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An Integrated Model to Predict Cheating on Online Exam Among Accounting Students

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ABSTRACT

The purpose of this study is to empirically examine a model of cheating behavior of accounting students on online exams to determine the factors that influence the intention of accounting students to cheat on online exams. Based on the literature review, the factors that influence the intention of accounting students to cheat on online exams are identified in the scope of Ethics Theory (deontological and teleological evaluation), Theory of Planned Behavior, and Islamic Religiosity. The data were obtained from an online questionnaire survey distributed to Accounting students. The data were analyzed using PLS - SEM. The results of data analysis show that perceived behavioral control, subjective norm, attitude, and perceived benefits have a positive effect on the intention to cheat on online exams. Furthermore, the results show that Islamic religiosity can be a deterrent factor for accounting students for cheating on online exams. The model proposed in this study will help accounting lecturers in universities to be able to minimize or to prevent cheating among accounting students on online exams.

KEYWORDS: Accounting; Cheating; Ethics Theory; Islamic Religiosity.

INTRODUCTION

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Crimes in the financial sector have occurred repeatedly and have caught the world's attention. The WorldCom and Enron cases are big cases of high-level financial scandals that have given a bad impact on the image of accountants (auditors) in the world. Indonesia, a developing country, cannot be separated from various financial crimes that involve accountants, both state accountants and public accountants. In recent years there have been several cases of financial crimes involving large companies and accounting firms in Indonesia, for example PT. Jiwasurya and PricewaterhouseCoopers (Dahono, 2019), PT Garuda Indonesia and BDO International Limited (CNN Indonesia, 2019), profit markup by PT Kimia Farma and audit failure of PT Indosat's financial statements (Aripratiwi et al., 2017) and others. Fraud committed by executives and top management has caused the greatest loss, with more than 65% of them holding undergraduate or postgraduate degrees (Association of Certified Fraud Examiner, 2014). Furthermore, a study conducted by the Association of Certified Fraud Examiners found that fraudsters with postgraduate degree caused a median loss of USD 200,000 bigger than fraudsters with high school degree which caused a loss of USD 80,000 (Association of Certified Fraud Examiner, 2020). It also happened in Indonesia that frauds committed by fraudsters with higher level of education will result in greater losses than fraudsters with the low one (Sriyana et al., 2017). This is interesting, because as a matter of fact, educated people are expected to show an educated personality that is far from bad behavior.

Given the high profile finance and accounting frauds of the past decade, there is a lot of interest in the relationship between this increase in classroom cheating and unethical behavior in the workplace (Choo & Tan, 2009). Students who cheat will tend to be dishonest in the world of work (Lawson, 2004; Ma, 2013; Nonis & Swift, 2001), and perpetuate the same unethical behavior in the workplace in the future (Carpenter et al., 2004; Rakovski & Elliot, 2007). Cheating is a form of academic dishonesty which is a pervasive phenomenon in universities (Ledesma, 2011), and becomes a serious phenomenon among students in universities (Young, 2013). Cheating on exams is an essential issue to study and to tackle because it reflects students' ethical attitudes (Ismail & Yussof, 2016). Cheating on exams is clearly an unethical academic behavior, where the implications go beyond the academic context due to the possibility that students whose cheating are uncontrolled will continue to act unethically when they join the work environment (Nonis & Swift, 2001).

Several studies on the factors that influence academic cheating have been conducted using Theory of Planned Behavior (TPB), including a study of Ibanez, (2020) with a sample of third or fourth year college students, a research of Hendy & Montargot, (2019) with a sample of business school students in France, a research of Lonsdale, (2016) with a sample of Undergraduate students at a medium-sized Midwestern university, a research of Czupala et al., (2015) with a sample of students from several European and American countries, a research of Hsiao & Yang, (2011) with a sample of business students in Taiwan, a research of Stone et al., (2009, 2010) with a sample of marketing and management students in USA, and a research of Alleyne & Phillips, (2011) with a sample of university students in Barbados. Although there have been several previous studies on cheating utilized the TPB, this study is essential because of the following reasons:

