

Ethical Awareness, Academic Integrity, and Perceived Risk on Ethical Intentions in the Use of Generative AI: A Perspective from Ethical Decision-Making Theory

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ABSTRACT

Purpose: This study examines the effects of ethical awareness, academic integrity, and perceived risk on ethical intention in using Generative Artificial Intelligence (GenAI) among students of the Faculty of Economics at Universitas Tarumanagara.

Research Method: A quantitative approach with an explanatory survey design was employed. Data were collected using a five-point Likert-scale questionnaire distributed to students who had experience using or were familiar with GenAI for academic purposes. A total of 107 valid responses were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS.

Results and Discussion: The findings reveal that ethical awareness, academic integrity, and perceived risk positively and significantly influence ethical intention in using GenAI. Academic integrity emerged as the strongest predictor, followed by ethical awareness and perceived risk. The model demonstrated substantial explanatory power ($R^2 = 0.797$), indicating that students' ethical intentions are shaped by moral awareness, commitment to academic integrity, and consideration of the potential risks of GenAI misuse.

Implications: Universities should strengthen digital ethics literacy, establish clear GenAI usage policies, and design assessments that promote originality and academic responsibility.

Originality: This study integrates ethical awareness, academic integrity, and perceived risk within an Ethical Decision-Making Theory framework to explain ethical intention toward GenAI use among economics students.

Keywords: generative AI; ethical awareness; academic integrity; perceived risk; ethical intention.

1. Introduction

In recent years, the use of generative artificial intelligence (GenAI) has become increasingly integrated into students' academic activities. This technology is no longer used solely to search for information but also to help students understand concepts, summarize readings, organize ideas for writing, and complete coursework. In the context of higher education, this development indicates that GenAI has become part of students' daily learning practices. For students, GenAI offers tangible benefits by accelerating information searches, helping to explain complex material, and supporting the initial stages of academic writing. However, the use of this technology also raises ethical dilemmas regarding how students determine acceptable limits for its use in academic activities. From the perspective of Ethical



Decision-Making Theory, individuals consider not only the benefits of an action but also its moral consequences before forming the intent to engage in a specific behavior. Therefore, the use of GenAI in higher education represents not only the adoption of technology but also an ethical decision-making process that involves considerations of values, academic norms, and individual responsibility.

Several recent studies indicate that this issue is becoming increasingly relevant in higher education. Gruenhagen *et al.*, (2024) found that more than one-third of students have used chatbots to assist with assessments, and some of them do not necessarily view this practice as a violation of academic integrity. Josephine *et al.*, (2026) also indicate that perceived benefits primarily drive the use of Large Language Models (LLMs) among accounting students, while ethical considerations remain important but are not the most dominant factor. In the context of this article, LLMs such as ChatGPT are positioned as part of text-based generative AI (GenAI), so these findings are considered relevant for explaining student behavior in using GenAI for academic activities. The findings indicate that student behavior in using GenAI cannot be explained solely by perceptions of the technology's benefits but also by the ethical evaluation process underlying the formation of their intent to use it.

These findings are reinforced by Bittle & El-Gayar (2025), who assert that GenAI offers pedagogical benefits while also posing risks to academic integrity, the originality of work, and the quality of the learning process if not adequately regulated. Nikolic *et al.*, (2024) also demonstrate that GenAI's increasing capabilities make various forms of assessment increasingly vulnerable to AI assistance that is difficult to distinguish from students' own work. Thus, the issue of GenAI use in higher education can no longer be understood merely as a matter of technology adoption but also as a matter of users' ethical behavior.

Ethical Decision-Making Theory explains that ethical intentions are formed through recognizing moral issues, evaluating an individual's values, and considering the consequences of an action. In the context of GenAI use, students must first recognize the ethical implications of using this technology (ethical awareness), then evaluate its alignment with their principles of academic integrity, and consider the various risks that may arise from its use (perceived risk). These three factors serve as cognitive and moral mechanisms that can influence the formation of ethical intention in the use of GenAI.

Previous research indicates that various ethical factors are associated with students' use of GenAI, though the findings remain fragmented. Academic integrity has been reported to be negatively related to GenAI adoption, whereas perceived risk shows a relatively weak relationship with the intention to use it. On the other hand, ethical awareness is viewed as a crucial aspect of responsible AI use (Sariyasa & Monika, 2023). More recent research indicates that understanding of integrity has a positive effect on ethical readiness (Putra *et al.*, 2026), ethical awareness influences behavioral intention regarding GenAI use (Zhu *et al.*, 2025), and awareness of academic integrity plays a role in explaining ethical AI use intention (Sanapang *et al.*, 2026). Nevertheless, these studies examined these variables separately and have not yet integrated them into a single Ethical Decision-Making Theory framework to explain ethical intentions regarding the use of GenAI. Furthermore, most previous research has focused on the general student population, so the characteristics of Faculty of Economics students—as future business and accounting professionals—have not received adequate attention.

The context of Faculty of Economics students is highly relevant to theory because this group is being prepared to enter professions that demand integrity, accountability, transparency, and adherence to professional codes of ethics. The ethical decisions they make during their education can influence their future professional behavior, particularly amid the growing use of artificial intelligence-based

technologies in business, accounting, and finance. Therefore, understanding the factors influencing ethical intention in the use of GenAI among students in the Faculty of Economics is important both academically and practically.

Based on this gap, this study aims to analyze the influence of ethical awareness, academic integrity, and perceived risk on students' ethical intention to use GenAI in the Faculty of Economics at Tarumanagara University. The novelty of this study lies not only in its focus on ethical intention as an ethical outcome but also in the development of a model that integrates ethical awareness, academic integrity, and perceived risk within the framework of Ethical Decision-Making Theory to explain the formation of ethical intentions regarding the use of GenAI. Thus, this study expands the existing literature—which has largely emphasized the acceptance of technology—by positioning the ethical deliberation process as the primary mechanism for forming ethical intentions regarding the use of GenAI.

