EXAMINING PLAGIARISM IN ACCOUNTING ONLINE DISTANCE EDUCATION: DOES RELIGIOSITY MATTER?

PENELITIAN PLAGIARISME DALAM PENDIDIKAN JARAK AKUNTANSI ONLINE: APAKAH RELIGIOSITAS PENTING?

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Abstract

Online and distance education has an increasing interest among higher education, especially in Indonesia. Plagiarism is one of academic dishonesty cases that arise in the online and distance education. This study aimed at examining actual plagiarism among students in online distance education in accounting program by investigating the impact of intention to plagiarize as an independent variable and religiosity as a moderating variable. This study used quantitative method and the data was collected using a survey through 249 accounting online distance education students. The sampling technique used in this study was purposive random sampling. Moderated Regression Analysis was implemented to test the hypotesis of this study. This study found that intention to plagiarize has a positive impact on actual plagiarism, while religiosity has a negative impact on intention to plagiarize and actual plagiarism. For the moderating effect, it is found that religiosity moderates the influence of intention to plagiarize on actual plagiarism. This study implies that students should develop their religiosity and it is important for online distance higher education institutions, especially in accounting program, to improve the curriculum that can increase the religious value to the students to minimize plagiarism.

Keywords: *religiosity, intention to plagiarize, plagiarism, online distance education*

Abstrak

Pendidikan online dan jarak jauh semakin diminati kalangan perguruan tinggi, khususnya di Indonesia. Plagiarisme merupakan salah satu kasus ketidakjujuran akademik yang muncul dalam pendidikan online dan jarak jauh. Penelitian ini bertujuan untuk menguji plagiarisme aktual di kalangan mahasiswa pendidikan jarak jauh online program akuntansi dengan menyelidiki dampak niat untuk menjiplak sebagai variabel independen dan religiusitas sebagai variabel moderasi. Penelitian ini menggunakan metode kuantitatif dan data dikumpulkan melalui survei terhadap 249 mahasiswa akuntansi pendidikan jarak jauh online. Teknik pengambilan sampel yang digunakan dalam penelitian ini adalah purposive random sampling. Analisis Regresi yang Dimoderasi diterapkan untuk menguji hipotesis penelitian ini. Penelitian ini menemukan bahwa niat untuk menjiplak berdampak positif terhadap plagiarisme yang sebenarnya, sedangkan religiusitas berdampak negatif terhadap niat untuk menjiplak dan plagiarisme yang sebenarnya. Untuk efek moderasi, ditemukan bahwa religiusitas memoderasi pengaruh niat untuk melakukan plagiarisme terhadap plagiarisme yang sebenarnya. Penelitian ini memberikan implikasi bahwa mahasiswa harus mengembangkan religiusitasnya dan penting bagi perguruan tinggi jarak jauh online, khususnya program akuntansi, untuk menyempurnakan kurikulum yang dapat meningkatkan nilai keagamaan pada mahasiswanya untuk meminimalkan plagiarisme.

Kata Kunci*: religiusitas, niat menjiplak, plagiarisme, pendidikan jarak jauh online*

INTRODUCTION

In recent years, we have to pay attention to many professional ethical issues aroused widely as a part of fraud in online education. A study conducted by Sukri et al. (2020), which aims to describe the intensity of internet use as a provider of online literature, and also the level of plagiarism committed by students undergoing online education. Research conducted on students in Makassar resulted that the level of intensity of internet use had a significant impact on the level of plagiarism committed by students, in the context of online higher education. In addition, in South Africa research was also conducted on attitudes towards plagiarism in online education environments (Nwosu & Chukwuere, 2020). This research was conducted in the context of blended learning, namely combining online and offline education methods. This research shows that control procedures are very much needed in online higher education to minimize plagiarism.

The phenomenon of plagiarism in online education can occur in all fields of education, including higher education in the field of accounting. Becoming an accountant requires a bachelor's qualification in accounting, and therefore, students majoring in Accounting are future accountant candidates. In this context, they need to have sufficient values of individual beliefs in purpose of minimizing fraudulent in the accounting studies. One of the important foundations in encouraging good values among the accounting students can be obtained through the curriculum in higher education. Accounting students also need to be educated in matter of religiosity because it can enhance morality. Education can enhance students' to develop their religiosity through religion courses, which will enable them to become religious accountants. With an emphasis on fundamental religious concepts, special attention should be paid to accounting students, the majority of whom will pursue professions in the accounting industry. This is crucial in order for them to develop into a religious accountants. Education can play a significant part in firms in the future, as this can lead to their behaviors in the companies later on (Cameron & O'Leary, 2015).

