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Honesty as Foundational Ethical Capital in the Age of Artificial Intelligence: A Theory of Planned Behavior Study of Future Business and Finance Professionals in Indonesia

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ABSTRACT

Artificial intelligence (AI) creates learning opportunities while posing challenges to academic integrity, especially for future business and finance professionals, whose work requires honesty, accountability, and trust. This study examined relationships between Theory of Planned Behavior (TPB) constructs and self-reported honest academic behavior in AI-mediated higher education in Indonesia. A cross-sectional survey involved 412 undergraduate business and finance students recruited through purposive sampling from public and private universities. Data were collected using a 35-item questionnaire measuring attitudes, subjective norms, perceived behavioral control, behavioral intention, and honest academic behavior. Structural equation modeling (SEM) using IBM SPSS Amos assessed the structural model. Results showed that attitudes ($\beta = 0.31$), subjective norms ($\beta = 0.27$), and perceived behavioral control ($\beta = 0.39$) were positively and significantly associated with behavioral intention, while behavioral intention was positively associated with honest academic behavior ($\beta = 0.71$). All structural relationships were significant ($p < .001$). The model explained 64% of the variance in behavioral intention and 50% in honest academic behavior. Significant indirect associations through behavioral intention were identified, although mediation could not be established. These findings support the intention-centered TPB framework and highlight the importance of strengthening ethical attitudes, supportive social norms, and students' perceived capacity to maintain honesty when using AI-assisted learning technologies. Local wisdom and ethical capital provided conceptual context but were not

directly operationalized or empirically tested. Given the cross-sectional design, nonprobability sampling, and self-reported measures, findings indicate associations rather than causal relationships and have limited generalizability to Indonesia's future business and finance professionals.

INTRODUCTION

Artificial intelligence (AI) has fundamentally transformed how students access information, prepare academic assignments, and obtain educational assistance. Generative AI technologies offer opportunities to enhance personalized feedback, facilitate independent learning, and improve academic productivity (Chan & Hu, 2023). However, their increasing integration into higher education has also introduced complex ethical challenges concerning authorship, permissible academic assistance, and the preservation of academic integrity (Dwivedi et al., 2023; Kasneci et al., 2023). Existing scholarship on generative AI has emphasized the importance of reconsidering assessment practices and establishing clearer distinctions between legitimate AI-assisted learning and academic misconduct, including plagiarism, unauthorized assistance, and the undisclosed substitution of AI-generated content for students' original work (Cotton et al., 2024; Eaton, 2023). These developments highlight the growing importance of understanding the psychological and behavioral factors associated with academic honesty in increasingly AI-mediated educational environments.

These challenges are particularly significant in business and finance education, where graduates are expected to demonstrate professional integrity, transparency, accountability, and ethical judgment in decisions involving financial resources and stakeholder trust. Previous research has examined associations between academic dishonesty and subsequent workplace misconduct, suggesting that ethical attitudes and behavioral patterns developed during higher education may have implications for professional conduct (Harding et al., 2004; Nonis & Swift, 2001; Rest et al., 1999). Nevertheless, such associations should not be interpreted as evidence that academic behavior inevitably determines future workplace decisions, given the influence of organizational environments, professional regulations, and situational factors. Within this context, academic honesty can be conceptualized as an early component of ethical capital, reflecting values, dispositions, and behavioral commitments that may contribute to personal credibility, professional responsibility, and trustworthy decision-making (Jackling et al., 2007; Low et al., 2008; Mintz & Morris, 2017). Strengthening academic integrity among prospective business and finance professionals may therefore represent an important educational investment in the development of ethical professional competencies (Ghoshal, 2005).

Existing literature on academic integrity has consistently emphasized the roles of institutional culture, peer expectations, ethical awareness, and individual moral judgment in shaping students' academic conduct (Bretag, 2016; Bretag et al., 2019; McCabe et al., 2012; Newton & Lang, 2016). More recent research addressing AI-assisted learning has highlighted the increasing difficulty of maintaining authentic student contributions as automated content generation becomes more accessible and sophisticated (Cotton et al., 2024; Eaton, 2023). Although these perspectives provide valuable insights into institutional governance and emerging technological challenges, policies focused primarily on academic regulations, misconduct detection, and disciplinary enforcement do not fully explain the psychological processes underlying students' decisions to behave honestly. In particular, understanding why students choose to maintain academic integrity despite convenient opportunities for

unauthorized AI assistance requires attention to their ethical evaluations, perceived social expectations, and confidence in their ability to act consistently with academic standards. Accordingly, a behavioral framework is needed to complement institutional approaches to academic integrity in AI-mediated learning environments.