The remainder of this paper is organized as follows. Section 2 provides a literature review and hypothesis development. Section 3 presents the research method and design. Section 4 provides the results and discussion. Section 5 presents Concluding Remarks and Recommendations.

2. Literature Review and Hypothesis Development

2.1 Literature Review

The use of GenAI in higher education is growing rapidly and has transformed the way students search for information, organize their ideas, write assignments, and complete analysis-based academic work. In the context of accounting education and learning, technologies such as ChatGPT are seen as offering efficiency, convenience, and relatively instant learning support; however, they also raise complex ethical issues, such as plagiarism, information bias, dependency, data privacy, and a decline in students' intellectual engagement in the learning process. Therefore, discussions regarding the use of GenAI can no longer be confined solely to the framework of technology adoption; rather, they must be understood as issues of users' ethical behavior within the academic environment.

Recent literature indicates that students do not use GenAI merely because the technology is available, but because they view it as beneficial for completing assignments, searching for references, structuring arguments, and saving time on studying. However, these benefits do not always align with responsible use. Several studies have, in fact, confirmed that high-intensity AI use can go hand in hand with concerns about declining originality, the blurring of the boundaries between learning assistance and academic dishonesty, and an increased risk of accepting information that is incorrect yet appears convincing. Consequently, this study positions ethical intention as a central issue, as this variable is closely tied to the primary normative question in higher education: whether students intend to use GenAI responsibly, within established boundaries, and in alignment with academic integrity.

2.1.1 The Research Landscape on GenAI and Academic Integrity

The development of generative artificial intelligence (GenAI) has significantly transformed the landscape of higher education, presenting both opportunities and challenges for the learning process. The emergence of technologies such as ChatGPT, Gemini, and various Large Language Models (LLMs) enables students to quickly obtain assistance in understanding concepts, summarizing literature, generating ideas, and drafting academic papers. When used appropriately, these tools are seen as

capable of enhancing learning efficiency and supporting the development of academic skills. However, GenAI's increasing ability to generate text that closely resembles human-written work has also raised concerns regarding the acceptable limits of its use in academic settings. Research by Johnston *et al.*, (2024) shows that students generally view GenAI as a useful learning tool. However, they also acknowledge a lack of clarity regarding the ethical boundaries of using this technology for academic assignments. These findings suggest that the use of GenAI is not only related to technical and pedagogical aspects but also involves complex moral considerations. Yusuf *et al.*, (2024) even assert that the debate surrounding GenAI in higher education is no longer limited to issues of technology adoption; rather, it has evolved into a discourse on the future of academic integrity, educational governance, and the transformation of learning processes in the era of artificial intelligence.

In the context of academic integrity, various studies show that GenAI has the potential to change students' understanding of plagiarism, academic honesty, and individual responsibility in producing scholarly work. Cotton *et al.*, (2024) explain that ChatGPT's ability to generate coherent, high-quality responses poses new challenges for universities in maintaining academic integrity standards, particularly because it is difficult to distinguish students' original work from AI-generated content. This phenomenon becomes even more complex as students begin to view the use of GenAI as a normal practice in their daily academic activities. Chan (2025) introduces the concept of "AI-giarism" to describe the shift in students' perceptions of plagiarism and academic dishonesty in the GenAI era, indicating that the line between technological assistance and academic misconduct is becoming increasingly blurred. Furthermore, Kofinas *et al.*, (2025) found that the use of GenAI has serious implications for the validity of authentic assessments, as the technology allows students to produce academic work with lower cognitive engagement than is expected in the learning process. These findings indicate that academic integrity remains a central issue in GenAI research, necessitating a deeper understanding of the ethical factors influencing students' decisions to use this technology responsibly. Consequently, studies on ethical awareness, academic integrity, and perceived risk are becoming increasingly relevant for explaining the formation of ethical intentions regarding GenAI use in higher education settings.

2.1.2 Ethical Awareness as the Foundation of Ethical Usage Intentions

Ethical awareness refers to an individual's ability to recognize that an action carries moral consequences and therefore needs to be evaluated against standards of right-wrong, appropriate-inappropriate, or honest-dishonest. In the context of GenAI use, ethical awareness is evident when students understand that asking AI to write the entire content of an assignment, entering sensitive data without due consideration, or using AI output without verification and disclosure are actions with academic and moral implications. Nainggolan & Sari (2025) demonstrate that ethical awareness positively influences the more constructive use of GenAI, although the mediating relationship with academic performance is not always significant. These findings indicate that ethical awareness continues to serve as a moral compass in determining how students position AI within their learning process. In a more practical study, Kuraesin *et al.*, (2025) also found that students who are aware of the risks of plagiarism and authenticity tend to rephrase, modify AI outputs, or double-check the generated content before using it in assignments. In other words, ethical awareness is not merely normative knowledge; it can also foster cautious behavior and self-control.

From a theoretical perspective, ethical awareness can be explained through Jordan's (2007) Ethical Decision-Making Theory, which positions the recognition of ethical issues as an initial stage

before individuals form moral judgments, intentions, and ethical actions. If a person is unaware of moral issues in their actions, they are unlikely to develop the intention to act ethically. In the context of this study, students with higher ethical awareness should be better able to distinguish between using AI as a learning aid and using AI as an unauthorized substitute for their own intellectual work. Therefore, ethical awareness is logically expected to increase ethical intention when using GenAI.

Findings from studies on digital ethics among students also support this argument. Lazufa *et al.*, (2025) found that the use of AI, when accompanied by an understanding of digital ethics, is positively correlated with a sense of responsibility, respect for privacy, and wiser digital behavior. Although the variables' context is not identical to that of this study, these results suggest that exposure to AI does not automatically lead to misuse; its impact is heavily influenced by the user's level of ethical awareness. Thus, students who can recognize the ethical boundaries of GenAI use are more likely to intend to use the technology honestly, transparently, and responsibly.