In the context of education, academic fraud was a phenomena that happened, especially in online distance education, which encourage students to have more flexibility in taking courses by online and distance technology. Distance education is described as a method of teaching and learning that is carried out afar or remotely by using various media to have interactions, as per Law Number 12 of 2012 concerning Higher Education, Article 31 (Undang Undang Nomor 12 Tahun 2012 Tentang Pendidikan Tinggi, 2012). There are several ways to implement, scale, and develop distance education. They are assisted with learning resources and facilities that can guarantee graduates' quality in compliance with National Higher Education Standards. The studies of Bibi & Hafeez (2018); Halim et al. (2023); Jumaili & Hizazi (2023) resulted that there are many fraud performed by students of online education. Aside from fraud in Indonesia, other colleges were also affected by academic fraud. In a poll conducted among over 6,000 students at 31 United States universities, 82% of the participants reported engaging in various forms of academic dishonesty, such as copying test or exam answers from other students or utilising a little record in an examination. Furthermore, plagiarism, fabricating or rewriting bibliographies, turning in other people's work, and paraphrasing sentences were all examples of cheating on written assignments (Husain et al., 2017).

Fraudulent behaviors carried out in the academic field can be explained by the intentions of students. A student's intention to cheat can encourage the student to exhibit fraudulent behavior such as plagiarism. This is in line with the Theory of Planned Behavior (Ajzen, 1991; Fishbein & Ajzen, 1975a), which explains that a behavior shown by an individual is influenced by the underlying intention. According to Conner et al. (2013), socioeconomic status seems to

affect the intention-behavior association. It is noteworthy that the intention-behavior relationship is not consistently influenced by people's beliefs about the difficulty of performing a behaviour or their perceived level of control over behavioural performance (Armitage & Conner, 2001). The information now available indicates that intentions are only translated into action roughly half the time, indicating a significant intention-behavior gap (Bagozzi, 1981; Kim & Hunter, 1993; Ruiz-Palomino et al., 2019; Stylianou et al., 2013). Three tasks need to be completed in order to ensure that people's intentions are realised: they must begin, continue, and end their goal pursuit. This is based on an analysis of the issues people face when attempting to carry out their intentions. If-then strategies, interventions that encourage tracking of progress, and more modern training methods ought to be beneficial in achieving these goals.

In the context of intention to fraud and actual academic fraudulent behavior, there are several studies explaining the factors that can influence plagiarism as academic fraud (Apsari & Suhartini, 2021; Hadjar, 2017; Halim et al., 2023; Hamdani et al., 2022; Hasanah et al., 2020; Jumaili & Hizazi, 2023; Kashif et al., 2017; Kholid et al., 2021; Lucyanda & Endro, 2021; Prayudi & Martadinata, 2020; Ridwan & Diantimala, 2021). Those studies indicated that religiosity is one of important factors which can influence fraudulent behavior in academic context. The phenomenon of academic fraud appears and becomes easier to accomplish when undertaking online distance education because students do not always meet face to face with the lecturer. One form of academic fraud that is easy to do in distance education is plagiarism (Bibi & Hafeez, 2018; Oyewole et al., 2018). For example, when a lecturer offers assignments to students, students can communicate with each other and even further, actions such as copying and pasting friends' answers would be very easy to do. Based on the previous studies mentioned, religiosity found to have an important role in predicting the fraudulent behavior performed by students in higher education. Concerning the gap of intention to behave and actual behavior. The aim of this study is to investigate the academic fraud (plagiarism, in this case) as a serious issue that can fill the gap of inconsistencies between intention to behave and actual academic fraudulent behavior by considering religiosity. This research can contribute to the literature in accounting online distance education. By knowing the results of this research, hopefully the higher education institutions in Indonesia can develop the curriculum to enhance the religiosity education by improving the courses of religion.