The Theory of Planned Behavior (TPB) provides an established theoretical framework for examining the psychological determinants of intentional behavior through three principal constructs: attitudes toward the behavior, subjective norms, and perceived behavioral control (Ajzen, 1991, 2002; Armitage & Conner, 2001; Conner & Armitage, 1998; Fishbein & Ajzen, 2010). According to this framework, behavioral intention reflects an individual's motivation and willingness to perform a particular behavior, while attitudes represent evaluations of that behavior, subjective norms reflect perceived social expectations, and perceived behavioral control concerns the perceived ease or difficulty of performing it. In the context of academic integrity, these constructs offer a systematic basis for investigating students' intentions to engage in honest academic practices and their self-reported behavior (Stone et al., 2009). Applying TPB to AI-mediated education is particularly relevant because students must increasingly distinguish appropriate technological assistance from practices that compromise academic authenticity. Perceived behavioral control may be especially important when students encounter readily available AI-generated responses that could reduce the effort required to complete academic tasks independently. However, the availability or use of AI technologies should not automatically be interpreted as a direct cause of academic dishonesty, particularly when these factors are not explicitly measured within the empirical model.

An additional contextual consideration concerns the ethical values embedded in Indonesian cultural traditions, including jujur (honesty), amanah (trustworthiness), and responsibility, which have been discussed in broader scholarship on Indonesian culture and moral philosophy (Geertz, 1973; Koentjaraningrat, 2009; Magnis-Suseno, 2018). These values provide a culturally relevant perspective for interpreting ethical attitudes, perceived social expectations, and individual commitments to academic integrity among Indonesian university students (Hofstede, 2001; Triandis, 1995). Honesty and trustworthiness are particularly relevant to business and finance education because professional credibility depends on the responsible management of information, financial resources, and stakeholder relationships. Nevertheless, cultural values and local wisdom were not operationalized as independent variables in the present statistical model. Consequently, they served as contextual and interpretive considerations rather than empirically tested antecedents, mediators, or moderators of honest academic behavior. Maintaining this conceptual distinction was essential to avoid attributing observed statistical relationships to cultural mechanisms that were not directly examined.

Despite extensive research on academic integrity, behavioral intention, and emerging AI-related educational challenges, an important gap remains in understanding how TPB constructs are associated with honest academic behavior among Indonesian undergraduate students preparing for business and finance professions. The existing literature has provided substantial theoretical foundations for examining ethical decision-making and academic misconduct; however, the integration of TPB-based psychological mechanisms with the specific challenges of AI-mediated learning in this disciplinary and national context remains insufficiently addressed within the cited studies. The novelty of the present research therefore lies not in introducing a new behavioral theory but in applying an established theoretical framework to examine academic honesty within a context characterized by increasing access to generative AI and heightened expectations of future professional integrity. Furthermore, interpreting

honesty as foundational ethical capital offers a conceptual connection between academic integrity education and the ethical competencies expected of future business and finance professionals. This research is particularly relevant because higher education institutions must develop educational strategies that extend beyond technological restrictions and misconduct monitoring to strengthen students' ethical reasoning, perceived behavioral capabilities, and commitment to responsible AI use.

Accordingly, the present study aimed to examine the associations of attitudes toward honest academic behavior, subjective norms, and perceived behavioral control with behavioral intention, as well as the relationship between behavioral intention and self-reported honest academic behavior among Indonesian undergraduate business and finance students. The study also investigated the indirect associations between the TPB antecedents and honest academic behavior through behavioral intention using structural equation modeling (SEM). Theoretically, this research sought to extend the contextual application of TPB by examining its explanatory relevance within an AI-mediated higher education environment. Practically, the findings were expected to inform the development of academic integrity education, institutional guidance on responsible AI use, and interventions designed to strengthen students' ethical self-regulation. The broader implications of local wisdom and future workplace integrity were considered as conceptual interpretations rather than directly measured outcomes, thereby maintaining consistency between the study's theoretical contributions, empirical scope, and methodological limitations.