2.1.3 Academic Integrity, GenAI Governance, and Intentions for Ethical Use

Academic integrity refers to a commitment to honesty, fairness, responsibility, trust, and moral courage in all academic activities, including the use of digital technologies such as GenAI. In the context of students, academic integrity is reflected in adherence to anti-plagiarism rules, rejection of contract cheating, and a willingness to acknowledge and limit external assistance—whether from peers, commercial services, or AI-based tools—as merely a support for the learning process, not a substitute for personal intellectual effort. In the era of GenAI, this dimension of integrity has become increasingly complex because the line between “learning aids” and “cheating tools” is often blurred in the eyes of students.

International research shows that the rapid adoption of GenAI by students goes hand in hand with diverse perceptions of what constitutes a violation of, or remains in line with, academic integrity. Gruenhagen *et al.*, (2024) found that more than one-third of students use chatbots to assist with assessments, and some do not always view this practice as a violation of academic integrity—especially when GenAI is positioned as a “source of inspiration” or a “text editor.” Nikolic *et al.*, (2024) demonstrate that advancements in GenAI capabilities (ChatGPT 4, Copilot, Gemini, and others) increase the risk of cheating across various types of assessments, necessitating serious adaptations to assessment designs and integrity policies. A systematic review by Bittle & El-Gayar (2025) also concludes that GenAI offers pedagogical benefits while posing significant risks to the originality of work and academic integrity, making the updating of integrity policies and digital literacy an urgent priority in higher education.

At the policy level, Sabu & Asmiyanto (2026) demonstrate that guidelines for the use of GenAI in higher education serve not merely as technical rules but as texts that shape the ethical awareness and academic responsibility of the academic community by emphasizing ethics, integrity, and the reflective use of technology. These policies affirm that GenAI must be positioned as a learning aid under human control and critical evaluation, not as a substitute for students' reasoning and creativity. When academic integrity policies and GenAI guidelines are clearly, communicatively, and consistently formulated, they provide a normative framework that reinforces the value of academic integrity and offers students practical guidance on the boundaries of ethical GenAI use.

Conversely, ambiguous institutional guidelines can weaken the influence of academic integrity values on students' actual behavior. Gruenhagen *et al.*, (2024) found that students who had used chatbots for assessments tended to be more permissive toward the claim that “it is not always cheating,”

indicating a gray area between students' perceptions and the institution's formal standards of academic integrity. A systematic review by Bittle & El-Gayar (2025) reinforces the finding that, without explicit policies on the use of GenAI in assignments and exams, students tend to rely on personal interpretations, which can lead to rationalizing unethical practices even when they declare their commitment to integrity. Thus, a well-understood and internalized sense of academic integrity, supported by clear GenAI governance, is expected to encourage students to form the intention to use GenAI ethically—for example, by limiting its use to exploration, conceptual clarification, or proofreading, and by avoiding direct copying as answers to assignments.

2.1.4 Perceived Risk in the Use of GenAI

Perceived risk refers to an individual's perception of the likelihood of negative consequences arising from the use of a technology, whether related to security, privacy, information accuracy, or the social and ethical impacts it may cause. In the context of generative artificial intelligence (GenAI), perceived risk is increasingly important because this technology can automatically generate content whose source, accuracy, and level of originality are often difficult to verify. Students not only consider the benefits of GenAI in enhancing learning efficiency but also evaluate potential risks that could affect the quality of the learning process and academic integrity. Chan & Hu (2023) show that while students acknowledge the benefits of GenAI in supporting learning, they also identify various concerns regarding information accuracy, algorithmic bias, data privacy, and overreliance on technology. Similar findings were reported by Finze (2026), who emphasized that the use of GenAI in higher education presents both pedagogical opportunities and risks regarding the quality of knowledge, the transparency of the learning process, and academic accountability. From a technology acceptance perspective, Al-Abdullatif & Alsubaie (2024) found that students' decisions to use ChatGPT are influenced not only by perceived value and AI literacy but also by their assessment of the risks associated with using the technology. Thus, perceived risk can be understood as an evaluative mechanism that helps individuals weigh the benefits and consequences before deciding to use GenAI in academic activities.

In higher education settings, risk perception is also closely linked to concerns about academic integrity violations, plagiarism, and a decline in students' cognitive engagement in the learning process. Oc *et al.*, (2025) demonstrated that the level of risk perception influences students' decisions to adopt GenAI in assessment activities, particularly when the technology is perceived as potentially leading to adverse academic consequences. Balaskas *et al.*, (2025) found that perceived risk plays a significant role in explaining the intention to use ChatGPT, both directly and through mechanisms of trust in the technology. Meanwhile, Yakubu *et al.*, (2025) demonstrated that perceived risk is one of the factors influencing students' behavioral intentions to use GenAI tools for learning and research. Perceived risk is also linked to the likelihood of academic dishonesty, as demonstrated by Ortiz-Bonnin & Blahopoulou (2025), who found a relationship between perceived risk, ChatGPT use, and unethical academic behavior. Furthermore, Ittefaq *et al.*, (2025) demonstrated that concerns about plagiarism and the ethical implications of AI use are key factors influencing students' decisions about adopting GenAI. Based on these findings, the higher an individual's perception of the potential academic, ethical, and reputational risks associated with GenAI use, the greater their tendency to consider using the technology more carefully and responsibly. Therefore, perceived risk is a key determinant of ethical intentions regarding GenAI use in higher education settings.

2.1.5 Theoretical Framework of the Study

This study is primarily grounded in Ethical Decision-Making Theory, which posits that ethical behavior begins with the recognition of a moral issue, followed by an assessment of an action's rightness or wrongness, and culminates in the formation of an intention to act in accordance with ethical standards. In the context of GenAI use, students will not form ethical intentions unless they first recognize that its use in academic assignments involves moral dimensions—related to academic integrity—and can lead to consequences if used inappropriately.