1. This research integrates the TPB with the ethics theory developed by Hunt & Vitell, (1986). Other previous research such as research conducted by Hendy & Montargot, (2019); Hsiao & Yang, (2011); Ibanez, (2020); Lonsdale, (2016) have not considered a crucial factor of ethics. Nonetheless, other research conducted by Alleyne & Phillips, (2011); Czapala et al., (2015) have integrated ethics theory from the perspective of deontological theories (moral obligation) but not yet considered it from the perspective of teleological theories. This study integrates the perspective of teleological theories (perceived benefit).
2. This research will focus on the context of cheating on online exams in online classes, not on offline or face-to-face exams. This is to fill the gap in previous research which was dominated in the context of offline classrooms (Alleyne & Phillips, 2011; Hendy & Montargot, 2019; Hsiao & Yang, 2011; Ibanez, 2020; Stone et al., 2009). During the Covid-19 period, class learning and examinations at Indonesian universities were carried out online (Fachriansyah, 2020). Exam cheating is a significant worry on universities during Spring 2020, as colleges and universities throughout the world begin to close their doors to help combat COVID-19 spread (Nguyen et al., 2020). The use of technology with the internet (such as online exams) makes it easier for students to steal and cheat, or to otherwise deceive and defraud others (Uzun & Kilis, 2020).
3. This study also considers the Islamic religiosity of students and places it as a deterring factor. Different religions such as Catholic, Christianity, Islam, and others have different beliefs (Rehman & Shabbir, 2010). In this regard, this research focuses on religiosity from an Islamic perspective. In addition, the results of several previous studies found that the effect of religiosity and students' intention to cheat showed inconsistent results (Mensah & Gbettor, 2018). Several studies in the accounting field have also found an important role for religiosity, such as auditor independence (Saputri & Nur, 2020), accounting student career (Fikrianoor et al., 2021), and E-book piracy by accounting students (Anggraeni & Kholid, 2020). Furthermore, accounting research in the workplace found that religiosity could reduce the likelihood of unethical behavior. Religiosity affects the abnormal decrease in audit report lag (Al-Ebel et al., 2020); religiosity affects US accountant ethical standards (Keller et al., 2007), CEOs who are religious and have accounting expertise are less likely to do earnings management (Baatwah et al., 2020).
4. This study uses a sample of accounting students. This is based on the fact that in a company, the accounting department is the riskiest department for committing fraud (14%) with the median loss reaching USD 212.000 (Association of Certified Fraud Examiner, 2018). It is much more crucial in the situation of accounting students, as they will be the future accountants of corporations and will be in positions of trust as a result (Ismail & Yussof, 2016)

Based on the explanation above, this study will integrate the TPB, ethics theory, and Islamic religiosity in explaining the intention of accounting students to cheat on online exams.

Theory of Planned Behavior (TPB) and Cheating on Online Exams

TPB has been widely used in explaining unethical behavior, for example in the context of plagiarism and cheating (Hendy & Montargot, 2019; Makarova, 2019; Maloshonok & Shmeleva, 2019; Uzun & Kilis, 2020), digital piracy (Hati et al., 2019; Phau et al., 2014), and financial fraud (Awang et al., 2016; Carpenter & Reimers, 2005). TPB is developed by Ajzen, (1985, 1991), as an improvement of Theory of Reasoned Action (TRA) (Fishbein & Ajzen, 1975). TPB proposed that perceived behavioral control, subjective norm, and attitude all influence an individual's intention to perform a behavior (Ajzen, 1991).

Attitude reflected feelings of favorableness or unfavorableness toward performing a behavior (Ajzen, 1991). Many students have the perception that academic dishonesty (such as cheating on online exam) is an acceptable behavior (Nonis & Swift, 2001). With these conditions, students will tend to have a greater intention to cheat on exams. That is to say, students with a favorable attitude toward cheating will have a greater intention of cheating on the exam than students with an unfavorable attitude. Previous research in the context of academic dishonesty found the effect of attitude on intention (Czupala et al., 2015; Ibanez, 2020; Uzun & Kilis, 2020). Based on this explanation, the proposed hypothesis is as follows:

H1: Attitude toward cheating positively influences the intention to do cheating on online exam

A person's perception of how easy or challenging it is to perform a behavior is known as Perceived Behavioral Control (Ajzen, 1991). If individuals believe that they do not have the opportunity and resources to perform certain behaviors, they will not have a strong intention to do certain behaviors. In general, the more resources and opportunities yet the fewer obstacles faced, the greater the perceived behavioral control (Ajzen & Madden, 1986). In the context of cheating on online exams, this means that if students believe that they have the opportunity and resources to cheat, the students will have a greater intention to cheat on online exams. Previous research has found a positive influence of perceived behavioral control on intention to do unethical behavior (Czupala et al., 2015; Ibanez, 2020; Maloshonok & Shmeleva, 2019). Based on this explanation, the proposed hypothesis is as follows:

H2: Perceived behavioral control positively influences the intention to do cheating on online exam