METHOD

This study employed a quantitative, cross-sectional design to examine the relationships among Theory of Planned Behavior (TPB) constructs and self-reported honest academic behavior among undergraduate business and finance students in Indonesia. The analytical sample consisted of 412 students recruited through purposive sampling from public and private universities. Eligible participants were required to be enrolled in business- or finance-related undergraduate programs and to have prior familiarity with artificial intelligence (AI)-based tools. The sample included 211 male and 201 female students, distributed across Java (117), Sumatra (62), Kalimantan (57), Sulawesi (77), Bali (62), and eastern Indonesia (37). Although participants represented several geographical regions, the nonprobability sampling approach limited the statistical representativeness and generalizability of the findings to the broader Indonesian undergraduate population.

Data were collected online through institutional networks and student platforms using a structured, self-administered questionnaire. Participation was voluntary, and electronic informed consent was obtained before questionnaire completion. The instrument comprised 35 items measured on a five-point Likert scale, covering five constructs: attitude toward honest academic behavior (six items), subjective norms (six items), perceived behavioral control (seven items), behavioral intention (nine items), and self-reported honest academic behavior (seven items). Neutral item wording and randomized item presentation were employed to minimize potential response bias. No personally identifiable information was collected, and 412 valid questionnaires were retained for analysis. Because academic honesty was assessed through self-reported responses, the measurements were potentially susceptible to social

desirability bias and did not constitute independently verified observations of actual academic conduct.

Structural equation modeling (SEM) was performed using IBM SPSS Amos (Hair et al., 2019; Kline, 2016) to evaluate the measurement and structural models. Preliminary data screening examined missing values, outliers, and distributional assumptions. Confirmatory factor analysis (CFA) was conducted to assess the measurement model, with internal consistency evaluated using Cronbach's alpha and composite reliability, convergent validity assessed through standardized factor loadings and average variance extracted (AVE), and discriminant validity examined using the Fornell–Larcker criterion. The structural model estimated standardized path coefficients linking attitudes, subjective norms, and perceived behavioral control to behavioral intention, as well as the association between behavioral intention and self-reported honest academic behavior. Model fit was evaluated using the chi-square-to-degrees-of-freedom ratio (χ^2/df), comparative fit index (CFI), Tucker–Lewis index (TLI), goodness-of-fit index (GFI), and root mean square error of approximation (RMSEA). Indirect associations through behavioral intention were examined using bootstrapping, while potential common method bias was assessed using Harman's single-factor test and a common latent factor approach. Given the cross-sectional design, the estimated structural relationships were interpreted as statistical associations rather than evidence of causal effects.

RESULTS AND DISCUSSION

Respondent Profile and Descriptive Statistics

A total of 412 usable questionnaires were included in the analysis. Respondents were drawn from several regions and included 211 men and 201 women. This distribution provides variation within the analytic sample, but purposive recruitment does not establish that the sample represents the national population of business and finance students. Accordingly, the findings should be interpreted as evidence concerning the participating students rather than as a population estimate.

Table 1. describes the sample by gender and region. Men accounted for 51.2% and women for 48.8%; Java contributed 117 participants (28.4%), followed by Sulawesi with 77 (18.7%), Sumatra and Bali with 62 each (15.0%), Kalimantan with 57 (13.8%), and eastern Indonesia with 37 (9.0%). These counts document geographic variation in recruitment; they do not independently demonstrate equal access to AI tools or eliminate selection bias.

Table 1. Demographic Characteristics of Respondents

Category	Group	Frequency	Percentage (%)
Gender	Male	211	51.2
	Female	201	48.8
Region	Java	117	28.4
	Sumatra	62	15.0
	Kalimantan	57	13.8
	Sulawesi	77	18.7
	Bali	62	15.0
	Eastern Indonesia	37	9.0

Source: Analysis Phase

Descriptive statistics for the TPB constructs are reported in Table 2. Overall, mean scores across all constructs were relatively high (above 4.00), indicating a strong general orientation toward academic honesty among business and finance students.

Table 2. Descriptive Statistics of TPB Constructs

Construct	Items	Mean	Std. Deviation
ATB	6	4.21	0.53
SN	6	4.08	0.56
PBC	7	4.15	0.50
INT	9	4.29	0.48
AB	7	4.17	0.52

Source: Analysis Phase

Measurement Model Evaluation

A confirmatory factor analysis was reported before structural-path testing to evaluate whether the observed indicators supported the five TPB-related constructs used in the model. This step connects item-level responses to the subsequent interpretation of latent-variable associations. Its conclusions should be read alongside the reported fit and reliability diagnostics rather than treated as proof that all sources of measurement error were eliminated.

