TRANSPUBLIKA
Precise. Resilience. Felicitous.

Journal of Management, Accounting, General Finance and International Economic Issues
https://ojs.transpublika.com/index.php/MARGINAL
Online ISSN 2809-8013 | Print ISSN 2809-9222

https://doi.org/10.55047/marginal.v4i4.1877

Original Article

The S.C.C.O.R.E Model Approach to Academic Fraud Using Artificial Intelligence with Religiosity as a Moderating Variable

Cheery Asasi[1*], Sriwidharmanely Sriwidharmanely[2]

[1,2]Department of Accounting, Faculty of Economics and Business, University of Bengkulu, Indonesia
Email: [1)] cheeryasasi16@gmail.com, [2)] sriwidharmanely@unib.ac.id

Received : 12 July - 2025
Accepted : 22 August - 2025
Published online : 30 August - 2025

Abstract

This study examines the influence of the S.C.C.O.R.Es. Model elements (Stimulus, Capability, Collusion, Opportunity, Rationalisation, and Ego) on academic fraud, using Artificial Intelligence (AI), with religiosity as a moderating variable. The sample consisted of 410 accounting students who had previously used AI, selected through simple random sampling. Data were collected via an online Google Form and analysed using the SEM-PLS method with SmartPLS 4 software. The results show that five of the six S.C.C.O.R.E elements (Stimulus, Collusion, Opportunity, Rationalisation, and Ego) positively influence academic fraud using AI. However, capability does not show a significant effect. Religiosity has a significant negative direct effect on academic fraud but does not significantly moderate the relationship between the variables overall, except for stimulus and ego, where it shows a significant moderating effect. Based on the findings, higher education institutions, particularly accounting programs, can utilise these findings as a foundation to enhance their ethics curriculum by incorporating topics related to the ethical use of technology and AI in learning processes, and incorporating religious education into the curriculum as a strategy to strengthen students' self-control and prevent fraudulent behaviour.

Keywords: Academic Fraud, Artificial Intelligence, The S.C.C.O.R.E Model, Religiosity.

1. Introduction

In today's digital era, technology is developing rapidly. The utilisation of Artificial Intelligence (AI) has become an inseparable part of various fields of human life, including the education sector. In recent years, multiple websites have emerged offering academic assistance to students. These sites provide access to learning materials such as answer keys to question banks, solution manuals, and essays for a fee, allowing students to bypass the learning process they should undergo (Ahsan et al., 2022). However, this rapid technological development also creates new problems, one of which involves the potential increase in academic fraud (Finnie-Ansley et al., 2022).

Academic fraud constitutes behaviour that violates the ethical code of honesty in the learning process, which is influenced by several factors (McCbe & Trevino, 1993). Davis (2023) explains that academic fraud actions include taking other people's work without giving credit or plagiarism, hiring others to complete assignments, buying essays from paid writers, using high-tech communication tools to share answers, illegally accessing exam questions, and providing illegal rewards to instructors for desired grades or answers. Academic fraud is not a new phenomenon, but it remains an interesting topic to discuss due to the numerous cases of academic fraud occurring globally and nationally. The International Center for Academic

Integrity (ICAI) (2020) surveyed 840 students from various campuses and found that more than 60% committed academic fraud, including cheating during exams, having others complete their assignments, and copying sentences from any source without proper citation. Moreover, 37% of students admitted to using ChatGPT to help write parts of essays or entire essays, conduct research, create emails, and assist with solving multiple-choice questions on quizzes and exams (Intelligent.com, 2024).

Fraudulent behaviour has become common nowadays. Association of Certified Examiners (2024) reveals that fraud perpetrators in the professional world mostly come from accounting departments. A strong link exists between academic dishonesty and future unethical behaviour in professional environments. Research by Guerrero-Dib et al. (2020)indicates that students who commit fraud in academic environments are more likely to engage in similar dishonesty in their future work environments. Fraudulent actions committed by accountants must receive serious responses from policymakers in the field of education, particularly accounting education. This condition occurs because students' fraudulent behaviour in academic environments tends to instil dishonest habits in the working world, indicating that academic fraud represents not only an educational problem but also a predictor of future ethical behaviour. The involvement of accountants in various recent financial scandals of the last decade has placed the integrity of the accounting profession under public scrutiny (Wira Utami & Purnamasari, 2021), making it essential to implement changes throughout the education system to prevent unethical behaviour habits, maintain public trust, and ensure that prospective accountants receive strong ethical principles before entering the workforce.

Considering the importance of integrity in the accounting profession, students must understand that honesty and originality in learning activities represent significant matters, and they must undergo the educational process by upholding integrity values. In universities, the use of ChatGPT enables fraud, namely plagiarism. It can happen because AI models like this can create writing automatically based on given criteria or commands (Cotton et al., 2024). Such conditions allow students to commit academic fraud by collecting writing produced by AI systems and then claiming it as their work (Dehouche, 2021). With the rapid development and increasing accessibility of technology, students are finding ways to cheat (El-Sayed Ebaid, 2021). The misuse of AI language models, such as ChatGPT, can have serious consequences for students and the integrity of the education system as a whole (Alshurafat, 2023).

Religiosity refers to an individual's appreciation of life and personal values based on their religious beliefs (Purnamasari & Amaliah, 2015). In this study, religiosity serves as a self-control and protective factor for students, weakening the influence of S.C.C.O.R.E. elements (Stimulus, Capability, Collusion, Opportunity, Rationalisation, and Ego) on academic fraud behaviour using AI. Religiosity can increase someone's self-control (McCullough & Willoughby, 2009); therefore, students will be better equipped to resist the urge to commit unethical actions, including academic fraud. It makes religiosity a form of internal control within individuals. Religiosity also proves capable of serving as a coping mechanism, which can reduce pressure, such as stress, and have a positive impact on someone (Pirutinsky et al., 2020). Students with high religiosity are more likely to experience guilt, shame, anxiety, and affect their self-esteem when they intend to commit academic fraud (Priyastiwi et al., 2023). Individuals with high levels of religiosity tend to avoid fraudulent behaviour because they realise such behaviour is contrary to divine principles(Wijayanti et al., 2024).

To identify factors that encourage academic fraud behaviour using AI, various models have been applied in a previous study. Akib et al (2023) explain that the fraud triangle model,

which includes elements of pressure, opportunity, and rationalisation, can only explain 22.2% of the factors affecting academic fraud. It leaves 77.8% of influencing factors unexplained. Meanwhile, Arfian and Sholikhah (2021), using the fraud diamond model, which develops from the fraud triangle by adding the capability element, show that this model can only explain 31.9% of the factors affecting academic fraud, meaning 68.1% of other factors remain unidentified. These limitations highlight the need for a more comprehensive approach to understanding academic fraud involving AI. The S.C.C.O.R.E. model includes six elements: Stimulus (pressure), Capability, Collusion, Opportunity (from the fraud diamond), and Ego, with collusion as the additional sixth element introduced by Vousinas (2019). Vousinas proposed this model in response to numerous major fraud cases over the past few decades, which consistently involved more than one perpetrator.