Intention is related to attitude, according to Theory of Planned Behavior (Ajzen, 1991). A study related to intention in Malaysia showed that intention is not related to religiosity (Mustapha et al., 2016). However, another study has found that religiosity has a negative impact on intention, as explained by Zejno (2018), that along with the fundamental elements of TPB, there were new developing elements, namely religiosity, which take a role as an umbrella and it can give an impact on every issue in TPB. Both studies were conducted in academical context, which explained the relationship between intention to cheat and religiosity. Based on those research, the role of religiosity in explaining intention is not consistent. Nevertheless, in the context of academic cheating behavior, religiosity is related to beliefs, pressure, opportunity, intention, and behavior in both direct and indirect relationship (Hasanah et al., 2020). Along with the previous study, it is expected that if students have high religiosity, they tend to prevent such academic fraud, e.g. plagiarism. Regarding to online distance education in accounting program, which provides more flexibilities in studying, there are less control from lecturers, so the intention to commit plagiarism relies on personal values. This means, religiosity plays an important role in predicting intention to plagiarize within students in online distance education in accounting program. Based on the explanation above, the first hypothesis of this study is:
H1: Religiosity has a negative impact on intention to plagiarize

According to Halim et al. (2023), students of online learning with high religiosity were found to be able to prevent fraud in academic comparing to the lower religiosity. This is in accordance with a study of Hasanah et al. (2020), who found that religiosity has an impact on academic dishonest behavior. Related to accounting students behavior in online distance education, it is expected that religiosity would give an impact on actual academic fraud, e.g. plagiarism, which means when accounting students have higher religiosity, they tend not to perform plagiarism behavior. Therefore, the second hypothesis of this study is:

H2: Religiosity has a negative impact on plagiarism

Intention and actual behavior relationship are seen to be inconsistence (Sheeran & Webb, 2016). A study was conducted to examine the intention-behavior gap (Carrington et al., 2014) And found that ethical intention-behavior gap can be explained by four interrelated factors including: ethical concerns priority, strategy formulation, the commitment and sacrifice, and behavioral modes. Meanwhile, in tourism context, it was found that although the Theory of Planned Behavior can predict intention to behavior, but it was not lead to actual action performed by tourists (Hsu & Huang, 2010). Intention realisation is influenced by a number of the same elements that impact intention formation, or serve as the foundation for the intention. Evidence suggests that intentions based on personal views about the results of action (attitudes) better predict behavior than intentions based on societal pressure to act (norms) (Ajzen & Fishbein, 1980; Gollwitzer et al., 2009; Kusmaharani & Halim, 2020; White et al., 2009). Better behaviour prediction is also linked to intentions that are more driven by feelings about engaging in the behaviour (affective attitudes) than by thinking about the possible outcomes of action (cognitive attitudes) (Albarracin & Wyer, 2000; Bereczkei, 2015; Fishbein & Middlestadt, 1995). A study concerning actual behavior as physical activity examined reflective factors such as stability of intention, commitment, goal conflict aversion, affective attitude, regret, perceived behavioral control, and identity were found to moderate intention and actual behavior (Rhodes et al., 2022).

Nevertheless, based on a well-known theory (TPB) which develop the model of relationship regarding intention and behavior found that intention is a factor that can predict actual behavior (Ajzen, 1991; Armitage, 2005; Armitage & Conner, 2001; Boobalan et al., 2021; Conner & Armitage, 1998; Dharmmesta, 1998; Lucyanda, 2010; Mahyarni, 2013; Schifter & Ajzen, 1985; Sommer, 2011; Widokarti et al., 2022). Related to academic context, when there is an intention of students to do academic fraud (in this case plagiarism), they tend to perform actual plagiarism. Therefore, the third hypothesis of this study is:

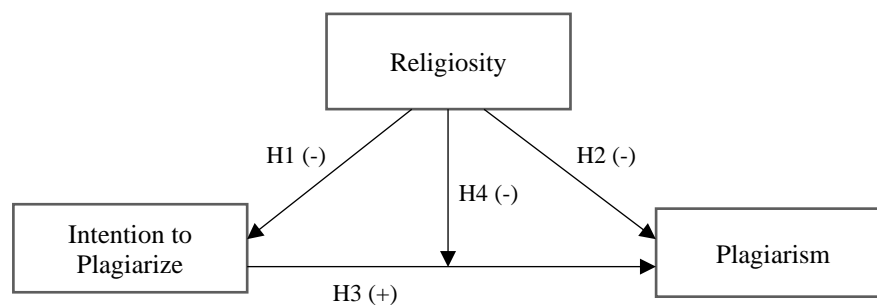H3: Intention to plagiarize has a positive impact on plagiarism