The CFA was employed to assess internal consistency reliability**,** convergent validity**,** and discriminant validity of the constructs derived from the Theory of Planned Behavior. By explicitly modeling measurement error and examining the strength of the relationships between observed indicators and their respective latent variables, CFA provides a robust means of verifying whether the empirical data adequately support the proposed theoretical measurement structure. Establishing a well-fitting and psychometrically sound measurement model is particularly important in studies involving abstract psychological constructs, such as attitudes, subjective norms, perceived behavioral control, and behavioral intention, which cannot be observed directly.

The reported measurement results were considered sufficient by the authors to proceed with the specified structural model. This sequencing supports a coherent presentation of measurement and structural evidence, but the model remains dependent on the chosen items, sample, and assumptions of the SEM procedure. Instrument validity beyond these reported diagnostics, including external or criterion validity, was not established by the presented tables.
Reliability

As shown in Table 3**.**, the values of Cronbach's alpha and composite reliability (CR) for all latent constructs exceeded the recommended threshold of 0.70, indicating a high level of internal consistency across measurement items. These results suggest that the indicators within each construct consistently capture the same underlying concept and function reliably as a coherent measurement scale. The satisfactory reliability coefficients further indicate that random measurement error is minimal and that the constructs are measured with adequate precision, thereby providing a sound basis for subsequent validity assessment and structural model testing

Table 3. Reliability Statistics

Construct	Cronbach's Alpha	CR
ATB	0.84	0.86

Construct	Cronbach's Alpha	CR
SN	0.82	0.85
PBC	0.88	0.90
INT	0.92	0.94
AB	0.86	0.88

Source: Analysis Phase

Convergent Validity

Convergent validity was evaluated using standardized factor loadings and the Average Variance Extracted (AVE) to determine the extent to which the observed indicators adequately represent their respective latent constructs. This assessment is essential for confirming that multiple items intended to measure the same construct are indeed converging on a common underlying concept. Standardized factor loadings reflect the strength of the relationship between each indicator and its latent variable, thereby providing evidence of how well the items capture the intended theoretical dimensions.

As summarized in Table 4**.**, all standardized factor loadings were statistically significant and exceeded the minimum recommended value of 0.50, with the majority of loadings falling well above this threshold. These results indicate that each indicator contributes meaningfully to its associated construct and that the items demonstrate sufficient shared variance with the latent variable they are intended to measure. The significance of the factor loadings further suggests that the observed relationships are unlikely to be attributable to random sampling error, thereby strengthening confidence in the measurement model.

In addition, the Average Variance Extracted (AVE) values for all constructs ranged from 0.52 to 0.69, surpassing the commonly accepted criterion of 0.50. This indicates that, on average, each construct explains more than half of the variance in its indicators, providing strong evidence of convergent validity. Together, the satisfactory factor loadings and AVE values confirm that the measurement model demonstrates adequate convergent validity and is suitable for subsequent structural analysis within the SEM framework.

Table 4. Convergent Validity

Construct	Loading Range	AVE
ATB	0.68–0.81	0.54
SN	0.66–0.79	0.52
PBC	0.71–0.85	0.61
INT	0.74–0.88	0.69
AB	0.70–0.83	0.57

Source: Analysis Phase

Discriminant Validity

Discriminant validity was assessed using the Fornell–Larcker criterion, which evaluates the degree to which each latent construct is empirically distinct from other constructs within the model. This approach compares the square root of the Average Variance Extracted (AVE) for each construct with the corresponding inter-construct correlations, providing evidence that a construct shares more variance with its own indicators than with other latent variables.

As shown in Table 5, the square root of AVE for each construct (diagonal values) was consistently greater than its correlations with all other constructs in the model. This pattern

indicates that each construct captures a unique conceptual domain and is not unduly influenced by overlapping variance with related constructs. Accordingly, these findings provide strong support for satisfactory discriminant validity, confirming that the latent variables within the measurement model are empirically distinguishable and theoretically coherent.