Subjective norm is also a key factor influencing intention and it is a social component in the TPB model (Ajzen, 1991). Subjective norms are individual perceptions about how important people perceive behavior in question, and whether they will support the individual to do the behavior in question or not (Ajzen, 1991). External motivator could be one of the reasons for students to do academic cheating (Dejene, 2021). This important person can be a parent, family member, friend whose support or disapproval will influence behavior (Fishbein & Ajzen, 1975). Student also implies that students frequently model their behavior after what they perceive other students to do (Vučković et al., 2020). Students cheat because they think their peers do that as well (Vučković et al., 2020). In the context of cheating on online exams, if people who are considered important are giving an approval for student's cheating, students will have a high intention of cheating on online exams. Several studies in the context of academic cheating have found a positive effect of subjective norm on intention (Alleyne & Phillips, 2011; Czupala et al., 2015; Hendy & Montargot, 2019; Riemenschneider et al., 2011; Stone et al., 2010). Based on this explanation, the proposed hypothesis is as follows:

H3: Subjective norm positively influences the intention to do cheating on online exam

Islamic Religiosity and Cheating on Online Exams

At both the individual and community levels, religion is one of the most universal and influential social institutions, influencing people's behavior, attitudes, and values (Alam et al., 2012). Religiosity is defined as a belief in God and a commitment to follow God's rules in all aspects of life (Mcdaniel & Burnett, 1990). As a result, Islamic religiosity can be defined as a commitment to believe in Allah SWT and to behave and act in accordance with Allah SWT's established Islamic sharia. Individuals' attitudes and behaviors reflect their religious beliefs. As a result, the degree to which religion influences an individual's attitude and behavior is determined by that individual's religiosity (Sood & Nasu, 1995). In the Muslim world, Islamic religiosity influences individual decisions and practices (Alam & Sayuti, 2011). Islamic values

will make human life peaceful, fair, prosperous, and able to create a harmonious and humane social order (Faisol & Afiqoh, 2020).

Islam is not only a religion but also a way of life, in other words Islam guides Muslims (people who are Muslim) in all aspects of life (Alam et al., 2012). Islamic Religiosity in this study acts as a preventive factor. In this regard, as a religion that guides life, Islam guides Muslims to prevent prohibited actions, one of which is cheating on exams. Therefore, Muslims with a high level of religiosity will avoid cheating on exams. An avoidance of cheating on exam can be shown through negative attitude toward cheating and intention not to cheat during the exam. Several studies have found that the greater the level of individual religiosity, the lower the tendency to cheat (Bloodgood et al., 2008; Burton et al., 2011). Other studies found that religiosity influences attitude toward behavior (Alam et al., 2012; Obeid & Kaabachi, 2016). Based on this explanation, the proposed hypothesis is as follows:

H4: *Islamic religiosity negatively influences the intention to do cheating on online exam*

H5: *Islamic religiosity negatively influences attitude toward cheating*

Ethics Theory and Cheating on Online Exams

Cheating on online exam is included in academic dishonesty which is also part of unethical behavior. In this regard, many studies in the context of ethical behavior use the ethical decision-making model as a basic model, or include ethical factors in their studies (Yoon, 2011). One of the widely-used ethical decision-making model is the ethical decision model developed by Hunt & Vitell, (1986). This model is actually a general theory of marketing ethics, but has been widely used in the research outside the scope of marketing ethics, such as research of Hati et al., (2019); Yoon, (2012). The theory suggests that the reasoning processes used by individuals in their ethical judgments are determined by teleological and deontological evaluations (Hunt & Vitell, 1986). Teleological evaluation contains the consequences that will be felt from each alternative (behavior in question), and the possibility that each consequence will occur for each stakeholder group (Hunt & Vitell, 1986). In other words, teleological evaluation is the expected result of an action, and one that represents teleological evaluation is the perceived benefit (Yoon, 2011).

Perceived benefits are beliefs about the positive consequences of doing a behavior (for example cheating on online exam) (Arli et al., 2018; Yoon, 2011). Perceived benefits in the context of cheating on online exams, for example the easiness to complete exams with good scores and pass the subjects. People's attitudes are formed by their past experiences as well as an assessment of the behavior's potential positive and negative consequences (Czupala et al., 2015). The more someone believes in perceived benefits, the more likely they will have a positive attitude toward behavior (Arli et al., 2018; Yoon, 2011). Several studies in the context of unethical behavior have found effect of perceived benefits on attitude, for example in the context of e-textbook piracy (Su et al., 2011) and digital piracy (Yoon, 2011). In addition, perceived benefits as a representation of teleological evaluations can influence intention because individuals may have the perception to choose the most beneficial alternative rather than the most ethical one (Hunt & Vitell, 1986). Jannah & Kholid, (2020); Yoon, (2011) found the positive effect of perceived benefits on the intention to perform unethical behavior.