Figure 1. Research Model

Since the influence of intention on actual behavior is found to be inconsistent, it is necessary to examine whether the relationship is moderated by religiosity. Previous study

showed that religiosity could not moderate the impact of idealism-relativism and attitude towards plagiarism (Quah et al., 2012). As showed by Carrington et al. (2014), to assume that intention can predict behavior, these four factors should be considered: ethical concern priority, strategy formulation, commitment, and behavioral modes. Since religiosity is considered as an umbrella which related to the whole elements of TPB (Zejno, 2018), it is a possibility that religiosity can moderate the effect of intention and actual behavior. It is assumed that if a person intend to do something, he/she would think about the consequences of doing such thing. Those consequences can relate to religiosity, that religious person would think about the consequences of doing bad things. In the academic context, it can be assumed that students of accounting online distance education with higher religiosity would think about the consequences of doing plagiarism, more than students with religiosity. Therefore, the intention to plagiarize is expected to be lower if students have higher religiosity. Based on those assumption, the last hypothesis of this study is:

H4: Religiosity moderates the impact of intention to plagiarize on plagiarism

METHODS

This study employed a quantitative methodology. Quantitative primary data collected directly from the research subjects were utilised in this study. A survey was used in this study's data collection process. A questionnaire was utilised as the survey tool, and it was given to the study participants directly. Students enrolled in the Bachelor of Accounting Study Programme and the Bachelor of Public Financial Accounting Study Programme at Universitas Terbuka, an institution that offers only remote learning, made up the respondents in this study. First and foremost, Universitas Terbuka is the only university in the world offering a comprehensive distance education model, particularly in accounting. The second reason for selecting this university is that, despite the fact that a single university's sample was used for this study, Universitas Terbuka offers 39 remote learning units, known as UT Daerah or UT Regional Offices, all over Indonesia. Researchers are certain that the population representativeness is satisfied as a result.

The purposive random selection method was used to pick the sample of respondents based on the following criteria: 1) Distance education bachelor's degree candidates in the Public Financial Accounting Study Programme and Accounting Study Programme; 2) Have completed one semester or more; 3) Are enrolled full time. The following questions make up the instrument used in this study: non-traceability (e.g., "If I plagiarize, I am sure that the computer system will not be able to trace my actions"); attitude (e.g., "Committing plagiarism would be a good thing"); perceived behavioural control (e.g., "I would feel comfortable plagiarising"); subjective norm (e.g., "I will have support from fellow students if I plagiarize"); and intention (For example: "I would plagiarize if I had the chance."). A seven-tem likert scale is used to compose the questions (1 being absolutely disagree and 7 being totally agree). The researcher examined the validity and reliability of the instrument to make sure it is usable.

The research instrument was prepared based on previous research (Ajzen, 1991; Javaid et al., 2020; Mohd Dali et al., 2019) by adapting to the current research context. In this study, there are three variables which are defined as follows. Religiosity is the level of a person's adherence to divine spiritual beliefs as a potential source of ethical norms which ultimately influences ethical judgments and influences ethical attitudes and behavior (Lucyanda & Endro, 2021). This indicates that religiosity can have an impact not only on attitudes, but also on the behavioral level. Second, plagiarism, is defined as a form of academic malpractice, and as an offense that requires immediate disciplinary action (Javaid et al., 2020). This definition indicates that acts of violation in terms of plagiarism include acts of plagiarism, forms of plagiarism, up to the actions needed to minimize

plagiarism (including penalties). Third, intention to plagiarize is defined operationally as an individual's personal intention to commit plagiarism now and in the future.

Validity analysis was carried out with the aim of ensuring that the questions used in the research instrument were valid. The results of the validity test of this research show that the instrument meets the validity requirements. Meanwhile, a reliability test was carried out to ensure that the question instrument used in this research was reliable. To test validity and reliability, researchers used SPSS software by conducting scale-reliability analysis. The results of this test are displayed in an output in the form of a table containing Corrected Item - Total Correlation and Cronbach's Alpha. Corrected Item - Total Correlation shows the validity value of the item, while Cronbach's Alpha shows the reliability value of the item. To assess whether the values above (Item Validity and Item Reliability) are valid and reliable, compare them with the R Table at DF=N-2 and Probability 0.05. The questions used in the survey questionnaire instrument in this research can be seen in Table 1.