Table 5. Fornell–Larcker Criterion

Construct	ATB	SN	PBC	INT	AB
ATB	0.735				
SN	0.42	0.721			
PBC	0.46	0.49	0.781		
INT	0.58	0.55	0.63	0.831	
AB	0.44	0.41	0.52	0.69	0.755

Source: Analysis Phase

Structural Model Evaluation

The structural model was tested using Structural Equation Modeling (SEM) with **AMOS** software to examine the hypothesized relationships among the constructs of the Theory of Planned Behavior (TPB)**.** SEM was selected because it allows for the simultaneous estimation of multiple interrelated dependence relationships among latent variables while explicitly accounting for measurement error. This analytical approach is particularly appropriate for theory-driven models such as TPB, where behavioral intention is posited as a central mediating mechanism linking psychological antecedents to actual behavior.

The overall adequacy of the structural model was evaluated using a range of goodness-of-fit indices, as reported in Table 6. These indices collectively assess the extent to which the proposed theoretical model reproduces the observed covariance matrix. The obtained fit values met or exceeded commonly accepted threshold criteria, indicating that the specified TPB-based model provides an adequate representation of the empirical data.

The reported fit indices in Table 6 meet the reference thresholds stated in the article, supporting an acceptable fit for the specified covariance model. Adequate global fit is one consideration in model assessment; it does not establish causation, exclude equivalent alternative models, or verify that the constructs were measured without error.

Table 6. Model Fit Indices

Index	Recommended	Result
χ^2/df	≤ 3.00	2.41
CFI	≥ 0.90	0.94
TLI	≥ 0.90	0.93
GFI	≥ 0.90	0.91
RMSEA	≤ 0.08	0.058

Source: Analysis Phase

Hypothesis Testing

The results of the hypothesis testing are summarized in Table 7, which presents the standardized path coefficients, critical ratios, and significance levels for each hypothesized relationship within the structural model. Hypothesis testing was conducted to evaluate the

directional and statistical significance of the proposed relationships derived from the Theory of Planned Behavior.

The analysis revealed that all hypothesized paths were positive and statistically significant at the $p < .001$ level, providing strong empirical support for the proposed model. These findings indicate that Attitude Toward Behavior, Subjective Norms, and Perceived Behavioral Control each exert a meaningful and positive influence on Behavioral Intention, and that Behavioral Intention, in turn, strongly predicts Actual Honest Academic Behavior. The consistently high levels of statistical significance suggest that the observed relationships are robust and unlikely to be attributable to random variation in the data.

The path estimates reported in Table 7 are positive and statistically significant ($p < .001$) for the four specified links. These results support associations consistent with TPB: attitudes, subjective norms, and perceived behavioral control are positively associated with intention, and intention is positively associated with self-reported honest academic behavior. Because the design is cross-sectional, the coefficients should not be interpreted as definitive causal effects.

Table 7. Structural Path Estimates

Path	β	CR	p-value
ATB → INT	0.31	5.87	< .001
SN → INT	0.27	5.12	< .001
PBC → INT	0.39	6.94	< .001
INT → AB	0.71	12.36	< .001

Source: Analysis Phase

Among the TPB antecedents, Perceived Behavioral Control (PBC) emerged as the strongest predictor of Behavioral Intention. This finding indicates that students' confidence in their ability to complete academic tasks honestly, manage academic demands effectively, and resist the misuse of AI-based tools plays a more influential role in shaping ethical intentions than attitudes or perceived social pressures alone. In AI-mediated learning environments, where opportunities for misconduct are readily available and external monitoring is often limited, a strong sense of self-efficacy and behavioral control appears to be particularly critical in guiding intentional ethical decision-making.

The prominence of PBC suggests that academic honesty is not solely a matter of valuing integrity or perceiving normative expectations, but is deeply contingent upon students' perceived capacity to act ethically under practical constraints. This result highlights the importance of empowering students with the skills, resources, and confidence necessary to engage in honest academic practices, thereby reinforcing intention formation through enhanced self-regulatory control.

Mediation Analysis

Bootstrapping was used to assess the indirect paths from ATB, SN, and PBC to Actual Honest Academic Behavior through Behavioral Intention. Table 8 reports significant indirect effects of 0.22, 0.19, and 0.28, respectively (all $p < .001$). The manuscript describes mediation as full, but direct-path coefficients and their confidence intervals are not presented alongside these indirect effects. The reported table therefore supports statistically significant indirect associations, while a definitive claim of full rather than partial mediation requires the omitted direct-path evidence.