H6: *Perceived benefit positively influences attitude toward cheating*

H7: *Perceived benefit positively influences intention to do cheating on online exam*

Deontological evaluation is a process of assessing behavior by comparing it to a set of deontological norms, which represent personal values or rules of conduct (Hunt & Vitell, 1986). The moral obligation is one that represents a deontological evaluation (Arlı et al., 2018). Moral obligation can encourage predictive ability of TPB in the context of academic dishonesty (Alleyne & Phillips, 2011). Moral obligation is a feeling of guilt or a personal obligation to do or not to do a certain behavior (Cronan & Al-Rafee, 2008). Moral obligation can influence the intention to carry out academic dishonesty (Alleyne & Phillips, 2011; Fitriasih et al., 2019; Kam et al., 2018). In addition, subjective norm is a function of normative belief products and the motivation of individuals to follow referents. Because of moral obligation is a normative ethical standard that can serve as a foundation for personal normative beliefs, moral obligation can affect subjective norms (Karahana & Kayabasi, 2019; Yoon, 2011). Based on this explanation, the proposed hypothesis is as follows:

H8: Moral obligation negatively influences intention to do cheating on online exam

H9: Moral obligation negatively influences subjective norm

Based on this explanation, Figure 1 presents the proposed integrated model which explains the intention of accounting students to cheat on online exam.

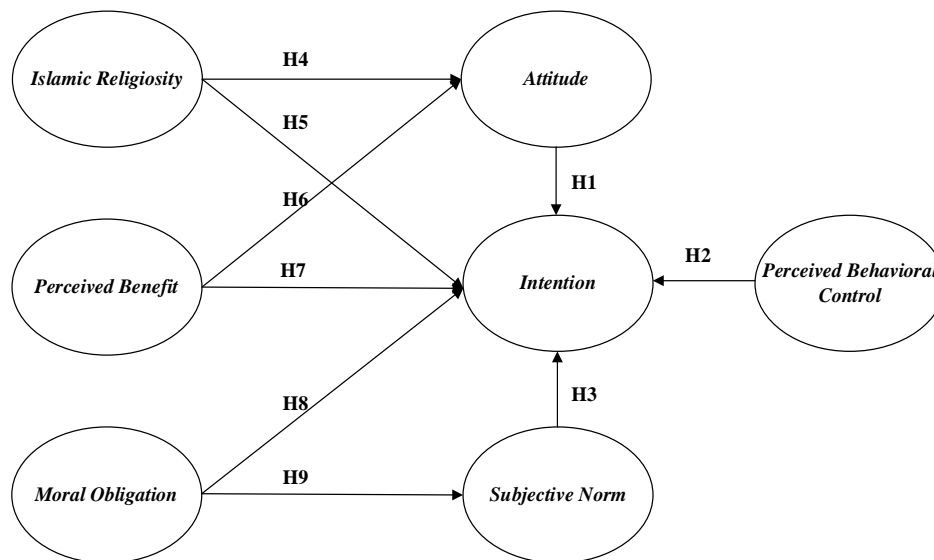


Figure 1.
Proposed
Research
Model

METHOD

Sampling and Research Design

This research is a quantitative study based on a questionnaire survey. The questionnaire was distributed online using Google Form to respondents. This study used purposive and convenience sampling. The sample in this study is Muslim accounting undergraduate students at a university in Yogyakarta, Indonesia who took online exams and class during the covid-19. Yogyakarta was chosen because it is “a city of students” in Indonesia, where many students from various cities in Indonesia are taking their undergraduate studies in Yogyakarta (Ramdhani et al., 2012). There are 241 respondents successfully collected in this study. Table 1 presents the demographics of the respondents involved in this study.

Table 1.
Sample Profile

Item	Freq.	%	Item	Freq.	%
Gender			Age (years)		
Female	168	69.71%	17-18	4	1.66%
Male	73	30.29%	18-19	24	9.96%
Grade Point Average (0-4)			19-20	125	51.87%
≤2.0	3	1.24%	20-21	77	31.95%
>2.0 - ≤ 2.5	7	2.90%	21-22	9	3.73%
>2.5 - ≤ 3.0	24	9.96%	>22	2	0.83%
>3.0 - ≤ 3.5	63	26.14%			
>3.5 - ≤ 4.0	144	59.75%			

Items Measurement

This study used a scale of 1-6 from "strongly disagree" to "strongly agree" to measure each item. This study uses an even Likert scale to avoid a central tendency error by respondents, namely the tendency of respondents to choose middle answer (Matell & Jacoby, 1972). Measurement items for each variable were adopted and modified from previous studies. There are 4 measurement items for attitude, 4 measurement items for subjective norms, and 3 measurement items for perceived behavioral control, and 6 measurement items for intention adopted from Hsiao & Yang, (2011), 3 measurement items for moral obligation modified from Alleyne & Phillips, (2011); Jannah & Kholid, (2020), and 4 measurement items for perceived benefit modified from Arli et al., (2018); Yoon, (2011).