Table 1. Survey Questionnaire

Variables	Dimension	Questions	
Religiosity (Mohd Dali et al., 2019)	Morals	1	I thank God for my food and drink
	Beliefs	2	Spiritual values are more important than material things
		3	I believe in a life after death
		4	My relationship with God is extremely important to me
		5	I look to my faith as a source of comfort
		6	I look to my faith as a source of inspiration
		7	My faith impacts many of my decisions
		8	All mankind's deeds will be judged and rewarded accordingly after death
		9	Rewards of paradise encourage me to do good things
	Commitments	10	Religious observances are very important to me
		11	I make financial contributions to my religious organisation
		12	I spend time trying to grow in understanding of my faith
		13	My religious beliefs influence what I buy
		14	My religious beliefs influence which service providers that I use confidence in religious values
	Intel	15	I always keep myself away from earning through prohibited means
		16	I always try to avoid minor and major sin
		17	I know the basic and necessary knowledge about my religion
	Intrinsic	18	It is important for me to spend time in private thought and prayer
		19	I try hard to live all my life according to my religious beliefs
		20	My whole approach to life is based on my religion
	Practice	21	I go to a place of worship regularly
		22	I regularly recite the Holy Scripture
	Piety	23	I feel sorrow and dissatisfaction when I do something against my faith
		24	I have feeling of being afraid of God
		25	I have feeling of being punished by God for something doing wrong
Plagiarism (Javaid et al., 2020)		26	Sometimes I feel tempted to plagiarize
		28	Plagiarism is as bad as stealing an exam*
		29	Using others' work with their permission is ok
		30	Plagiarism is ok if the Professor gives you too much work
		31	Punishment for plagiarism should be light
		32	Downloaded papers and using as one's own should mean expulsion from university*
		33	Plagiarism is against my ethical values*
		34	Plagiarism involves taking others' words, not property, so it's no big deal
		35	You cannot plagiarize yourself*

Variables	Dimension	Questions	
		36	If I lend a paper to a student to look at who plagiarizes, I should not be punished
		37	Plagiarists should receive a special grade for cheating, which would deter them*
Intention to Plagiarize (Ajzen, 1991)		55	If I were to carry out this action, it makes sense for me to do it.
		56	Depending on the situation, I could carry out this action.
		57	If I had the opportunity, I would carry out this action.
		58	All things considered, it is likely that I might carry out this action in the future.
		59	All things considered, I expect to carry out this action in the future.
		60	I intend to carry out this action in the future.

In order to characterise the features of the respondents' demographic information and each of the variables under investigation, descriptive statistical analysis was used in this study. Moderated Regression Analysis (MRA) was then used to evaluate the research hypotheses. The MRA is used to investigate whether the moderating variable can strengthen or weaken the impact of independent variable (intention to plagiarize) on dependent variable (plagiarism). By clearly indicating in the questionnaire that participants are free to choose whether or not to participate in this research and that they can discontinue participation at any point before submitting the survey, research ethics approval is acquired. The questionnaire and responses will not be shared with anybody, and the survey is anonymous. There will be no information available that may be used to identify the respondents when the research's findings are published or presented at conferences. Additionally, in order to ensure the authenticity of the data, respondents must agree to the following statement before the survey begins: "I have carefully read the preceding material and have understood the benefits, risks, and my rights as a participant, and I'm ready to take part in this study". Additionally, a responder may only complete the survey once. It is anticipated that the information gathered from this survey is reliable.

FINDINGS AND DISCUSSION
Findings

As many as 249 accounting students from a distance education university participated in the research, and their characteristics are displayed in Table 2. The responders who fit the criteria are accounting students enrolled in pure distance education programmes at Universitas Terbuka (UT). To obtain the demography of respondents, the survey includes questions about age, gender, experience of distance education, and occupation. Those characteristics can be seen on Table 2.

Table 2. Characteristics of Respondents

Characteristics	Category	Amount
Age (year-old)	<21	26%
	21 – 30	60%
	31 – 40	10%
	41 – 50	3%
	>50	1%
Gender	Male	25%
	Female	75%
Experience of distance education (semester)	1	22%
	2 – 4	30%
	5 – 7	37%
	>7	11%

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Characteristics	Category	Amount
Occupation	Not working	24%
	Housewife	1%
	Corporate accountant	6%
	Auditor/Public accountant	1%
	Government accountant	2%
	Tax consultant	1%
	Consultant office employee	1%
	Others	64%

Source: Researchers Data (2023)

According to Table 2's data, students between the ages of 21 and 30 make up the majority of respondents, while women make up 75% of the gender and men make up just 25%. Most of the responders have five to seven semesters of experience with distant learning under their belts. The least number of responders have more than seven semesters of experience, with two to four semesters coming in second. The majority of respondents listed "others" as their occupation, indicating that in addition to their studies, they also work in professions not listed in the questionnaire. "Not working" comes in second for the other occupation, in contrast. It indicates that many responders are concentrating on their studies. The respondents locations are dispersed around the nation. The distribution of respondents' locations is depicted in the Table 3. Table 3 makes it evident that the respondents can be considered typical of the diverse group of Indonesian students in the sample.