The indirect associations are consistent with the TPB proposition that intention links personal evaluations, perceived norms, and perceived control with behavior. However, statistical mediation in a cross-sectional data set does not demonstrate temporal ordering, and self-reported honesty may be affected by social desirability. The analysis supports an intention-centered interpretation of the observed relationships without establishing that the effects operate exclusively through intention.

The findings imply that integrity education could address more than rules and sanctions by strengthening students' intentions and perceived capacity to complete academic tasks honestly. This implication follows the direction of the reported associations; whether a particular educational intervention would change behavior remains a separate question requiring prospective evaluation.

Table 8. Indirect Effects

Indirect Path	Effect	p-value	Mediation
ATB → INT → AB	0.22	< .001	Full
SN → INT → AB	0.19	< .001	Full
PBC → INT → AB	0.28	< .001	Full

Source: Analysis Phase

Explained Variance

The explanatory power of the proposed model is presented in Table 9**.**, as indicated by the coefficients of determination (R^2) for the endogenous constructs. The results show that the TPB antecedents, Attitude Toward Behavior, Subjective Norms, and Perceived Behavioral Control, jointly explain 64% of the variance in Behavioral Intention, indicating a substantial level of explanatory strength. This finding suggests that the model captures the primary psychological determinants that shape students' intentions to engage in honest academic behavior within AI-mediated learning environments.

Furthermore, Behavioral Intention accounts for 50% of the variance in Actual Honest Academic Behavior, demonstrating a moderate-to-high level of predictive power. This result indicates that intention serves as a strong proximal predictor of behavior, consistent with the core assumptions of the Theory of Planned Behavior. Explaining half of the variance in actual behavior is particularly notable in the context of ethical and self-reported behaviors, which are often influenced by situational factors and measurement limitations.

Taken together, these R^2 values provide compelling evidence of the robust explanatory adequacy of the TPB framework in this study. The substantial proportion of explained variance underscores the capacity of intention-based psychological mechanisms to account for ethical academic behavior, even in technologically complex environments where opportunities for misconduct are readily available and external enforcement is limited.

Table 9. Coefficient of Determination

Endogenous Variable	R^2
Behavioral Intention	0.64
Actual Behavior	0.50

Source: Analysis Phase

Summary of Findings

Taken together, the measurement-model and path-analysis results provide evidence consistent with the specified TPB framework among the 412 participants. They do not show that the model is uniquely correct or that all potentially relevant influences have been measured. The reported findings are therefore best summarized as model-consistent associations in the sampled educational context.

Attitude Toward Behavior, Subjective Norms, and Perceived Behavioral Control were each positively associated with Behavioral Intention, and intention was associated with self-reported honest academic behavior. Reported indirect associations through intention were also statistically significant. The designation of full mediation in Table 10 should be interpreted as the authors' reported classification pending presentation of the corresponding direct-effect tests.

Overall, the findings are compatible with the application of TPB to the participating Indonesian business and finance students. The results offer a useful basis for discussion of self-regulation and ethics education in settings where AI tools are available, while the nonprobability sample, self-reports, and cross-sectional design limit strong generalization and causal interpretation.

Table 10. Summary of Results

Aspect	Result
Measurement Model	Valid and Reliable
Structural Model	Good Fit
Strongest Predictor	PBC
Role of Intention	Full Mediation
TPB Applicability	Strongly Supported

Source: Analysis Phase

Academic Honesty as Intentional Ethical Self-Regulation

This study provides empirical evidence that academic honesty among Indonesian business and finance students can be understood primarily as a process of intentional ethical self-regulation. The findings demonstrate that Attitude Toward Behavior (ATB), Subjective Norms (SN), and Perceived Behavioral Control (PBC) all have positive and statistically significant effects on Behavioral Intention (INT), while Behavioral Intention has a strong positive effect on Actual Honest Academic Behavior (AB). These findings are consistent with the central proposition of the Theory of Planned Behavior (TPB), which positions behavioral intention as the most immediate determinant of behavior.

The results are particularly relevant in AI-mediated learning environments, where opportunities for academic misconduct can occur privately and may be difficult to detect. Under such conditions, academic honesty cannot depend exclusively on external monitoring or institutional sanctions. Instead, students' willingness and perceived capacity to regulate their own behavior become increasingly important. The present findings therefore suggest that maintaining academic honesty involves not only recognizing the value of ethical conduct but also developing the intention and perceived capability to act accordingly.