Traditionally, the most commonly measured element of religiosity is attendance at religious ceremonies, conceptualized as a unidimensional construct (Eid & El-gohary, 2015). Using religious attendance as the sole indicator of religiosity may be deceptive, insufficient, and lead to conclusions that are incorrect (Bergan & McConatha, 2001). As a result, academicians recognize the multidimensional nature of religiosity to understand better the potential importance of various dimensions or forms of religiosity. Batson et al., (1993), for example, use 2 key dimensions to assess religiosity: practice & belief. Tiliouine & Belgoumidi, (2009) uses 4 key dimensions to assess religiosity: Religious Belief, Enrichment, Practice, & Altruism. Religious Enrichment & Altruism, on the other hand, can be claimed to be elements of Religious Practice (Eid & El-gohary, 2015). Because religiosity measurement must be specific to a given religion, this study uses Eid & El-gohary, (2015) to measure Islamic religiosity. The Quran and Hadith were used to establish the measurement of Islamic religiosity, which acknowledges two essential dimensions: belief and practice (Eid & El-gohary, 2015). There are 14 question items to measure Islamic religiosity based on these two dimensions.

Data Analysis

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Structural Equation Modeling was used to analyze the data in this study (SEM) and operationally run with the SmartPLS 3.0 software. SEM is chosen because it offers a simultaneous testing for all hypotheses in this complex model and could capture unobserved variables (Gudono, 2014). Besides, there are several research related to fraud who also utilized SEM for their data analysis such as Carmen et al., (2014); Casidy et al., (2016); Fitriasih et al., (2019); Hati et al., (2019). There are 2 tests in SEM, namely the Structural Model & Measurement Model (Hair et al., 2017). Measurement models include testing convergent validity, discriminant validity, and reliability. Each item has a minimum outer loading value of 0.6, and an ideal outer loading score of 0.7 or more (Chin, 1998). In addition, the convergent validity for each construct is obtained from the Average Variance Extracted (AVE) value, where the value must be above 0.5 (Hair et al., 2017). Furthermore, with regard to discriminant testing, this study uses a Fornell–Larcker Criterion (Hair et al., 2017). Reliability testing in this study uses the Cronbach Alpha (CA) and Composite Reliability (CR) values, where the CR and CA values for each construct must be above 0.7 (Hair et al., 2017). The structural model in this study includes the path coefficient test for each hypothesis and the Coefficient of Determination (R^2). Hypotheses are supported when the significant value for each hypothesis is lower than <0.05 or <0.01 (Hair et al., 2017).

RESULTS AND DISCUSSION

Measurement Model

The outer loading test results showed that the outer loading value for IR5 and IR7 was below 0.6, which is 0.284 and 0.566, therefore IR5 and IR7 was removed from the Islamic religiosity measurement, and no further analysis was carried out on IR5 and IR7. Meanwhile, the outer loading values for all other items were above 0.7, except for IR4 and IR6 which had outer loading below 0.7 but were still above 0.6 so that these items were still further analyzed. The highest outer loading value is 0.949 for PB2. Meanwhile, testing the convergent validity for each construct can be seen that all AVE values for each construct are above 0.5, so all constructs are valid. Meanwhile, the CA and CR values for each construct have a value above 0.7 so that it can be said that the data is declared reliable. Table 2 presents detailed information about results of testing convergent validity and reliability. Meanwhile, The Fornell–Larcker criteria were used to test discriminant validity by comparing the square root of AVE of each construct with the correlation between constructs. As shown in Table 3, the square root of AVE is higher than the variant of each construct, which means that discriminant validity testing can be fulfilled (Hair et al., 2017).