Table 3. Locations of Respondents

Islands	Cities
Sumatera	Medan, Binjai, Padang, Bandarlampung, Batam, Palembang, Bukittinggi, Sungailiat, Metro, Oku Timur
Java	Tangerang, Tangerang Selatan, Jakarta, Karawang, Bogor, Bandung, Ciamis, Cirebon, Tasikmalaya, Garut, Tegal, Semarang, Cilacap, Purbalingga, Grobogan, Rembang, Surakarta, Malang, Jember, Kediri, Blitar, Tuban, Nganjuk, Bojonegoro, Lumajang, Pasuruan, Pandaan, Sidoarjo
Bali & East Nusa Tenggara	Tabanan, Jembrana, Mataram
Kalimantan	Banjarmasin, Sambas, Palangkaraya, Pontianak, Batumandi
Sulawesi	Manado, Bone
Maluku & Papua	Ambon, Jayapura

Source: Researchers' Data (2023)

The result of validity and reliability test of research instrument showed that the instrument is valid and reliable. The Pearson's Correlation is used to test the validity of instrument. To ensure that the instrument meet the validity criteria, Pearson Correlation test is implemented. If the value of Corrected Item-Total Correlation is higher than R-table at DF 247 (probability 0.05), the questions in the instrument are valid. The degree of freedom in this study is 249 – 2 = 247. Based on the statistical table, it is found that the R value (R-table) is 0.1244 (at significance 0.05). All of the questions in the instrument has correlation value above 0.1244. Therefore, the instrument is valid. Beside validity, the instrument is tested for its reliability. The reliability can be seen from the value of Cronbach's Alpha. Based on the output of

statistical test, the value of Cronbach's Alpha for each questions are above 0.800. Furthermore, the Cronbach's Alpa value of each questions are above R-table (0.1244). Thus, it can be said that the instrument is reliable.

The classical assumption test is a prerequisite test in regression testing. A good regression model must pass the classical assumption test. There are 4 statistical tests that are commonly used, namely the normality test, autocorrelation test, multicollinearity test, and heteroscedasticity test. The normality test is used to determine whether the data is normally distributed or not. This test was carried out using the Kolmogorov-Smirnoff method. Next, an autocorrelation test was carried out using the runs-test method. Meanwhile, the multicollinearity test was carried out by testing collinearity for multiple regression. Finally, heteroscedasticity testing was carried out using the Park test. The results of the normality test of this research data show that the data is normally distributed. Furthermore, an autocorrelation test was also carried out on the research data, and the results of this test showed that the data was free from autocorrelation. Meanwhile, the results of the multicollinearity test show that there is no multicollinearity in the research data. Finally, for heteroscedasticity testing, it was found that the research data did not experience heteroscedasticity problems. Thus, the research data can be said to have passed the classical assumption test.

Table 4. Descriptive Statistics Results

Variables	Intention to Plagiarize	Religiosity	Plagiarism
Mean	10.5141	154.6948	32.2008
Median	7.0000	160.0000	31.0000
Std. Deviation	7.18371	21.60522	9.81234
Range	36.0	136.00	66.0
Minimum	6	37.00	11.00
Maximum	42.00	173.00	77.00

Source: SPSS Output (2023)

All variables are measured using total values of each indicators. The data's descriptive statistics are displayed in Table 4. The table shows that the intention to plagiarize mean is 10.5141, while religiosity is 154.6948, and plagiarism is 32.2008. The median of intention to plagiarize and religiosity is 7.0000 and 160.0000, while plagiarism has median value of 31.0000. Intention to plagiarize has standard deviation of 7.18371. Meanwhile, the standard deviation of religiosity and plagiarism is 21.60522 and 9.81234. For intention to plagiarize, the data range is 36, with the minimum value of 6 and maximum value of 42. For religiosity, the data range is 136, with minimum value of 37 and maximum value of 173. Lastly, for plagiarism, the data range is 66, with minimum value of 11 and maximum value of 77. Based on those descriptive statistics results, the dispersion of data can be considered good.

To test the hypothesis, this study used Moderated Regression Analysis (MRA). This analysis is used to investigate whether religiosity can strengthen or weaken the impact of intention to plagiarize on plagiarism. The MRA is implemented using SPSS software into two steps of analysis, namely main effect analysis and moderating effect analysis. The main effect analysis is implemented to examine the influence of intention to plagiarize on plagiarism, while the moderating effect analysis is implemented to examine the effect of religiosity on the main effect.