To explain the intention for ethical behavior more comprehensively, this study combines internal moral factors and individual cognitive evaluations. Ethical awareness refers to students' ability to recognize that the use of GenAI is not merely a technical issue but also an ethical one concerning honesty, responsibility, disclosure of the use of assistive tools, and the originality of academic work. Meanwhile, academic integrity reflects students' commitment to the core values of academic life, such as honesty, fairness, responsibility, trust, and respect for their own work and that of others. Perceived risk, on the other hand, refers to students' assessment of the potential negative consequences of GenAI misuse, such as plagiarism, academic sanctions, cognitive dependence, a decline in learning quality, and damage to academic reputation.

Conceptually, ethical awareness helps students recognize that the use of GenAI has ethical implications; academic integrity provides a value foundation that encourages students to remain committed to academic honesty; while perceived risk reinforces caution through awareness of the negative consequences of deviant behavior. If these three factors develop positively, students' intention to use GenAI responsibly and in accordance with academic ethics will also become stronger. Based on these relationships, this research model positions ethical awareness (EA), academic integrity (Alg), and perceived risk (PR) as predictors of ethical intention to use GenAI (Elnt).

2.2 Hypothesis Development

H1: *Ethical awareness has a positive effect on ethical intention in the use of GenAI.*

H2: *Academic integrity has a positive effect on ethical intention in the use of GenAI.*

H3: *Perceived risk has a positive effect on ethical intention in the use of GenAI.*

Based on the literature review, theoretical framework, and hypothesis development above, this research model includes three exogenous variables—ethical awareness (EA), academic integrity (Alg), and perceived risk (PR)—each of which is assumed to have a positive influence on ethical intention in using GenAI (Elnt). Simply put, the relationships among the variables in this study can be formulated as follows: EA, Alg, PR → Elnt. This model indicates that the intention to use GenAI ethically is influenced by ethical awareness, commitment to academic integrity, and the perceived risk of technology misuse. This study is expected to contribute to research on ethical behavior in technology use in higher education and serve as a foundation for universities to strengthen ethical literacy, academic integrity, and the responsible use of GenAI.

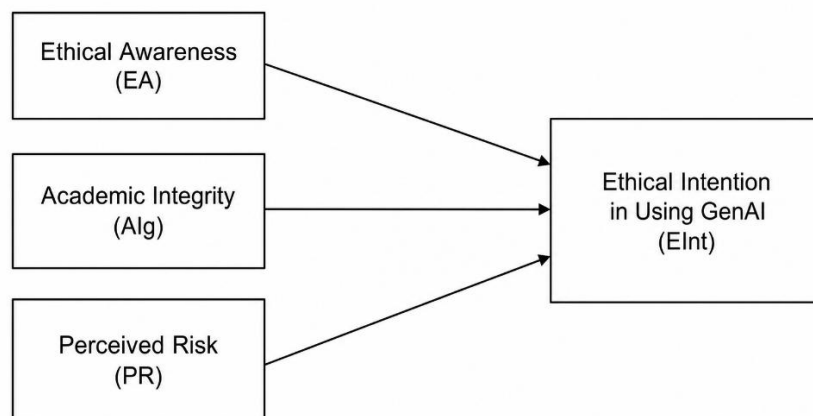


Figure 1. Research Model

3. Research Method

3.1 Research Design

This study employs a quantitative approach with an explanatory survey design. This design was chosen because the study aims to empirically and quantitatively test the influence of ethical awareness, academic integrity, and perceived risk on ethical intention to use generative AI among students in the Department of Economics at Tarumanagara University. The study design is cross-sectional, meaning data were collected over a specific period to obtain a snapshot of respondents' conditions at the time of the study.

The explanatory quantitative approach was deemed appropriate because this study focuses on testing causal relationships among latent constructs using structured instruments. In studies of AI adoption and usage behavior in higher education, a survey approach using SmartPLS analysis is commonly used to test models involving multiple indicators and simultaneous relationships among variables.

3.2 Population and Sample

The population in this study consists of current students in the Department of Economics at Tarumanagara University. The sample was selected using purposive sampling, which involves selecting respondents based on specific criteria relevant to the study's objectives. This technique was chosen because not all students have sufficient experience or understanding of how to use generative AI in an academic context. The criteria for respondents in this study include: (1) currently enrolled students in the Department of Economics at Tarumanagara University; (2) those who have used or are at least familiar with generative AI applications such as ChatGPT for academic purposes; and (3) those willing to complete the questionnaire in full. Purposive sampling has also been used in previous studies on students' use of ChatGPT, selecting respondents based on their experience with AI for learning.

According to Hair *et al.*, (2019), the sample size in SmartPLS can be determined using a rule of thumb: 5–10 times the number of indicators. Since this study used 16 indicators, the minimum sample size ranged from 80 to 160 respondents.

A total of 120 questionnaires were distributed to students who met the study criteria. Of these, 110 questionnaires were successfully returned. Following the data screening process, three responses were eliminated for being incomplete and exhibiting inconsistent answer patterns. Consequently, 107 questionnaires were deemed valid and used in the analysis. No missing values were found in the questionnaires that met the eligibility criteria, so all valid responses could be processed in the subsequent analysis stage. Respondents participated voluntarily, and data confidentiality was maintained; individual identities were not disclosed in the research report.

3.3 Data Collection Techniques and Instrument Development

This study used primary data obtained through the distribution of a structured questionnaire. The instrument was designed as a five-point Likert scale—ranging from 1 = strongly disagree to 5 = strongly agree—to measure respondents' level of agreement with each statement. The questionnaire was distributed online via Google Forms. The questionnaire link was shared with students during class sessions, allowing respondents to complete the instrument immediately in the classroom setting. Data collection via Google Forms is also commonly used in student research because it is efficient in terms of distribution, completion, and data tabulation.