Table 2.
Convergent Validity
and
Reliability

Constructs/ Items	Outer Loading	AVE	CA	CR
<i>Intention (IN)</i>		0.740	0.929	0.944
IN1	0.881			
IN2	0.897			
IN3	0.919			
IN4	0.882			
IN5	0.713			
IN6	0.855			
<i>Perceived Behavioral Control</i>		0.798	0.882	0.922
PBC1	0.915			
PBC2	0.922			
PBC3	0.841			
<i>Subjective Norm (SN)</i>		0.686	0.848	0.897
SN1	0.790			
SN2	0.848			
SN3	0.820			
SN4	0.853			
<i>Attitude (AT)</i>		0.729	0.876	0.915
AT1	0.780			
AT2	0.900			
AT3	0.884			
AT4	0.847			
<i>Perceived Benefit (PB)</i>		0.866	0.948	0.963
PB1	0.896			
PB2	0.949			

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Constructs/ Items	Outer Loading	AVE	CA	CR
PB3	0.943			
PB4	0.935			
<i>Islamic Religiosity (IR)</i>		0.655	0.950	0.957
IR1	0.803			
IR2	0.718			
IR3	0.824			
IR4	0.602			
IR5	0.284			
IR6	0.649			
IR7	0.566			
IR8	0.846			
IR9	0.905			
IR10	0.931			
IR11	0.863			
IR12	0.899			
IR13	0.715			
IR14	0.876			
<i>Moral Obligation (MO)</i>		0.716	0.808	0.883
MO1	0.809			
MO2	0.913			
MO3	0.812			

Table 3.
Fornell-Larcker
Criterion

Construct	AT	IN	IR	MO	PB	PBC	SN
Attitude	<i>0.854</i>						
Intention	0.755	<i>0.860</i>					
Islamic Religiosity	-0.487	-0.514	<i>0.809</i>				
Moral Obligation	-0.308	-0.258	0.137	<i>0.846</i>			
Perceived Benefit	0.570	0.596	-0.224	-0.171	<i>0.931</i>		
Perceived Behavioral Control	0.494	0.634	-0.308	-0.109	0.547	<i>0.894</i>	
Subjective Norm	0.627	0.657	-0.292	-0.25	0.494	0.587	<i>0.828</i>

Note: Diagonal terms (in italic) are the square roots of the AVE

Structural Model

Figure 2 presents the results of the structural model test which includes the coefficient of determination (R^2) and the path coefficient test for each hypothesis. The R^2 for intention is 71.0%, which means that this research model is able to explain the intention of students to cheat on the online exam by 71.0% while the rest is explained by other variables not involved in this research model. Meanwhile, the R^2 for attitude was 46.0% and for subjective norms was 6.2%.

The results of testing the hypothesis show that attitude (path coefficient 0.360; $p < 0.01$), Perceived behavioral control (path coef. 0.218; $p < 0.01$), and subjective norm (path coef. 0.173; $p < 0.01$) have a significant and positive effect on intention to cheat on online exam. Islamic religiosity has a significant and negative effect on attitude (path coef. -0.378; $p < 0.01$) and on intention (path coef. -0.186; $p < 0.01$). Meanwhile, the perceived benefits have a significant and positive effect on attitude (path coef. 0.485; $p < 0.01$) and on intention (path coef. 0.139; $p < 0.01$). Finally, moral obligation has no effect on intention (path coef. 0.031; not significance) but has a significant and negative effect on subjective norm (path coef. -0.250; $p < 0.01$).