The purpose of this study is to examine the impact of S.C.C.O.R.E. Model elements (Stimulus, Capability, Collusion, Opportunity, Rationalisation, and Ego) on academic fraud, utilising artificial intelligence, as well as religiosity, which serves as a moderating variable that weakens the relationship between S.C.C.O.R.E. elements and academic fraud. This study contributes to expanding our understanding of the factors that affect AI-based academic fraud. This study employs the S.C.C.O.R.E. Model, which offers more comprehensive coverage compared to previous fraud models, with the addition of religiosity as a moderation variable that provides new perspectives on understanding academic fraud behaviour. It occurs because religiosity generally teaches people to perform good deeds and refrain from bad ones. The results of this study aim to increase the understanding of academics at universities about the factors affecting AI-based academic fraud, which can help in developing strategies for academic fraud prevention efforts aimed at improving student integrity.

2. Literature Review

2.1. Theory of Planned Behaviour

The Theory of Planned Behaviour (TPB) represents a theoretical framework that provides a practical conceptual foundation for understanding the complexity of human social behaviour (Ajzen, 1991). This theory attempts to predict and understand motivational effects on behaviour that lies beyond one's control. TPB identifies three main predictors of behaviour. First, attitude toward the behaviour: an individual's evaluation of the behaviour as positive or negative, in this case, how students assess the use of AI for academic fraud, either as a beneficial shortcut or as an action that violates academic integrity. Second, subjective norms refer to how pressures such as expectations from the environment influence someone to take action. Third, perceived behavioural control: a person's perception of the level of difficulty in acting, how much control they have, and the level of personal confidence in carrying out that action, in this case how students assess the ease of using AI to commit academic fraud and their belief that they can do it without detection.

2.2. Academic Fraud

Academic fraud refers to intentional rule-breaking behaviour in academic activities that aim to obtain benefits (Fontanella et al., 2020). This statement aligns with Arfian and Sholikhah (2021), who explain that academic fraud represents dishonest behaviour committed by individuals or groups in academic environments to achieve high accomplishments instantly and efficiently, while ignoring integrity. Academic fraud typically falls into four main categories, cheating, including the intention to use unauthorised materials or information in exams, falsification regarding information or citations, providing assistance that enables other

students to commit academic fraud, and plagiarism, which involves claiming other people's work as one's own (Eriksson & McGee, 2015) Technological development provides students with more ways to commit academic fraud. For example, they may use AI-generated essays or research papers and submit them as their work, or utilise AI tools to answer exam questions. AI platforms, such as ChatGPT, Perplexity, and Microsoft Copilot, facilitate this behaviour. The use of AI in academic cheating introduces new challenges in detection and prevention.

2.3. S.C.C.O.R.E Model

The S.C.C.O.R.E model, developed by Vousinas (2019), is a recent advancement in fraud theory. It builds upon earlier models, beginning with the Fraud Triangle, then evolving into the Fraud Pentagon (S.C.O.R.E model), and finally adding the sixth element of collusion. S.C.C.O.R.E stands for Stimulus (pressure), Capability, Collusion, Opportunity, Rationalisation, and Ego.

2.4. Stimulus and Academic Fraud Using AI

Vousinas (2019) defines stimulus as pressure to commit financial and non-financial fraud, which in this case refers to academic fraud. Students may experience pressure from both internal and external factors. Examples of internal pressure include pressure to achieve high grades. Meanwhile, external pressure can originate from various sources, including parents, peers, or lecturers (Al Shbail et al., 2021). It aligns with the theory of planned behaviour, which explains that pressure serves as a subjective norm that prompts individuals to believe they must meet others' expectations as a reference for their behaviour. Students who do not understand the material explained by lecturers or face tight deadlines will seek quick solutions, which often lead them to use AI. Pressure can also result from the desire to maintain a high GPA (Grade Point Average), obtain scholarships, or survive in their chosen major (Al Serhan et al., 2022). The higher the pressure someone feels, the greater the likelihood for that person to choose instant solutions (Kusuma Wardani & Thariyaning Putri, 2023). Such pressure can drive students to commit academic fraud as a way to achieve their goals, which in this case involves misusing AI (Homer, 2020). A study conducted by Alshurafat et al. (202) reveals that pressure is a significant determinant of academic fraud and misuse of ChatGPT mong students. Therefore, the following hypothesis is formulated:

H1: Stimulus positively influences academic fraud using AI

2.5. Capability and Academic Fraud Using AI

Capability refers to personal traits and skills that determine whether fraud will occur when pressure, opportunity, and rationalisation exist (Vousinas, 2019). In the context of academic fraud, capability refers to students' assessment of whether they can commit such actions and their skills in disguising results to appear as their own (Smith et al., 2021)This aligns with the theory of planned behaviour, where capability serves as students' behavioural control over their ability to commit academic fraud. Students who can manipulate a lecture system, including using AI to complete assignments or exams, may find this serves as a driving factor for academic fraud. Therefore, the higher the students' capability in committing academic fraud, the higher the likelihood of academic fraud occurring. Atmini et al. (2024) found that students who have a good understanding of AI are more likely to misuse it for cheating. Therefore, the following hypothesis is formulated:

H2: Capability positively influences academic fraud using AI

2.6. Collusion and Academic Fraud Using AI

Collusion refers to secret cooperation between two or more individuals to commit an action that harms others (Vousinas, 2019). In the context of academic fraud, collusion refers

to a condition in which students cooperate to commit fraud. It aligns with the theory of planned behaviour, which explains collusion as an aspect of behavioural control that encourages the formation of cooperation to facilitate academic fraud. A study conducted by Malva et al. (2024) reveals that collusion has a significant influence on academic fraud. Therefore, the following hypothesis is formulated:

H3: Collusion positively influences academic fraud using AI

2.7. Opportunity and Academic Fraud Using AI

Umar et al. (2020) explain that opportunity represents inadequate supervision that makes individuals confident that their fraudulent actions will escape detection. Opportunities arise due to weaknesses or gaps in a system, in this case, academic fraud. Despite having the capability, someone finds it difficult to commit fraud without the opportunity. Technological advances and the emergence of various AI tools are causing opportunities to commit academic fraud to become increasingly widespread. Kelly et al. (2022) reveal that business students tend to use assignment help websites to cheat. Perkins et al. (2020) found that weak academic supervision and unclear policies contribute to increased plagiarism. It aligns with the theory of planned behaviour, where opportunity serves as an element of behavioural control, resulting from an individual's control over their perspective on situations and conditions. Al Shbail et al. (2021) in their research state that opportunity represents a significant determinant of students' academic fraud behaviour. Therefore, the following hypothesis is formulated:

H4: Opportunity positively influences academic fraud using AI

2.8. Rationalisation and Academic Fraud Using AI

Rationalisation represents a way of thinking that humans use to justify unethical behaviour, including fraudulent behaviour (Atmini et al., 2024). This justification enables students to create excuses for engaging in academic fraud behaviour. Rationalisation can create intentions to engage in behaviour that was initially irrational and make it rational (Kusuma Wardani & Thariyaning Putri, 2023). Students can rationalise their behaviour by convincing themselves that cheating is a common thing and that everyone else does it too (Al Shbail et al., 2021). In this case, students will tend to rationalise their academic fraud behaviour using AI, such as answering exam questions with AI, creating essays with AI, and others, thinking that everyone else does the same thing. It aligns with the theory of planned behaviour, where rationalisation serves as an element of attitude toward behaviour that shapes individual perceptions, suggesting that academic fraud actions do not harm others and are considered standard practice. A study conducted by Gusti et al. (2020) proves that rationalisation positively influences academic fraud. Therefore, the following hypothesis is formulated:

H5: Rationalisation positively influences academic fraud using AI

2.9. Ego and Academic Fraud Using AI

Ego, also known as arrogance, represents a key element that determines why someone feels compelled to commit fraud (Vousinas, 2019) Arrogance refers to an individual's attitude that neglects responsibility and considers themselves exempt from applicable regulations (Theotama et al., 2023). In academic fraud, ego manifests as students believing they deserve success regardless of the means. Arrogant students disregard rules and manipulate systems for personal gain (Firmansyah & Oktarina, 2023). It aligns with the theory of planned behaviour, where arrogance serves as a subjective norm that leads individuals to believe they must meet others' expectations as a reference for their behaviour. Arrogance drives individuals

to feel superior, making them confident they can commit fraud and oppose all forms of supervision. Students with high levels of arrogance tend to disregard academic regulations and commit fraudulent acts with ease. Anjiani & Yenni (2024) reveal that ego or arrogance is a positive influence on academic fraud. Therefore, the following hypothesis is formulated:
H6: Ego positively influences academic fraud using AI

2.10. Religiosity as a Moderating Variable

Research involving students from the Faculty of Economics and Business and the Faculty of Medicine found that students with high levels of religiosity, as indicated by good religious knowledge, exhibit stronger intentions to commit academic fraud (Ridwan & Diantimala, 2021). Research conducted on police in Malaysia also reveals that religiosity can serve as a mechanism to prevent officials from committing fraud, such as asset misuse (Said et al., 2018). This research shows that religiosity can weaken the influence of SCCORE elements and prevent students from engaging in academic fraud behaviour.

The Theory of Planned Behaviour posits that three factors influence an individual's behaviour. Religiosity serves as internal control that exists within each individual as a form of perceived behavioural control. Someone who has high self-control will tend to avoid unethical behaviour, such as academic fraud involving the use of AI. Additionally, religiosity also serves as a coping mechanism that encourages students to overcome academic pressure. Students who face heavy assignment burdens, demands for high grades, and pressure from the social environment tend to seek shortcuts, such as using AI to complete assignments or exams in an unethical manner. Religiosity can provide a framework of meaning-making that helps individuals interpret pressure or life challenges more positively (Pirutinsky et al., 2020). Students with high levels of religiosity have stronger self-control and tend to reject actions that contradict religious teachings, including misusing AI for academic fraud.

Religiosity has been found to have a moderating effect, or more precisely, a weakening of stimulus, capability, collusion, opportunity, rationalisation, and ego, concerning academic fraud actions, according to studies conducted by Apsari & Suhartini (2021), Jumaili & Hizazi (2023), Musli et al. (2024), and Priyastiwi et al. (2023). Therefore, the following hypothesis is formulated:
H7: Religiosity can weaken the influence of S.C.C.O.R.E elements on academic fraud using AI

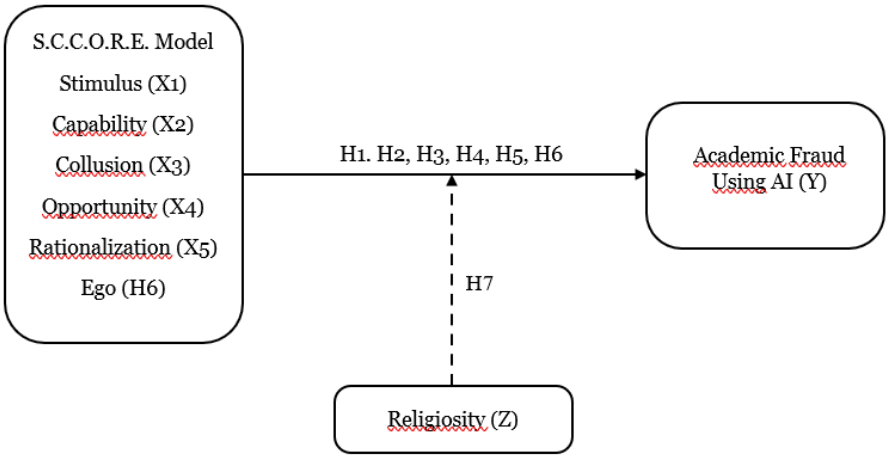

Figure 1. Research Model

3. Methods

3.1. Operational Definition and Measurement of Variables

This study examines three categories of variables: the dependent variable (academic fraud involving AI), the independent variables (elements of the S.C.C.O.R.E. model), and the moderating variable (religiosity). The dependent variable, academic fraud, refers to the intentional violation of academic rules committed by students to gain an unfair advantage (Fontanella et al., 2020). In this context, academic fraud involving AI encompasses actions such as submitting AI-generated essays or research papers as original work and utilising AI tools to answer exam questions. The questionnaire items were adapted from prior studies (Wira Utami & Purnamasari, 2021). Consisting of four items assessed using a five-point Likert scale ranging from (1) Never to (5) Always.

The independent variables consist of the six elements from the S.C.C.O.R.E model developed by Vousinas (Stimulus, Capability, Collusion, Opportunity, Rationalisation, and Ego). These elements represent key factors that trigger fraudulent behaviour. The questionnaire items were adapted from prior studies by Burke & Sanney (2018) and Theotama et al. (2023), with responses measured on a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree).

The moderating variable, religiosity, refers to the extent to which an individual seeks significance in ways related to the sacred, through participation in religious beliefs, practices, and communities (Hill & Pargament, 2003) Religiosity is considered a protective factor that may discourage individuals from engaging in unethical or harmful behaviours. This study uses the Duke University Religion Index (DUREL) to measure religiosity, encompassing three dimensions: Organisational Religious Activity (ORA), Non-Organisational Religious Activity (NORA), and Intrinsic Religiosity (IR) (Koenig, 2018). The religiosity construct is measured using five items on a five-point Likert scale, ranging from 1 (Never) to 5 (Always).