The research instrument was developed through a process of adaptation and modification from various previous studies relevant to the use of generative AI, academic integrity, risk perception, and ethical behavioral intentions in the context of higher education. To ensure content validity, the instrument was evaluated by three experts with expertise in educational ethics, learning technology, and research methodology. The feedback received was used to improve the clarity of the wording, the appropriateness of the indicators, and the relevance of each statement item to the construct being measured. Additionally, the instrument was pilot-tested on 30 students with characteristics similar to those of the study's respondents. The pilot test results indicated that all indicators were well understood and suitable for use in the main data collection.

3.4 Operational Definitions of Variables

This study uses four main variables: ethical awareness (EA), academic integrity (AIg), perceived risk (PR), and ethical intention in using generative AI (EI_{nt}). Ethical awareness refers to students' level of understanding of the ethical dimensions, rules, and moral implications of using generative AI in academic activities. Academic integrity refers to students' commitment to honesty, originality, responsibility, and ethical compliance in completing academic assignments, including when using AI as a tool. Perceived risk is defined as students' perception of the potential negative consequences resulting from the inappropriate use of AI, such as the risk of detection, academic sanctions, a decline in critical thinking skills, reputational damage, and long-term impacts on their professional careers. Meanwhile, ethical intention in using generative AI refers to students' intention to use AI responsibly, limited to its role as a learning aid, and in accordance with the rules and values of academic integrity.

All indicators in this study were adapted from instruments previously used and validated in prior research, then tailored to the context of generative AI use in Indonesian higher education. The adaptation process was conducted without altering the conceptual meaning of each construct, thereby maintaining the theoretical validity of the instruments.

Table 1. Variables and Measurement Indicators

Variable	Code	Indicator	Primary References
Ethical Awareness	EA1	Understanding the Ethical Implications of GenAI Use	Johnston <i>et al.</i> , (2024); Chan & Hu (2023)
	EA2	Understanding the rules for using GenAI in academic activities	Johnston <i>et al.</i> , (2024); Chan & Hu (2023)
	EA3	Recognizing the moral responsibility in the use of GenAI	Johnston <i>et al.</i> , (2024); Chan & Hu (2023)
Academic Integrity	Alg1	Completing academic assignments on one's own	Chan (2025); Cotton <i>et al.</i> , (2024)
	Alg2	Disclose the use of GenAI when necessary	Chan (2025); Cotton <i>et al.</i> , (2024)
	Alg3	Maintaining the originality of academic work	Chan (2025); Cotton <i>et al.</i> , (2024)
Perceived Risk	PR1	Risks associated with the improper use of GenAI	Balaskas <i>et al.</i> , (2025); Yakubu (2025)
	PR2	Risk of receiving academic sanctions	Balaskas <i>et al.</i> , (2025); Ortiz-Bonnin <i>et al.</i> , (2025)
	PR3	The risk of a decline in critical thinking skills	Oc <i>et al.</i> , (2025); Finze <i>et al.</i> , (2024)
Ethical Intention	EI1	Using GenAI as a learning tool	Ajzen (1991); Zhu <i>et al.</i> , (2025)
	EI2	Review and verify GenAI output before using it	Ajzen (1991); Zhu <i>et al.</i> , (2025)
	EI3	Comply with academic policies regarding the use of GenAI	Ajzen (1991); Zhu <i>et al.</i> , (2025)

3.5 Data Analysis Techniques

The data were analyzed using the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach with the aid of SmartPLS software. This technique was used because the research model involved several latent constructs measured by numerous indicators and aimed to test the effects among variables simultaneously. The analysis was conducted in two stages: evaluation of the measurement model (outer model) and evaluation of the structural model (inner model). The evaluation of the outer model included tests of convergent validity, discriminant validity, and construct reliability, while the evaluation of the inner model was conducted by examining path coefficients, t-statistics, p-values, and the coefficient of determination (R^2) to assess the model's explanatory power. Hypothesis testing was performed using a bootstrapping procedure to assess the significance of the effects of ethical awareness, academic integrity, and perceived risk on ethical intention to use generative AI.

In addition to these tests, this study also evaluated the heterotrait-monotrait ratio (HTMT) to ensure discriminant validity among constructs. Multicollinearity was assessed using the Variance Inflation Factor (VIF), and the potential for common method bias was evaluated through a full collinearity assessment, given that all data were collected via self-report questionnaires during a single observation period. The use of HTMT, VIF, and common method bias assessment was intended to enhance the accuracy of model interpretation and ensure the quality of the PLS-SEM analysis results.

