peers. Students can lessen the temptation to turn to dishonest methods to excel academically by creating a supportive learning atmosphere where they feel comfortable asking for assistance and exchanging ideas. The final strategy is to actively participate in conversations regarding ethical issues that arise in both academia and the banking industry. They can get a deeper comprehension of ethical concepts and apply them to their academic work and future professions in finance by critically analysing case studies from the real world and moral conundrums.

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