3.2. Data Collection, Population and Sample

This study utilised primary data collected directly from the research subjects. The data collection technique involved distributing questionnaires to respondents online via Google Forms. The population in this study consisted of all active undergraduate accounting students in Indonesia who have used Artificial Intelligence (AI). To ensure that each individual had an equal opportunity to be selected, the study employed a simple random sampling technique, which is appropriate for minimising sampling bias and enhancing the generalisability of the results. The sample size was calculated using the Cochran formula, with a 95% confidence level and a 5% margin of error.

3.3. Data Analysis Techniques

The data were analysed using the Structural Equation Modelling Partial Least Squares (SEM-PLS) method. The analysis was conducted using SmartPLS 4 software. SEM-PLS offers several advantages, including its ability to estimate complex models with numerous constructs, indicators, and structural paths without requiring data to meet strict distributional assumptions. Furthermore, a hypothesis is considered supported if the p-value < 0.05 (significant at the 5% level) (Hair et al., 2019).

4. Results and Discussion

4.1. Research Results

4.1.1. Respondent Characteristics

Table 1. Respondent Characteristics

Characteristic	Category	Total	Percentage
University Origin by Island	Java	234	57,1%
	Kalimantan	3	0,7%
	Nusa Tenggara	9	2,2%
	Sulawesi	6	1,5%
	Sumatra	158	38,5%
	Total	410	100%
Level of Education	Bachelor (S1)	393	95,9%
	Diploma 3 (D3)	3	0,7%
	Diploma 4 (D4)	14	3,4%
	Total	410	100%
Year of University Enrolment	2021	110	26,8%
	2022	101	24,6%
	2023	107	26,1%
	2024	92	22,4%
	Total	410	100%
Have you ever used AI?	Ever	410	100%
	Never	0	0
	Total	410	100%
AI Platforms Used Respondents may select more than one	ChatGPT	258	27,5%
	Perplexity	157	16,8%
	Humata AI	178	19,0%
	Microsoft Copilot	206	22,0%
	Claude AI	138	14,7%
	Total		100%

The majority of respondents came from universities located on Java Island, totalling 234 people (57.1%), followed by Sumatra (38.5%), Nusa Tenggara (2.2%), Sulawesi (1.5%), and Kalimantan (0.7%). This distribution indicates that most respondents come from regions with easy access to higher education institutions and more advanced academic facilities. A total of 393 students (95.9%) enrolled in undergraduate programs (S1), followed by 14 students (3.4%) in Diploma 4 (D4) programs, and three students (0.7%) in Diploma 3 (D3) programs. Based on their university enrolment year, most respondents come from the 2021 cohort (26.8%), followed by the 2023 cohort (26.1%), 2022 (24.6%), and 2024 (22.4%). It indicates that the majority of respondents are active students who are still pursuing their studies.

All 410 respondents (100%) admitted to having used AI, with ChatGPT being the most widely used platform (27.5%), followed by Microsoft Copilot (22%), Humata AI (19%), Perplexity (16.8%), and Claude AI (14.7%). It demonstrates that students are already quite familiar with various AI platform variants and utilise them to complete academic assignments. This high percentage also highlights the importance of research on potential AI-based academic fraud, as the direct application of AI presents opportunities for misuse in the learning process.

4.1.2. Descriptive Statistics

Table 2. Descriptive Statistics

	N	Mean	Min	Max	Std. Dev.
Academic Fraud Using AI	410	15.968	6.000	20.000	3,226
Stimulus	410	20.851	9.000	25.000	3,416
Capability	410	17.030	5.000	20.000	2,760
Collusion	410	16.085	6.000	20.000	3,286
Opportunity	410	12.354	6.000	15.000	2,241
Rationalization	410	28.854	12.000	35.000	5,357
Ego	410	13.098	8.000	15.000	1,848
Religiosity	410	16.771	6.000	20.000	2,809
Valid N	410				

The table 2 above presents the descriptive statistical results of this study, involving 410 respondents. The dependent variable, Academic Fraud Using AI, has a minimum score of 6 and a maximum of 20a, with a mean value of 15.968 and a standard deviation of 3.226. Since the standard deviation is lower than the mean, the data variation is relatively low, and the distribution tends to be consistent across respondents. This indicates that academic fraud using AI behaviour is present at a moderate level among the participants. Among the independent variables, rationalisation stands out with the highest mean value of 28.854 and the largest standard deviation of 5.357. This suggests that rationalisation is the most influential factor in encouraging academic fraud using AI, showing that students tend to justify unethical behaviour with reasons that make them feel their actions are acceptable. This makes rationalisation the most dominant factor influencing academic fraud using AI.

Stimulus follows as the next dominant factor, with a mean of 20.851, indicating that academic pressure, such as deadlines or having to have a good grade, heavy academic workloads, plays a substantial role in driving dishonest behaviour. This is supported by the moderate standard deviation of 3.416, showing a consistent perception among students. Capability with a mean value of 17.030 and Religiosity at 16.771 come next. The relatively high mean for capability indicates that students perceive themselves as competent in using AI tools, while religiosity appears to play a potentially inhibiting role in preventing unethical actions. Collusion with a mean value of 16.085 also plays a moderate role, implying that peer cooperation in cheating is a factor, although not the strongest. Ego with a mean value of 13.098, indicating that while often associated with arrogance or overconfidence, it appears less influential in this context. Opportunity has the lowest mean score (12.354), suggesting that students do not see many open chances or system loopholes that would easily allow academic fraud. This may indicate either effective academic controls or a perception that using AI to cheat is not as effortless as it might seem.

4.1.3. Measurement Model

Table 3. Measurement Model

Variables	Item Code	Loading	Outer Weight	CA	CR	AVE	VIF
Academic Fraud Using AI	AF AI1	0.791	0.335	0.797	0.868	0.621	1.617
	AF AI2	0.795	0.304				1.811
	AF AI3	0.811	0.328				1.829
	AF AI4	0.755	0.301				1.547
Stimulus	ST1	0.805	0.256	0.861	0.900	0.643	1.873
	ST2	0.771	0.228				1.739
	ST3	0.832	0.272				2.018