The first hypothesis stated that religiosity negatively influence intention to plagiarize. We tested the hypothesis using linear regression analysis to examine the effect. Based on the result of the test, it is found that the R Square of this effect is 0.112. This number means that

the intention to plagiarize can be explained by religiosity as much as 11.2%, while the remaining percentage of effect is explained by other variables which are not tested in this study. Based on the ANOVA table, as stated in Table 5, the significance value is 0.000 (lower than confidence level 0.05). This result means that the impact of religiosity on intention to plagiarize is statistically significant. The coefficient value of the impact of religiosity on intention to plagiarize is -0.112. The negative sign in the numbers means that the impact given by religiosity on intention to plagiarize is negative. The more religious the person is, the less intention to plagiarize. Based on the explanation above, the first hypothesis is supported.

The effect of religiosity on actual plagiarism is stated as the second hypothesis of this study. Based on output table of SPSS, the R-Square value of religiosity is 0.064, this value means that plagiarism is influenced by religiosity as much as 0.6%, while the rest of percentage is explained by other factors outside the model. Additionally, the ANOVA result showed that the significance value of religiosity on plagiarism is 0.000. It means that the value is under 0.05, or statistically significance. Thus, it can be said that the effect of religiosity on plagiarism is significant. The coefficient of the regression is -0.114, which implies that the effect given by religiosity on plagiarism is negative. Therefore, religiosity negatively impacts plagiarism. Based on the previous explanation, the second hypothesis is supported.

The third hypothesis was tested the influence of intention to plagiarize on actual plagiarism. The SPSS output of this study found that the R-Square value is 0.357. This value of R-Square means that intention can give 35.7% influence on plagiarism, while the rest 64.3% is explained by other variables which are not depicted in the model of this study. For instnance, the significance value resulted for this effect is 0.000. This value is less than confidence level 0.05, so the influence of intention to plagiarize on plagiarism is significant. For the value of coefficient of intention to plagiarize on plagiarism, the SPSS output showed the result of 0.437. This coefficient of regression value means that intention to plagiarize positively impacts plagiarism. Therefore, according to the explanation above, the third hypothesis is supported.

The last hypothesis is tested to examine the moderating effect of religiosity on the impact of intention to plagiarize on plagiarism. This hypothesis was tested using moderated regression analysis by interacting two variables, namely religiosity and intention to plagiarize. The interaction between those two variables and its influence on plagiarism resulted the value of R-Square 0.393. This number means that religiosity and intention to plagiarize can explain plagiarism as much as 39.3%, while the remaining percentage is explained by other variables which are not predicted in the model of this research. The interaction between religiosity and intention to plagiarize can influence plagiarism significantly. This is in accordance with the result of regression analysis described in Table 5. Table 5 shows that the significance value resulted from ANOVA is 0.000, which is lower than 0.005. Moreover, the coefficients of regression resulted from the interaction between religiosity and intention to plagiarism and its effect on plagiarism is -0.007. This negative value means that religiosity negatively moderates the effect of intention to plagiarize on plagiarism. Therefore, the last hypothesis of this research is supported.

Table 5. Hypothesis Test Results

Effects	R-Square	Sig. (ANOVA)	Coefficients	Hypothesis Decision
Religiosity --> Intention to Plagiarize	0.112	0.000	-0.112	Supported
Religiosity --> Plagiarism	0.064	0.000	-0.114	Supported
Intention to Plagiarize --> Plagiarism	0.357	0.000	0.437	Supported
Religiosity*Intention to Plagiarize --> Plagiarism	0.393	0.000	-0.007	Supported

Source: SPSS Output (2023)

Discussion

This study results showed that religiosity negatively influence intention to plagiarize. This implies that if an individual has a high religiosity, he tends to have less intention to plagiarize. This implication is related to the academic context. If students of accounting in distance education have a high religiosity, they tend to have lower intention to do such academic dishonesty. On the other hand, if students of accounting program in distance education have a low religiosity, they tend to perform academic dishonesty behavior, in this case plagiarism. The second result of this study showed that religiosity has a negative impact on plagiarism. This result is in line with previous hypothesis which implies that if students have higher religiosity, they tend to show less plagiarism behavior. Those results are in accordance with previous research (Hadjar, 2017; Hamdani et al., 2022; Kashif et al., 2017; Kholid et al., 2021; Lucyanda & Endro, 2021; Mustapha et al., 2016) which resulted that religiosity matters in explaining academic fraud behavior in the learning situation.