This interpretation is further supported by the explanatory power of the model. Attitude Toward Behavior, Subjective Norms, and Perceived Behavioral Control jointly explain 64% of the variance in Behavioral Intention, while Behavioral Intention explains 50% of the variance in Actual Honest Academic Behavior. These values indicate that the TPB framework

provides substantial explanatory power for understanding academic honesty in the present context.

Perceived Behavioral Control as the Strongest Antecedent

Among the three TPB antecedents, Perceived Behavioral Control emerged as the strongest predictor of Behavioral Intention, with a standardized coefficient of $\beta = 0.39$ (CR = 6.94, $p < .001$). This finding indicates that students' perceptions of their ability to complete academic tasks honestly, manage academic demands, and resist inappropriate uses of AI are particularly important in shaping their intentions to behave ethically.

The prominence of PBC suggests that academic honesty is not simply a matter of whether students value integrity or perceive strong expectations from others. Students must also believe that they are capable of acting honestly when confronted with academic pressure, workload, time constraints, or convenient technological alternatives. In an AI-mediated environment, this perceived capacity may become especially important because AI tools can provide immediate alternatives to students' own cognitive effort.

This finding has an important educational implication. Promoting academic honesty should therefore not rely exclusively on telling students that dishonest behavior is wrong. Universities should also help students develop the competence, confidence, and self-regulatory capacity required to complete academic tasks independently. Strengthening students' academic self-efficacy may consequently complement conventional approaches to academic integrity.

Behavioral Intention as the Proximal Determinant of Honest Behavior

Behavioral Intention demonstrated the strongest direct relationship with Actual Honest Academic Behavior, with $\beta = 0.71$ (CR = 12.36, $p < .001$). This finding provides strong empirical support for the central role assigned to intention within TPB. Students who possess a stronger intention to behave honestly are substantially more likely to report actual honest academic behavior.

The mediation analysis provides an additional insight. Behavioral Intention fully mediates the relationships between ATB, SN, and PBC and Actual Behavior. The indirect effects were statistically significant for ATB → INT → AB (0.22), SN → INT → AB (0.19), and PBC → INT → AB (0.28), with $p < .001$.

Taken together, these findings suggest that favorable attitudes, supportive social expectations, and perceived behavioral control do not necessarily translate directly into honest academic behavior. Rather, their influence is realized through students' deliberate intention to act honestly. This reinforces the importance of moving beyond compliance-oriented approaches and creating educational environments in which students consciously commit themselves to ethical academic conduct.

Attitudes and Subjective Norms in Shaping Ethical Intention

Attitude Toward Behavior had a positive and significant effect on Behavioral Intention ($\beta = 0.31$, CR = 5.87, $p < .001$), while Subjective Norms also demonstrated a positive and significant effect ($\beta = 0.27$, CR = 5.12, $p < .001$).

The finding for ATB indicates that students who evaluate honest academic conduct positively are more likely to form stronger intentions to behave honestly. This is important because it suggests that integrity needs to be understood as something valuable in itself rather than merely as compliance with academic rules.

The significant role of Subjective Norms further demonstrates the importance of the social environment. Students' perceptions of expectations from lecturers, peers, institutions, and other significant reference groups can reinforce their intention to maintain academic honesty. Thus, academic integrity is not exclusively an individual psychological matter; it is also embedded within the normative environment in which students learn.

These findings reinforce the importance of developing institutional cultures in which honesty is consistently communicated, modeled, and socially valued. Such an environment can strengthen students' ethical intentions without relying solely on surveillance or punishment.

Indonesian Local Wisdom as a Cultural and Moral Foundation

Indonesian values such as jujur, amanah, responsibility, and self-restraint offer a cultural lens discussed in the existing literature (Koentjaraningrat, 2009; Magnis-Suseno, 2018), but only a conceptual context for interpreting why integrity may matter to students. However, the study did not measure local wisdom as an independent variable, mediator, or moderator. Consequently, its possible contribution to academic honesty is conceptual rather than a statistically tested result of the present model.

From this perspective, culturally embedded values may provide a moral foundation that complements the psychological mechanisms represented by ATB, SN, and PBC. The emphasis on honesty, trustworthiness, responsibility, and self-restraint may resonate with positive ethical attitudes, socially reinforced expectations, and students' capacity for self-regulation. This interpretation is therefore best understood as a contextual and conceptual contribution, rather than as an empirically tested causal relationship.