4. Results and Discussion

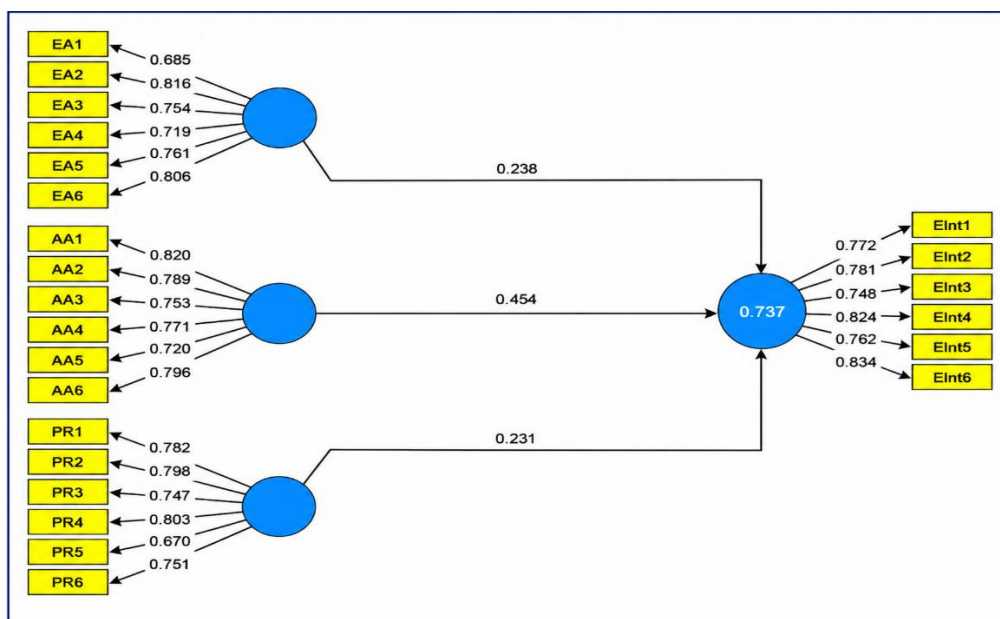
4.1 Analysis Results

4.1.1 Descriptive Analysis

Descriptive statistics show that all research variables fall into the high category (See Table A1 in the Appendix). The Ethical Awareness variable has item means ranging from 3.81 to 4.17, with an average close to 4.0, indicating that students have a strong awareness of the ethical aspects of GenAI use, including honesty, responsibility, and compliance with academic rules. The Academic Integrity variable also showed a high mean (3.38–4.12), indicating a tendency among students to maintain the originality of their work, complete assignments independently, and avoid unethical academic practices despite having access to AI technology. Furthermore, the Perceived Risk variable had item means ranging from 3.75 to 4.40, indicating that students are aware of various risks associated with the inappropriate use of AI, including declines in critical thinking skills, academic sanctions, and reputational consequences. The Ethical Intention variable achieved the highest average, with all items scoring above 4.0, indicating a strong tendency among students to use GenAI responsibly, comply with academic policies, and utilize AI as a learning tool. Overall, these results show that respondents possess relatively high levels of ethical awareness, academic integrity, risk perception, and intent to use GenAI.

4.1.2 Validity Testing (Convergent Validity)

Construct validity was assessed using convergent validity by calculating the outer loadings for each indicator. The results of the SmartPLS analysis are presented in Table 2 below. The outer model values—the correlations between the construct and the variables—indicate that, overall, the factor loadings are greater than 0.6, meaning that the construct is valid for all variables within the model. The following are the results of the initial outer model structural analysis.



Source: SMARTPLS data (2026)

Figure 1. Outer Model Measurement Model

Table 2. Validity Testing

Variable	Indicator	Loading Factor	Info
Ethical Awareness (EA)	EA1	0.883	Valid
	EA2	0.816	Valid
	EA3	0.755	Valid
	EA4	0.719	Valid
	EA5	0.761	Valid
	EA6	0.805	Valid
Academic Integrity (Alg)	Alg1	0.828	Valid
	Alg2	0.792	Valid
	Alg3	0.753	Valid
	Alg4	0.802	Valid
	Alg5	0.720	Valid
	Alg6	0.795	Valid
Perceived Risk (PR)	PR1	0.782	Valid
	PR2	0.798	Valid
	PR3	0.747	Valid
	PR4	0.803	Valid
	PR5	0.670	Valid
	PR6	0.751	Valid
Ethical Intention (Elnt)	Elnt1	0.772	Valid
	Elnt2	0.842	Valid
	Elnt3	0.748	Valid
	Elnt4	0.824	Valid
	Elnt5	0.762	Valid
	Elnt6	0.834	Valid

Source: SMARTPLS data (2026)

4.1.3 Discriminant Validity Testing

After testing validity using outer loadings, discriminant validity was assessed using the average variance extracted (AVE). The following are the results of the discriminant validity test.

Table 3. Test Results

Variable	Average variance extracted (AVE)	Rule of Thumb	Info
Ethical Awareness	0.627	> 0.5	Valid
Academic Integrity	0.612		Valid
Perceived Risk	0.577		Valid
Ethical Intention	0.637		Valid

Source: SMARTPLS data (2026)

Based on the results of the Average Variance Extracted (AVE) test in Table 3, all research variables have AVE values above 0.50, thus meeting the convergent validity criteria recommended in the SMARTPLS analysis. Based on the results of the Fornell-Larcker Criterion test in Table 4, the square root values of Average Variance Extracted (AVE) shown on the main diagonal for each construct are Academic Integrity (0.865), Ethical Awareness (0.808), Ethical Intention (0.798), and Perceived Risk (0.766). According to the Fornell-Larcker criterion, a construct is considered to have good discriminant validity if its square root of AVE is greater than its correlation with other constructs. The Fornell-Larcker

results indicate conceptual closeness between Ethical Awareness and Academic Integrity, as the correlation between the two constructs is relatively high. Therefore, the evaluation of discriminant validity should be strengthened using the HTMT approach to ensure that each construct remains empirically distinct.

Table 4. Fornell-Larcker Criterion for the Variables

	Academic Integrity	Ethical Awareness	Ethical Intention	Perceived Risk
Academic Integrity	0.865			
Ethical Awareness	0.832	0.808		
Ethical Intention	0.783	0.792	0.798	
Perceived Risk	0.751	0.691	0.760	0.766

Source: SMARTPLS data (2026)

Table 5. Cross-Loading between Latent Variables and Indicators

	Ethical Awareness	Academic Integrity	Perceived Risk	Ethical Intention
EA1	0.883	0.672	0.573	0.720
EA2	0.816	0.591	0.429	0.580
EA3	0.755	0.715	0.573	0.649
EA4	0.719	0.572	0.458	0.569
EA5	0.761	0.660	0.607	0.657
EA6	0.805	0.728	0.618	0.645
Alg1	0.694	0.828	0.741	0.768
Alg2	0.632	0.792	0.635	0.710
Alg3	0.593	0.753	0.584	0.666
Alg4	0.676	0.802	0.533	0.726
Alg5	0.637	0.720	0.395	0.555
Alg6	0.677	0.795	0.594	0.603
PR1	0.521	0.514	0.782	0.615
PR2	0.449	0.587	0.798	0.530
PR3	0.498	0.593	0.747	0.629
PR4	0.550	0.582	0.803	0.537
PR5	0.550	0.518	0.670	0.504
PR6	0.575	0.618	0.751	0.644
EInt1	0.629	0.686	0.669	0.772
EInt2	0.665	0.727	0.660	0.842
EInt3	0.607	0.646	0.549	0.748
EInt4	0.637	0.765	0.633	0.824
EInt5	0.638	0.657	0.563	0.762
EInt6	0.695	0.654	0.585	0.834