Variables	Item Code	Loading	Outer Weight	CA	CR	AVE	VIF
Capability	ST4	0.780	0.237	0.746	0.839	0.567	1.781
	ST5	0.820	0.252				1.996
	CP1	0.765	0.380				1.363
	CP2	0.717	0.306				1.349
	CP3	0.759	0.305				1.529
	CP4	0.769	0.335				1.516
Collusion	CL1	0.845	0.313	0.858	0.904	0.702	2.021
	CL2	0.863	0.300				2.462
	CL3	0.834	0.280				2.234
	CL4	0.807	0.300				1.782
Opportunity	OP1	0.825	0.445	0.729	0.847	0.648	1.477
	OP2	0.817	0.395				1.540
	OP3	0.773	0.402				1.347
Rationalisation	RL1	0.720	0.204	0.868	0.898	0.558	1.744
	RL2	0.757	0.185				2.019
	RL3	0.729	0.200				1.658
	RL5	0.714	0.168				1.631
	RL6	0.756	0.187				2.064
	RL7	0.764	0.184				1.998
	RL8	0.785	0.210				2.059
Ego	EG1	0.814	0.415	0.770	0.867	0.685	1.510
	EG2	0.857	0.393				1.810
	EG3	0.811	0.401				1.543
Religiousity	RG2	0.846	0.346	0.821	0.882	0.651	2.008
	RG3	0.822	0.278				1.988
	RG4	0.774	0.314				1.542
	RG5	0.783	0.300				1.607

Convergent validity testing was conducted by examining outer loading values, Average Variance Extracted (AVE), and reliability indicators including Cronbach's Alpha (CA) and Composite Reliability (CR). Based on the results, all retained indicators had outer loading values above 0.70, meeting the criteria for convergent validity. Indicators with outer loading values below 0.70 (CP5, OP4, OP5, RL4, EG4, and RG1) were eliminated from the measurement model. The AVE values for all constructs are above 0.50, indicating good convergent validity

Furthermore, the test results show that all constructs have Cronbach's Alpha (CA) and Composite Reliability (CR) values that exceed the established thresholds, with all the values above 0.70. This value indicates that all constructs are capable of measuring the research variables. A good VIF value is < 5; the results above show that all indicators have VIF values below 5, so it can be concluded that there are no multicollinearity problems in the model.

4.1.4. Discriminant Validity

Table 4. Discriminant Validity Result

Fornell Larcker Criterion								
	AF AI	CL	CP	EG	OP	RG	RL	ST
AF AI	0.788							
CL	0.668	0.838						
CP	0.499	0.431	0.753					
EG	0.545	0.448	0.519	0.828				
OP	0.759	0.576	0.472	0.477	0.805			
RG	0.442	0.447	0.715	0.431	0.480	0.807		
RL	0.605	0.639	0.674	0.496	0.575	0.745	0.747	
ST	0.669	0.716	0.555	0.611	0.592	0.550	0.622	0.802

Based on the results on table 4, the square root of the AVE for each construct is higher than its correlation with other constructs. It indicates that each construct has good discriminant validity, and all variables can explain their respective constructs and indicators.

4.1.5. R Square

Table 5. R Square Test Result

	R-square	R-square adjusted
Academic Fraud Using AI	0.706	0.696

Based on the analysis results, the R-squared value of 0.706 and the adjusted R-squared value of 0.696 indicate that all constructs in the S.C.C.O.R.E. Model (Stimulus, Capability, Collusion, Opportunity, Rationalisation, Ego) collectively explain approximately 69.6% of the variability in academic fraud behaviour using AI. Meanwhile, the remaining 30.4% is attributed to factors outside the model.

4.1.6. Hypothesis Test

Table 6. Hypothesis Test Result

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
ST -> AF AI	0.138	0.137	0.048	2.872	0.002
CP -> AF AI	0.061	0.060	0.055	1.104	0.135
CL -> AF AI	0.195	0.195	0.049	4.017	0.000
OP -> AF AI	0.467	0.469	0.058	8.086	0.000
RL -> AF AI	0.145	0.145	0.065	2.231	0.013
EG -> AF AI	0.100	0.101	0.036	2.826	0.002
RG -> AF AI	-0.158	-0.158	0.054	2.927	0.002
RG x ST -> AF AI	0.142	0.138	0.062	2.290	0.011
RG x CP -> AF AI	-0.060	-0.053	0.050	1.216	0.112
RG x CL -> AF AI	0.008	0.002	0.060	0.126	0.450
RG x OP -> AF AI	0.013	0.018	0.054	0.234	0.408
RG x RL -> AF AI	-0.038	-0.038	0.050	0.770	0.221
RG x EG -> AF AI	-0.086	-0.089	0.041	2.114	0.017

The results of the hypothesis testing in this study are considered significant with a P value below 0,05 and a T-statistic value above 1,96. This indicates that Stimulus, Collusion, Opportunity, Rationalisation, and Ego have a significant positive influence on academic fraud using AI, while capability does not have a significant effect. The moderation effect test for the interaction between religiosity and stimulus, as well as religiosity and ego, indicates a significant moderating effect, meaning religiosity is capable of weakening the influence of stimulus and ego on academic fraud using AI. Meanwhile, the interactions between religiosity with capability, collusion, opportunity, and rationalisation, do not show any moderating effects. Nevertheless, the findings reveal that religiosity has a significant negative direct effect on academic fraud using AI, meaning that students with higher levels of religiosity are less likely to engage in academic fraud behaviour.

4.2. Discussion

4.2.1. The Influence of Stimulus on Academic Fraud Using AI

The results of this study indicate that the stimulus has a positive impact on academic fraud using AI. This finding aligns with the Theory of Planned Behaviour, which posits that

pressure serves as a subjective norm, leading individuals to adopt others' expectations as behavioural benchmarks. Pressures like parental demands to maintain a high GPA prompt students to seek instant solutions. Specifically, academic pressure, such as a heavy academic workload combined with time constraints, may lead to unethical behaviour (Abbas et al., 2024), and often triggers anxiety and fear of failure, ultimately making students more vulnerable to seeking shortcuts through the use of technologies like AI (Tindall et al., 2021). AI is perceived as an instant and efficient solution for completing complex academic tasks. In such situations, students who initially had no intention to cheat may become tempted, as the pressure they experience exceeds their coping capacity.

This finding is supported by Akib et al. (2023) and Alshurafat et al. (2024). This study confirms that the S.C.C.O.R.E. Model element "Stimulus" (pressure) can be a key driver of AI-based academic fraud. The greater the pressure experienced by students, the higher their likelihood of engaging in academic fraud.

4.2.2. The Influence of Capability on Academic Fraud Using AI

The study found that capability does not have a significant influence on academic fraud using AI. This result is consistent with Theotama et al. (2023). Some examples of student capabilities that may facilitate fraud include exploiting internal control weaknesses, persuading others to conceal misconduct, suppressing guilt after committing wrongdoing, and influencing others to engage in academic fraud. However, these capabilities do not necessarily lead to fraudulent behaviour if students possess strong integrity, are not under significant academic pressure, or do not perceive any opportunity to cheat without being detected.

According to the Theory of Planned Behaviour (TPB), capability is associated with the element of perceived behavioural control, which refers to the extent to which an individual feels capable of performing a specific action. However, this study suggests that perceived capability alone is insufficient to trigger academic misconduct. This may be attributed to institutional deterrents such as strict academic regulations, anti-plagiarism tools, and the fear of disciplinary sanctions, all of which discourage students from acting on their capabilities. Additionally, moral barriers such as a strong ethical compass, fear of guilt, or religious beliefs may suppress fraudulent intentions, even when students feel capable of executing such actions. This indicates that unethical behaviour, such as academic fraud, is situational and not solely driven by technical ability.