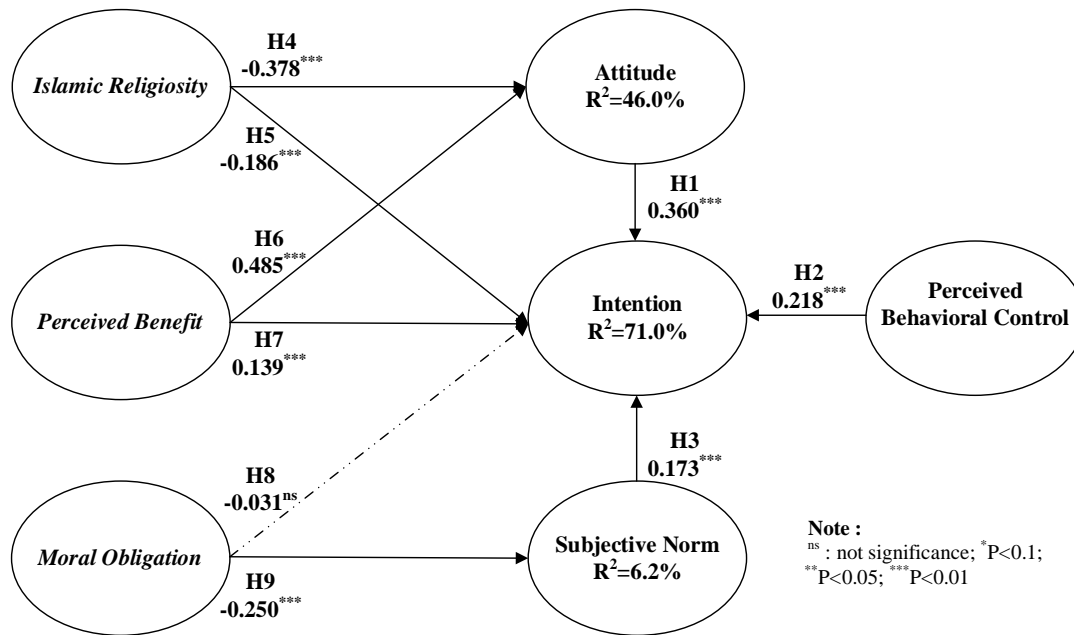


Table 2.
Result of
Structural
Model

Discussion

During the Covid-19 epidemic, learning process at physical universities in Indonesia turned into online classes. This includes the implementation of exams which are also carried out online. In this regard, the goal of this research is to determine the factors that influence accounting students' intentions to cheat on online exams. This study integrates Islamic religiosity, TPB, and ethics theory, to explain the intention of accounting students to cheat on online exams. Based on the data analysis, it can be concluded that the model in this study is in a moderate category, because the coefficient of determination is more than fifty percent and below seventy five percent (Hair et al., 2017). The coefficient of determination in this study is much greater than that of the research conducted by Choo & Tan, (2009) who developed a model based on fraud triangle theory; Alleyne & Phillips, (2011) based on TRA and TPB; Hsiao & Yang, (2011) based on TPB and professional unethical beliefs.

The results of hypothesis testing show that all hypotheses can be accepted except H8. First, it can be concluded that attitude toward cheating has a significant effect on the intention of accounting students to cheat on online exams. These results confirm previous research which also found a positive effect on attitude towards cheating (Czupala et al., 2015; Ibanez, 2020; Uzun & Kilis, 2020). This means that the greater the accounting students have the perception that cheating on online exams is acceptable, the greater the intention of accounting students to cheat on online exams. The results of data analysis also show that attitude toward cheating is the variable with the strongest influence on intention. These findings are consistent with Maloshonok & Shmeleva, (2019) in Russia; and research of Czupala et al., (2015) in Switzerland who found that attitude is an important factor of academic dishonesty.

Perceived behavioral control has a significant effect on the intention to cheat on online exams. This means that accounting students who believe that cheating on online exams is easy because of the availability of opportunities and resources, the higher their intention to cheat on online exam. These results are consistent with previous studies (Czupala et al., 2015; Ibanez, 2020; Maloshonok & Shmeleva, 2019). Furthermore, the analysis found that subjective norm also has a positive and significant effect on the intention to cheat on online exam. This means that if someone who is considered important by an individual does not approve or does not support cheating during the online exam, the individual will not cheat

on online exam. These results are consistent with the existing studies (Czupala et al., 2015; Hendy & Montargot, 2019).

Islamic religiosity has a negative and significant effect on intention and attitude. This means that the greater the level of Islamic religiosity of accounting students, the lower the intention and the attitude to cheat. This negative effect of religiosity is in accordance with previous studies (Bloodgood et al., 2008; Burton et al., 2011). Meanwhile, with regard to attitude toward behavior, this significant effect of religiosity is in accordance with the study of Alam et al., (2012); Obeid & Kaabachi, (2016). Islamic religiosity is able to be a deterrent factor for cheating because in Islam it recognizes the Ihsan concept, which emphasizes that even though humans cannot see Allah SWT, Allah SWT can see humans and know all human activities (Yussof & Ismail, 2018). This finding further reinforces the importance of fostering the religiosity of accounting students who are prospective accountants. It's because religiosity can minimize the likelihood of unethical behavior by accountants in the workplace (Al-Ebel et al., 2020; Baatwah et al., 2020; Keller et al., 2007). Students who have had high religiosity since college are less likely to cheat on online exams and conduct fraud in the workplace. Religiosity can foster honesty, and when they are at college, their honest behavior will positively impact them when they are at the workplace.

Regarding ethics theory, it can be concluded that the perceived benefits have a positive and significant effect on intention and attitude toward cheating. This means that the greater the confidence of accounting students to obtain benefits by cheating on online exams, the greater the intention and attitude toward cheating. These results are consistent with previous research which found effect of perceived benefits on intention (Su et al., 2011; Yoon, 2011) and attitude toward unethical behavior (Yoon, 2011). Meanwhile, moral obligation has no effect on the intention of accounting students to cheat on online exams. This result is not in accordance with the research of Alleyne & Phillips, (2011); Fitriasih et al., (2019), but it is consistent with the research of Sayal & Singh, (2020). Although it has no effect on intention, moral obligation has a significant and negative effect on subjective norm. This indicates that accounting students who feel guilty for contradicting with moral principles, they believe that people who are considered important will not support them to cheat on online exams. These results are consistent with the existing studies (Karahana & Kayabasi, 2019).