Source: SMARTPLS data (2026)

The results of the Fornell-Larcker Criterion and cross-loadings in Table 5 show that the values for one indicator are greater than those for the other constructs. Based on these results, it can be concluded that each indicator used has good discriminant validity for forming its respective variable.

4.1.4 Reliability Testing

Reliability testing was conducted to assess the reliability of the variables used in this study. The reliability test utilized Cronbach’s Alpha and composite reliability. The following are the results of the reliability test.

Table 6. Reliability Testing

Variable	Cronbach's alpha	Composite reliability	Results
Ethical Awareness	0.880	0.884	Reliable
Academic Integrity	0.873	0.879	Reliable
Perceived Risk	0.853	0.856	Reliable
Ethical Intention	0.885	0.887	Reliable

Source: SMARTPLS data (2026)

Based on Table 6, the constructs for all variables meet the reliability criteria. This is demonstrated by the Cronbach’s Alpha and composite reliability values obtained from the SmartPLS estimation results. The resulting values are > 0.70, in accordance with the recommended criteria.

4.1.5 Structural Model (Inner Model)

A structural model (Inner Model) is a framework that demonstrates causal relationships among variables using latent variables. In this study, the structural model can be evaluated using the coefficient of determination (R²) and a multicollinearity test. The following is a path diagram (example path) generated using PLS Bootstrapping calculations. According to Ghazali and Latan (2015), an inner model is a structural model that depicts the causal relationships between variables based on existing theory. The inner model performs an analysis to examine the causal relationships between variables.

4.1.6 R-Square (Coefficient of Determination)

According to Hair *et al.*, (2019), the R² (R-Square) test is a measure of the percentage of the endogenous construct explained by the exogenous construct. The coefficient of determination (R²) is expected to range between 0 and 1. R² values of 0.75, 0.50, and 0.25 indicate a strong, moderate, and weak model, respectively.

Table 7. R-Square Test Results (R²)

Variable	R-square
Ethical Intention	0.797

Source: Data processed by SMARTPLS (2026)

Table 7 shows that the Ethical Intention variable has an R² value of 0.797. This value indicates that Ethical Awareness, Academic Integrity, and Perceived Risk explain 79.7% of the variation in Ethical Intention. In comparison, the remaining 20.3% is attributable to other factors outside the model. Based on the SMARTPLS criteria, this R² value falls into the “strong” category, indicating that the model has excellent predictive power regarding students’ ethical intentions in the use of AI—specifically ChatGPT—in an academic context.

4.1.7 Effect size and F-square values (f^2)

The model’s predictive capacity was evaluated using the f^2 value (effect size) from the SMARTPLS results. The f^2 test is used to determine the magnitude of the change in the R^2 of the dependent construct when an independent construct is included in or excluded from the model, thereby indicating the strength of each predictor’s influence. According to Cohen, f^2 values of 0.02, 0.15, and 0.35 are classified as small, moderate, and large effects, respectively.

Table 8. F-square Results

Impact	f-square	Description
Ethical Awareness	0.083	Weak influence
Academic Integrity	0.299	Moderate impact
Perceived Risk	0.111	Weak influence

Source: SMARTPLS data (2026)

Table 8 shows that Academic Integrity has the highest f^2 value of 0.299, indicating a moderate influence and making it the largest contributor to Ethical Intention. Perceived Risk has an f^2 value of 0.111, and Ethical Awareness has an f^2 value of 0.083; both are small effects. Thus, all independent variables contribute to the formation of Ethical Intention, but Academic Integrity emerges as the most dominant factor.

4.1.8 Predictive Relevance (Q^2 -Squared)

Predictive relevance (Q^2) is used to assess a model’s ability to predict the dependent variable. A positive Q^2 value indicates that the model has better predictive power than a model without latent constructs, with the following general interpretations: 0–0.25 (weak predictive power), 0.25–0.50 (moderate predictive power), and above 0.50 (strong predictive power). Based on Table 9, the Ethical Intention variable has a Q^2 value of 0.489, placing it in the moderate category and indicating that the model has fairly good predictive power regarding ethical intentions for use.

Table 9. Q-Squared Results

Variable	Q^2 Square	Info
Ethical Intention	0.489	Moderately Predictive Relevance

Source: SMARTPLS data (2026)