Religiosity and its impact on intention to plagiarize and actual plagiarism can give implications that higher education institution, especially distance education provider in accounting program should pay more attention in the curriculum by adding more values about religiosity. The value internalization of religiosity is very important to build strong religious characteristics in the students to minimize intention and actual behavior of academic fraud. It can be said religious values should be embed in curriculum through religion courses offered, especially in the first semesters. Moreover, the intention to plagiarize is found to negatively impact plagiarism. This result means that if a student has high intention to do such academic fraud, he tends to perform the actual academic fraud behavior. Furthermore, the implication gives suggestion to institution of distance education in accounting program to mitigate the risk of plagiarism with some programs to monitor for minimizing the intention to commit plagiarism. This study result is consistent with TPB model which explained that actual behavior can be predicted by its intention to do so (Ajzen & Madden, 1986a, 1986b; Bagozzi, 1981; Bakkal et al., 2019; Fishbein & Ajzen, 1975b).

Intention and actual behavior are found to be inconsistent in relationship, based on previous research (Carrington et al., 2014a; Conner & Norman, 2022; Gollwitzer et al., 2009; Nguyen et al., 2019; Rhodes et al., 2022; Sheeran & Webb, 2016). One of the aim of our study is to fill the gap between intention and behavior in the context of plagiarism in academic situation. The fourth hypothesis of this study about the moderating effect showed that religiosity can moderate the effect of intention to plagiarize on actual plagiarism. This result implies that the effect of intention to plagiarize on plagiarism can be weaker if students of accounting in distance education have a high religiosity. Since religiosity can be identified as a feeling of owning an obligation to God, our study results also show that intentions are more likely to be carried out when there is a higher sense of obligation and when there is a greater expectation of regret for acting or not acting (Conner et al., 2013; Godin & Kok, 1996; Sheeran & Webb, 2016). Many intentions show a tension between people's beliefs about what is right and wrong (Sheeran & Webb, 2016). According to Poliakoff & Webb (2007); Sheeran & Webb (2016), being realised these kinds of tensions can lead to excuses for overindulgence, which can prevent goals from. It appears that individuals occasionally voluntarily compromise their own goals by rationalising harm to themselves.

More experience stabilises intentions, increasing the likelihood that they will be carried out, according to a number of studies (Ajzen, 1991; Gollwitzer et al., 2009). The information now available indicates that intentions are only translated into action roughly half the time, indicating a significant intention-behavior gap. However, the quality of the intention is important, and the main goal's nature, the intention's base, and its attributes all affect the rates

at which intentions are realised. Three tasks need to be completed in order to ensure that people's intentions are realised: they must begin, continue, and end their goal pursuit. This is based on an analysis of the issues people face when attempting to carry out their intentions. If-then strategies, interventions that encourage tracking of progress, and more modern training methods ought to be beneficial in achieving these goals. Lastly, even though the difference between intention and action has been highlighted, it's crucial to remember the significance that the purpose construct is relevant to practitioners and policy makers who are involved in advancing energy conservation, public health, and organisational and educational goals.

CONCLUSION

From the development of the model in this study, the statistical results indicates that religiosity is a moderating variable that can impact the effect of intention to plagiarize and actual plagiarism. However, intention to plagiarize can be explained by religiosity, and in other hand, religiosity can influence actual plagiarism. Those results are discussed. The implication of this results is that distance education of accounting program should improve the curriculum by adding more value of religiosity to minimize intention to plagiarize, plagiarism, and the effect of intention to commit fraud on such actual academic fraud behavior. Furthermore, the religiosity values in the campus should be developed to mitigate the risk of fraud in academics. The attention for mitigating those risk of academic fraud behavior should not only be provided by higher distance education institution, but also other type of academic institution. It is because plagiarism in a phenomenon that becomes common to happen in the learning process. Therefore, governments also should serve the facilities in improving the ease or enrich the religiosity development, especially in distance education process. This study also has an implication for the future accounting profession. As a profession with many risks in ethical dilemma situation, accountants should be enriched with value of religiosity to minimize fraud made in their works.

However, this study has limitations. The first limitation is related to the inherent risk of conducting survey. The survey has limitation that the respondent is not being honest in answering the questions. For instance, the result of the survey could not be predicted as fully accurate. The second limitation is about the lack of distribution of questionnaire in the eastern side of Indonesia, such as Maluku and Papua. This limitation may affect the result of survey. The last limitation is that our study only employed religiosity as the moderating effect to fill the intention-behavior gap, so the model of research only consider internal factor of individuals. Future researchers should improve the distribution of survey and consider the external factors of individual, such as experience, regulation, monitoring system, and other variables.

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