4.2.3. The Influence of Collusion on Academic Fraud Using AI

The findings indicate that collusion has a positive impact on academic fraud involving AI. Collusion refers to covert cooperation between two or more individuals to commit unethical actions. According to the Theory of Planned Behaviour, perceived behavioural control represents a component that fosters cooperation in committing academic misconduct. Examples include persuasion from classmates and prior agreements among students to cheat during exams. These actions often stem from mutual trust and a sense of solidarity, where students feel morally justified to help peers under pressure, even if it violates academic ethics.

The collaborative misuse of AI blurs individual responsibility, making it easier for students to rationalise their actions and lessen feelings of guilt. Students with more social connections are more likely to engage in collaborative cheating. This finding aligns with Firmansyah & Oktarina (2023) and Malva et al. (2024). Thus, collusion is a significant factor in increasing the likelihood of academic fraud

4.2.4. The Influence of Opportunity on Academic Fraud Using AI

The results reveal that opportunity significantly influences the use of AI in academic fraud. When students perceive weak oversight, easy access to technology, and low risk of detection, cheating becomes a logical option. It aligns with the Theory of Planned Behaviour, where opportunity functions as perceived behavioural control. Students perceive that AI can be used with minimal consequences, increasing their inclination to misuse it.

If students perceive that using AI tools such as ChatGPT, Perplexity, or Microsoft Copilot in completing assignments or exams will not be monitored or punished, then their sense of behavioural control increases, making them more inclined to engage in unethical behaviour and when students observe others using AI without consequence, a social norm develops that justifies or normalizes such behaviour. This finding is supported by Al Shbail et al. (2021) and Alshurafat et al. (2024, who state that weak supervision and system loopholes are key drivers of academic dishonesty. Thus, the more opportunities available to students, the higher the risk of academic fraud.

4.2.5. The Influence of Rationalisation on Academic Fraud Using AI

The study shows that rationalisation significantly and positively influences academic fraud using AI. his finding suggests that when students perceive cheating as justifiable, acceptable, or even necessary, they are more likely to misuse AI technologies for dishonest academic purposes. According to the Theory of Planned Behaviour, rationalisation reflects attitudes toward behaviour, shaping the belief that academic cheating causes no harm and is socially acceptable. Students justify their actions by believing that cheating with AI is commonplace or part of adapting to technology rather than unethical conduct. The study found that students often reframe academic fraud using AI as a form of technological adaptation rather than as misconduct. This psychological justification reduces the feeling of guilt associated with academic fraud, making it easier for them to cheat without guilt.

This finding is supported by Gusti et al. (2020) and Magdalena Saduk & Chariri (2024), who found that higher levels of rationalisation students have tend to make them downplay the seriousness of their actions, often seeing them as victimless or even necessary. This rationalisation is frequently driven by peer norms, academic pressure, or institutional leniency. Thus, increases the likelihood of cheating.

4.2.6. The Influence of Ego on Academic Fraud Using AI

The findings suggest that ego has a positive influence on academic fraud involving AI. Ego stems from social dynamics that encourage individuals to commit fraud to gain social recognition and meet expectations. Ego, in this context, refers to excessive self-confidence, arrogance, and a sense of superiority that leads individuals to believe they are above the rules. This perception is often reinforced by social dynamics on campus, such as seniority, family ties, and indifference to exam regulations. Students who enjoy a positive campus image may feel that they can cheat without being suspected.

According to the Theory of Planned Behaviour, ego acts as a subjective norm that guides individuals in meeting others' expectations. When individuals feel pressured to maintain a particular image or meet social recognition, they are more likely to engage in behaviours that satisfy those expectations. This finding is supported by Anjiani & Yenni (2024) and Pramudyastuti et al. (2021). Students with high ego are more likely to disregard academic rules and engage in academic dishonesty.

4.2.7. Religiosity as a Moderating Variable

Religiosity showed a significant negative direct effect on academic fraud using AI, meaning students with higher religiosity are less likely to engage in academic fraud behaviour. However, the moderating effect of religiosity on the relationship between the S.C.C.O.R.E. elements and academic fraud using AI was not statistically significant overall. Despite this, the interaction of religiosity moderating the effect of stimulus on academic fraud using AI (RG × ST → AF AI), and the interaction of religiosity moderating the effect of ego on academic fraud using AI (RG × EG → AF AI) Shows a significant moderating effect, indicating that religiosity can weaken the influence of pressure and arrogance on dishonest behaviour.

According to the Theory of Planned Behaviour, religiosity acts as an internal control under perceived behavioural control, restraining individuals from engaging in deviant behaviour. Although religiosity has a proven direct influence, its moderating role in weakening the effect of the S.C.C.O.R.E. elements was not statistically significant. These findings are in line with the study by (Apsari & Suhartini, 2021) which stated that a high level of individual religiosity does not affect fraudulent behaviour. A person with strong religiosity is not necessarily free from dishonest actions, as religiosity may be fluctuating in nature. The inconsistency in the moderating effect suggests that religiosity does not consistently mitigate the effects of all S.C.C.O.R.E. elements on academic fraud. Therefore, hypothesis H7 cannot be entirely supported. Nonetheless, the partial evidence of moderation highlights the need for further exploration

5. Conclusion

This study examined the influence of the elements in the S.C.C.O.R.E. model (Stimulus, Capability, Collusion, Opportunity, Rationalisation, Ego) on academic fraud, using Artificial Intelligence (AI), with religiosity as a moderating variable. The results show that five out of six elements have a positive influence on academic fraud behaviour using AI. However, capability does not show a significant effect. Religiosity has a significant negative direct effect on academic fraud; however, it does not significantly moderate the relationship between the S.C.C.O.R.E. elements and academic fraud in general, except for stimulus and ego, where it shows a significant moderating effect.

These findings extend the application of the Theory of Planned Behaviour (TPB) in the context of academic fraud involving AI. The main components of TPB, such as subjective norms, attitudes toward behaviour, and perceived behavioural control, prove relevant in explaining students' fraudulent behaviour. Incorporating religiosity as a form of internal control enriches the TPB framework by showing that religious values can encourage students to refrain from unethical actions. The S.C.C.O.R.E model used in this study also strengthens prior theoretical discussions by offering a more comprehensive framework for explaining fraud behaviour in the digital age.

AI platforms such as ChatGPT, Claude AI, and Perplexity should be used to support the learning process, not as tools for cheating. Based on the findings of this study, educational institutions can develop preventive strategies and educational programs that uphold academic integrity and mitigate academic dishonesty. Higher education institutions, particularly accounting programs, can utilise these findings as a foundation to enhance their ethics curriculum by incorporating topics related to the ethical use of technology and AI in learning processes, and incorporating religious education into the curriculum as a strategy to strengthen students' self-control and prevent fraudulent behaviour.