This distinction is important because it allows the study to integrate Indonesian cultural context without compromising the theoretical parsimony of the TPB model. Future research could examine this proposition more directly by operationalizing specific dimensions of local wisdom and testing their relationships with TPB constructs.

Theoretical and Practical Implications

Theoretically, the findings reinforce the applicability of TPB to academic honesty in an AI-mediated educational environment and within the specific context of business and finance education in Indonesia. The results particularly emphasize the importance of Behavioral Intention and Perceived Behavioral Control in explaining ethical academic behavior.

The conceptualization of academic honesty as foundational ethical capital also provides a broader interpretation of the findings. For future business and finance professionals, honesty developed during university education may constitute an early foundation for trustworthiness, accountability, and responsible decision-making. Academic integrity can therefore be viewed not merely as an institutional requirement but as part of professional ethical formation.

For practice, the results suggest considering interventions that combine clear guidance on acceptable AI use, opportunities to practice ethical judgment, and support for students' confidence in independent academic work. Positive norms may also be encouraged through lecturers and peers. Such measures are implications inferred from associations, not interventions evaluated by this study; prospective or experimental research would be needed to establish their effects.

CONCLUSION

Among 412 Indonesian undergraduate business and finance students, attitudes toward honest academic behavior, subjective norms, and perceived behavioral control were positively associated with behavioral intention, which, in turn, demonstrated a significant positive association with self-reported honest academic behavior ($\beta = 0.71$, $p < .001$). Perceived behavioral control exhibited the strongest reported association with behavioral intention ($\beta = 0.39$), highlighting the potential importance of students' perceived ability to maintain academic integrity in AI-mediated learning environments. The structural model explained 64% of the variance in behavioral intention and 50% of the variance in self-reported honest academic behavior, indicating substantial explanatory power within the sampled population. Although significant indirect associations through behavioral intention were reported, full mediation could not be conclusively established without corresponding direct-effect estimates and confidence intervals. Overall, these findings were consistent with the intention-centered framework of the Theory of Planned Behavior (TPB) and suggested that ethical attitudes, supportive social norms, and perceived behavioral control were relevant to understanding academic honesty among prospective business and finance professionals. Nevertheless, local wisdom and ethical capital remained conceptual frameworks for interpreting the findings rather than constructs directly measured or empirically validated in the study.

The cross-sectional research design, purposive sampling strategy, and reliance on self-reported behavioral measures limited causal inference and the generalizability of the findings to the broader Indonesian student population. Nevertheless, the results offered practical implications for higher education institutions seeking to strengthen academic integrity in the context of increasing AI adoption. Universities could consider integrating ethics-based education with clear institutional guidelines for responsible AI use, practical ethical decision-making activities, and learning experiences designed to strengthen students' perceived behavioral control and capacity for academic self-regulation. Future research should provide comprehensive estimates and confidence intervals for direct and indirect effects, operationalize and empirically examine relevant cultural and ethical constructs, and employ probability-based sampling, longitudinal designs, or controlled interventions to improve methodological rigor. Incorporating independently observed academic behaviors and longer-term assessments of professional ethical conduct would also help determine whether the identified associations persist over time and extend beyond educational settings. Such investigations would contribute to a more comprehensive understanding of how academic honesty may develop into enduring ethical competencies relevant to future business and finance professionals.

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CONFLICT OF INTEREST

The authors declare that the research was conducted in the absence of any commercial, financial, or personal relationships that could be construed as a potential conflict of interest.

AUTHOR CONTRIBUTIONS

B.M.A.S. Anaconda Bangkara and Nurrani Kusumawati contributed to the conceptualization, theoretical development, literature synthesis, and analytical interpretation of the study. Both authors participated in drafting, reviewing, and revising the manuscript, approved the final version for publication, and agreed to be accountable for the integrity and accuracy of the work.

GENERATIVE AI STATEMENT

The authors declare that generative artificial intelligence (AI) tools were used solely to assist in improving the clarity, language, and grammatical structure of the manuscript. Generative AI was not used to generate the conceptual arguments, theoretical analysis, analytical findings, or scholarly conclusions presented in this study. All AI-assisted content was critically reviewed and verified by the authors, who retain full responsibility for the accuracy, originality, integrity, and final content of the manuscript.

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