Implication

Several important implications can be given based on the results of this study. Attitude has the strongest influence on accounting students' intention to cheat on online exams. One of the efforts to reduce academic dishonesty is to change attitudes (Bolin, 2004). Students who adopt a neutralization stance to justify or rationalize their academic dishonesty behavior as personal behavior that will not harm others are more likely to engage in academic dishonesty (McCabe, 1992). In this regard, it is important for accounting lecturers to make accounting students have a low attitude toward cheating so that they do not have the intention for cheating on online exams. Attitude can be changed through various educational interventions (Kilis & Uzun, 2018; Uzun & Kilis, 2020). Important information about the consequence of cheating on the exam will help change the student's attitude toward cheating. Given that online learning was implemented during the Covid-19 pandemic, this information can be presented in an interesting video and various posters uploaded on social media. In addition, the higher education institution must write a clear statement of the academic integrity policy and implement a punishment for cheating on exam in order to demonstrate a serious consequence of cheating on exams, and would not tolerate for any reason (Hsiao & Yang, 2011).

Regarding subjective norms, lecturers and parents have an important role in influencing students' intention to cheat on online exams. Information about ethics during online exam needs to be informed from lecturers to parents, so that parents can also monitor their children and influence them to stay away from cheating on online exam. With regard to perceived behavioral control, efficient interventions must be implemented to reduce the chance of cheating on online exams by utilizing various available information technologies. Several efforts can be considered to reduce the chance of cheating on online exams, for example randomizing the order of questions, creating different questions for each class, as well as requiring students to turn on video and audio during exams. Higher education institutions also need to implement a standardized online exam where cameras can record every computer screen and student room, cameras are also used to check student ID cards and eliminate students who do not meet the criteria (Bilen & Matros, 2021). Furthermore, lecturers might prefer giving easy questions in a short time to giving difficult questions in a long time because it will reduce the opportunity for cheating on online exams (Bilen & Matros, 2021).

Regarding perceived benefits, lecturers need to provide information that the benefits obtained from cheating will disappear and turn into a disaster for the cheaters. Lecturers need to have discussions about the phenomenon of cheating and the related issues of business ethics in the classroom. Besides that, giving information about their friends who conducted cheating reports will also help minimizing the perceived benefits (Hsiao & Yang, 2011). Discussing various scandal cases in the accounting world such as the Enron case, Worldcom where many business executives involved and received severe punishment for financial crimes, and linked the discussion to cheating on online exams where students will also be given a serious punishment, will send a message to all students that there is a zero tolerance for any kind of cheating (Alleyne & Phillips, 2011).

This study found that high Islamic religiosity can reduce the attitude and the intention of accounting students to cheat on online exams. This means that religiosity can be a deterrent factor for cheating. Higher education institutions should continuously teach Islamic religious education for every Muslim accounting student in order to allow students not only understand Islamic teaching but also practice it in their daily life (including avoiding cheating on online exams). In addition, it is also important to always remind accounting students before exams, that Allah SWT always sees and Allah SWT knows if accounting students are cheating on online exams (Yussof & Ismail, 2018). This is expected to lower student's intention to cheat on online exams.

CONCLUSION

By integrating TPB, Ethics Theory, and Islamic religiosity, this study explains the determinants of the intention of accounting students to cheat on online exams. The strength of this study lies in Islamic religiosity, deontological and teleological evaluation in the ethics theory, which is combined with TPB, as well as the context of cheating in the online environment. This study found that perceived behavioral control, subjective norm, and attitude has a significant and positive effect on the intention of accounting students to cheat on online exams. In addition, the intention to cheat is also influenced by Islamic religiosity and perceived benefits. This study also confirms that attitude is influenced by Islamic religiosity and perceived benefits, while subjective norm is influenced by moral obligation.

Although this study succeeded in explaining the intention of accounting students to cheat on online exams, this study has several limitations. First, this research is restricted to the intention of cheating on online exam, not on the actual behavior. Although most theories

have stated that intention is the most influential factor toward actual behavior, actual behavior can change depend on the situational factors (Yoon, 2011). Second, this study is dominated by a sample of female students, thus further research can balance the proportion of gender in the research sample. Third, this study does not consider the possibility of moderating variables and individual factors such as age, gender, length of study and so on. Previous research can elaborate various possible moderating variables and relevant individual factors.

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