This study has limitations. First, it collected data through self-report questionnaires, which may contain social desirability bias, as respondents might answer in a normative or dishonest manner. Second, while religiosity shows a significant direct effect in preventing academic fraud, its role as a moderating variable is not consistently significant. The sample is limited to only accounting students; therefore, it cannot be generalised to all majors. For future studies, it is suggested to broaden the scope of respondents to include students from various academic disciplines, employ mixed-method approaches to gain a more in-depth understanding and explore other factors, such as campus social norms, peer influence, and digital literacy, as determinants of ethical behaviour in the use of AI technologies.

6. References

Abbas, M., Jam, F. A., & Khan, T. I. (2024). Is it harmful or helpful? Examining the causes and consequences of generative AI usage among university students. *International Journal of Educational Technology in Higher Education*, *21*(1). https://doi.org/10.1186/s41239-024-00444-7

Ahsan, K., Akbar, S., & Kam, B. (2022). Contract cheating in higher education: a systematic literature review and future research agenda. *Assessment and Evaluation in Higher Education*, *47*(4), 523–539. https://doi.org/10.1080/02602938.2021.1931660

Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*, *50*, 179–211.

Akib, M., Sari, I. M., Mirosea, N., & Ashari, R. (2023). Fraud triangle dimensions on academic fraud behavior. *JPPI (Jurnal Penelitian Pendidikan Indonesia)*, *9*(3), 1205–1214. https://doi.org/10.29210/0202312112

Al Serhan, O., Houjeir, R., & Aldhaheri, M. (2022). Academic Dishonesty and the Fraud Diamond: A Study on Attitudes of UAE Undergraduate Business Students during the COVID-19 Pandemic. *International Journal of Learning, Teaching and Educational Research*, *21*(10), 88–108. https://doi.org/10.26803/ijlter.21.10.5

Al Shbail, M. O., Al-trad, E., Alshurafat, H., Ananzeh, H., & Al Kurdi, B. (2021). Factors Affecting Online Cheating by Accounting Students: The Relevance of Social Factors And The Fraud Triangle model Factors. In *Article in Academy of Strategic Management Journal*. https://www.researchgate.net/publication/355193484

Alshurafat, H. (2023). *The usefulness and challenges of chatbots for accounting professionals: application on*. https://ssrn.com/abstract=4345921

Alshurafat, H., Al Shbail, M. O., Hamdan, A., Al-Dmour, A., & Ensour, W. (2024). Factors affecting accounting students' misuse of chatgpt: an application of the fraud triangle theory. *Journal of Financial Reporting and Accounting*, *22*(2), 274–288. https://doi.org/10.1108/JFRA-04-2023-0182

Anjiani, D., & Yenni, R. (2024). The Impact of Academic Fraud Behavior Among Students at Medan State University Using the Pentagon Fraud Dimensions. *Income Journal: Accounting, Management and Economic Research*, *3*(2).

Apsari, A. K., & Suhartini, D. (2021). Religiosity as Moderating of Accounting Student Academic Fraud with a Hexagon Theory Approach. *Accounting and Finance Studies*, *1*(3), 212–231. https://doi.org/10.47153/afs13.1512021

Arfiana, M., & Sholikhah, N. (2021). Fraud Diamond Dan Literasi Ekonomi Sebagai Determinan Perilaku Kecurangan Akademik. *EDUKATIF : JURNAL ILMU PENDIDIKAN*, *3*(4), 1623–1637. https://doi.org/10.31004/edukatif.v3i4.658

Association of Certified Examiners. (2024). *Occupational Fraud 2024: A Report to the Nations*.

Atmini, S., Jusoh, R., Prastiwi, A., Wahyudi, S. T., Hardanti, K. N., & Widiarti, N. N. (2024). Plagiarism among accounting and business postgraduate students: a fraud diamond

framework moderated by understanding of artificial intelligence. *Cogent Education*, *11*(1). https://doi.org/10.1080/2331186X.2024.2375077

Cotton, D. R. E., Cotton, P. A., & Shipway, J. R. (2024). Chatting and cheating: Ensuring academic integrity in the era of ChatGPT. *Innovations in Education and Teaching International*, *61*(2), 228–239. https://doi.org/10.1080/14703297.2023.2190148

Davis, A. (2023). Academic integrity in the time of contradictions. *Cogent Education*, *10*(2). https://doi.org/10.1080/2331186X.2023.2289307

Dehouche, N. (2021). Plagiarism in the age of massive Generative Pre-trained Transformers (GPT-3). *Ethics in Science and Environmental Politics*, *21*, 17–23. https://doi.org/10.3354/esep00195

El-Sayed Ebaid, I. (2021). Cheating among Accounting Students in Online Exams during Covid-19 Pandemic: Exploratory Evidence from Saudi Arabia. In *Finance and Management* (Vol. 3, Issue 1).

Eriksson, L., & McGee, T. R. (2015). Academic dishonesty amongst Australian criminal justice and policing university students: Individual and contextual factors. *International Journal for Educational Integrity*, *11*(1). https://doi.org/10.1007/s40979-015-0005-3

Finnie-Ansley, J., Denny, P., Becker, B. A., Luxton-Reilly, A., & Prather, J. (2022). The robots are coming: Exploring the implications of OpenAI codex on introductory programming. *ACM International Conference Proceeding Series*, 10–19. https://doi.org/10.1145/3511861.3511863

Firmansyah, M. F. A., & Oktarina, D. (2023). The Effect of Hexagon Fraud Theory Components of Academic Fraud for Accounting Department Students with Gender as a Control Variable. *Asia Pacific Fraud Journal*, *8*(2), 369. https://doi.org/10.21532/apfjournal.v8i2.318

Fontanella, A., Sukartini, S., Chandra, N., & Sriyunianti, F. (2020). Kecurangan Akademis Mahasiswa: Kenapa Terjadi dan Apa yang Harus Dilakukan? *Jurnal ASET (Akuntansi Riset)*, *12*(1), 155–164. https://doi.org/10.17509/jaset.v12i1.22378

Guerrero-Dib, J. G., Portales, L., & Heredia-Escorza, Y. (2020). Impact of academic integrity on workplace ethical behaviour. *International Journal for Educational Integrity*, *16*(1). https://doi.org/10.1007/s40979-020-0051-3

Gusti, I., Ratih, A., Dewi, P., Gde, I., & Wira Pertama, A. (2020). Perilaku Kecurangan Akademik Mahasiswa Akuntansi: Dimensi Fraud Diamond. In *Jurnal Ilmiah Akuntansi)* • (Vol. 5, Issue 2).

Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. In *European Business Review* (Vol. 31, Issue 1, pp. 2–24). Emerald Group Publishing Ltd. https://doi.org/10.1108/EBR-11-2018-0203

Hill, P. C., & Pargament, K. I. (2003). Advances in the Conceptualization and Measurement of Religion and Spirituality: Implications for Physical and Mental Health Research. *American Psychologist*, *58*(1), 64–74. https://doi.org/10.1037/0003-066X.58.1.64

Homer, E. M. (2020). Testing the fraud triangle: a systematic review. *Journal of Financial Crime*, *27*(1), 172–187. https://doi.org/10.1108/JFC-12-2018-0136

Intelligent.com. (2024, February). *4 in 10 College Students Are Using ChatGPT On Assignments*. https://www.intelligent.com/4-in-10-college-students-are-using-chatgpt-on-assignments/

International Center for Academic Integrity (ICAI). (2020). *2020 International Center for Academic Integrity*. https://academicintegrity.org/aws/ICAI/pt/sp/facts

Jumaili, S., & Hizazi, A. (2023). *The Effect of Pentagon Fraud on Academic Fraud and the Role of Religiosity as Effect Moderation At Current Accounting Student's Online Learning* (pp. 711–729). https://doi.org/10.2991/978-2-38476-110-4_71

Kelly, M., Smith, K. J., & Emerson, D. J. (2022). Perceptions among UK Accounting and Business Students as to the Ethicality of Using Assignment Assistance Websites. *THE*

ACCOUNTING EDUCATORS' JOURNAL, *32*, 81–106.

Koenig, H. G. . (2018). *Religion and mental health : research and clinical applications*. Academic Press.

Kusuma Wardani, D., & Thariyaning Putri, A. (2023). *The fraud triangle of accounting student's academic cheating*. *1*, 32–39. https://doi.org/10.20885/InCAF.vol1.art5

Magdalena Saduk, L., & Chariri, A. (2024). Ketidakjujuran Akademik Pada Mahasiswa Akuntansi yang Dibantu oleh Artificial Intelligence: Perspektif Fraud Triangle. *JAIM: Jurnal Akuntansi Manado*, *5*(1).

Malva, M., Dewa, C., Maulana, A., Akuntansi, J. R., & Keuangan, D. (2024). *Hexagon Fraud: Exploration of Academic Fraud in Accounting Students at Universities in Java, Indonesia*. https://ejournal.upi.edu/index.php/JRAK/

Mccabe, D. L., & Trevino, L. K. (1993). Academic Dishonesty: Honor Codes and Other Contextual Influences. In *Source: The Journal of Higher Education* (Vol. 64, Issue 5). https://doi.org/https://doi.org/10.2307/2959991

McCullough, M. E., & Willoughby, B. L. B. (2009). Religion, Self-Regulation, and Self-Control: Associations, Explanations, and Implications. *Psychological Bulletin*, *135*(1), 69–93. https://doi.org/10.1037/a0014213

Musli, N. A., Abdullah, M. W., & Sapril Sardi Juardi, M. (2024). The Effect of Hexagon Fraud and Love of Money Components on Determinants of Fraud With Religiosity as A Moderation Variable. *Jurnal Akuntansi Bisnis Dan Ekonomi*, *10*(2), 39–49. https://doi.org/10.33197/jabe.vol10.iss02.2024.2185

Perkins, M., Gezgin, U. B., & Roe, J. (2020). Reducing plagiarism through academic misconduct education. *International Journal for Educational Integrity*, *16*(1). https://doi.org/10.1007/s40979-020-00052-8

Pirutinsky, S., Cherniak, A. D., & Rosmarin, D. H. (2020). COVID-19, Mental Health, and Religious Coping Among American Orthodox Jews. *Journal of Religion and Health*, *59*(5), 2288–2301. https://doi.org/10.1007/s10943-020-01070-z

Pramudyastuti, O., Susilo, G., & Miranda, D. (2021, November 25). *Academic Fraud Behaviour of Accounting Students: The Investigation Using Fraud Pentagon Theory*. https://doi.org/10.4108/eai.21-10-2020.2311936

Priyastiwi, Sriwidharmanely, & Halim, A. (2023). The Role of Religiousity in Mitigating the Effects of Technostress on Engaging Academic Fraud during Accounting Online Learning. *Jurnal Akuntansi*, *13*(3), 229–243.

Purnamasari, P., & Amaliah, I. (2015). Fraud Prevention: Relevance to Religiosity and Spirituality in the Workplace. *Procedia - Social and Behavioral Sciences*, *211*, 827–835. https://doi.org/10.1016/j.sbspro.2015.11.109

Ridwan, R., & Diantimala, Y. (2021). The positive role of religiosity in dealing with academic dishonesty. *Cogent Business and Management*, *8*(1). https://doi.org/10.1080/23311975.2021.1875541

Said, J., Alam, M. M., Karim, Z. A., & Johari, R. J. (2018). Integrating religiosity into fraud triangle theory: findings on Malaysian police officers. *Journal of Criminological Research, Policy and Practice*, *4*(2), 111–123. https://doi.org/10.1108/JCRPP-09-2017-0027

Smith, K. J., Emerson, D. J., & Mauldin, S. (2021). Online cheating at the intersection of the dark triad and fraud diamond. *Journal of Accounting Education*, *57*. https://doi.org/10.1016/j.jaccedu.2021.100753

Theotama, G., Denny Waskita, Y., Nugrahesthy, A., & Hapsari, S. (2023). Fraud hexagon in the motives to commit academic fraud. *Jurnal Ekonomi Dan Bisnis*, *26*(1), 195–220.

Tindall, I. K., Fu, K. W., Tremayne, K., & Curtis, G. J. (2021). Can negative emotions increase students' plagiarism and cheating? *International Journal for Educational Integrity*, *17*(1). https://doi.org/10.1007/s40979-021-00093-7

Umar, H., Partahi, D., & Br Purba, R. (2020). Fraud Diamond Analysis In Detecting Fraudulent Financial Report. *International Journal Of Scientific & Technology Research*, *09*(03). www.ijstr.org

Vousinas, G. L. (2019). Advancing theory of fraud: the S.C.O.R.E. model. *Journal of Financial Crime*, *26*(1), 372–381. https://doi.org/10.1108/JFC-12-2017-0128

Wijayanti, D. M., Senjani, Y. P., & Farah, W. (2024). The role of Machiavellian personality, altruistic personality, religiosity, whistleblowing system, and accounting firm size in mitigating fraud intention. *Journal of Financial Crime*, *31*(1), 119–134. https://doi.org/10.1108/JFC-02-2023-0034

Wira Utami, D. P., & Purnamasari, D. I. (2021). The impact of ethics and fraud pentagon theory on academic fraud behavior. *Journal of Business and Information Systems (e-ISSN: 2685-2543)*, *3*(1), 49–59. https://doi.org/10.36067/jbis.v3i1.88