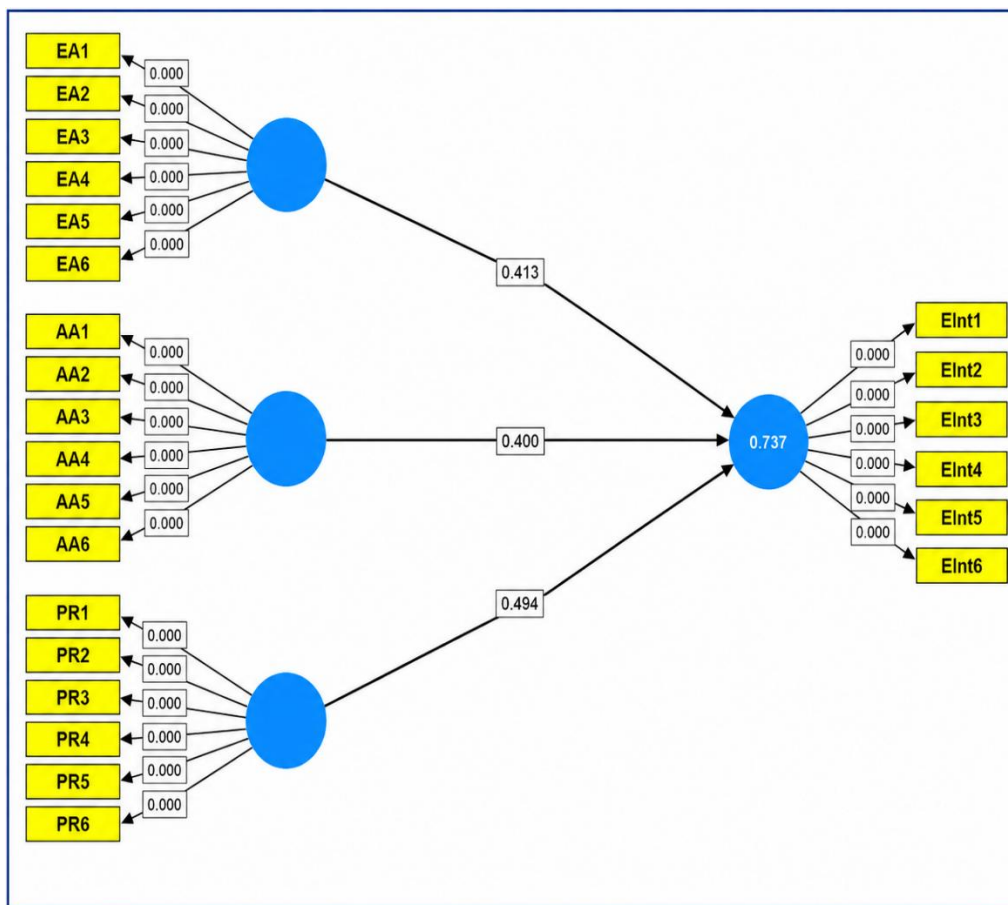
4.1.9 Research Hypothesis

The estimated parameters provide very useful information about the relationships among the research variables. The basis for testing the hypotheses is the reported path coefficient. Model evaluation was conducted by examining the significance values to confirm the presence of variable effects through the bootstrapping procedure (Ghozali, 2016). Hypothesis testing in this study was conducted by examining t-statistics and p-values. A hypothesis is considered accepted if the t-statistic is greater than 1.96 (the table t-value) and the p-value is less than 0.05. The following are the results of the path coefficients for direct effects:

Table 10. Hypothesis Testing

Hypothesis	Impact	Original sample (O)	T statistics (O/STDEV)	P values	Info
H1	Ethical Awareness → Ethical Intention	0.238	2.472	0.013	Significant
H2	Academic Integrity → > Ethical Intention	0.494	4.350	0.000	Significant
H3	Perceived Risk → Ethical Intention	0.231	2.532	0.011	Significant

Source: SMARTPLS data (2026)



Source: SMARTPLS data (2026)

Figure 2. Research Results Matrix

Based on the hypothesis test results, all independent variables have a positive and significant effect on Ethical Intention.

4.2 Discussion

4.2.1 The Influence of Ethical Awareness on Ethical Intention (H1)

The test results show that ethical awareness has a positive and significant effect on ethical intention; therefore, H1 is accepted. These findings indicate that the higher students' awareness of the ethical

dimensions of GenAI use, the stronger their tendency to form the intention to use the technology responsibly. These findings suggest that students not only consider the functional benefits of GenAI but also evaluate the moral implications of their actions when utilizing this technology in academic activities.

From the perspective of Ethical Decision-Making Theory (Rest, 1986), ethical awareness is the initial stage of the ethical decision-making process, as individuals must first recognize moral issues before evaluating them and forming behavioral intentions. When students realize that the use of GenAI relates to academic integrity, the originality of their work, and intellectual responsibility, they become more cautious about how to use the technology. Therefore, ethical awareness functions as a cognitive mechanism that guides students to consider the moral consequences of each action before forming an ethical intention.

These findings align with those of Nainggolan and Sari (2026), Kuraesin *et al.*, (2025), and Lazufa *et al.*, (2025), who demonstrated that students with higher levels of ethical awareness tend to use GenAI more reflectively, verify AI outputs, and do not automatically accept the results provided by the technology. These consistent results indicate that ethical awareness not only enhances understanding of the risks of technology misuse but also strengthens the moral reflection process underlying the formation of ethical intentions. The context of students in the Faculty of Economics reinforces the importance of these findings. As future professionals in accounting, finance, taxation, and business, they will face various decisions that demand accountability and ethical consideration. Therefore, the ability to recognize moral issues during their education serves as a crucial foundation for developing responsible professional behavior in the future. However, the results of this study indicate only a tendency toward ethical intentions, not actual behavior regarding the use of GenAI; thus, they must be interpreted with caution.

4.2.2 The Effect of Academic Integrity on Ethical Intention (H2)

Academic integrity was found to have a positive and significant effect on ethical intention; thus, H2 is accepted. Furthermore, the highest path coefficient indicates that academic integrity is the strongest predictor of students' ethical intention. These findings suggest that the values of honesty, responsibility, and academic originality are the primary factors shaping students' tendencies to determine the boundaries of GenAI use considered ethically acceptable. Within the framework of Ethical Decision-Making Theory, once an individual recognizes a moral issue, the decision-making process is shaped by internalized values and principles. Academic integrity serves as a normative standard that students use to evaluate whether an action aligns with or contradicts the academic principles they hold. Consequently, students with higher levels of academic integrity tend to view GenAI as a learning aid rather than a substitute for personal intellectual effort.

These findings reinforce the concerns identified by Gruenhagen *et al.*, (2024) regarding the blurring of the line between learning assistance and academic dishonesty in the use of chatbots. However, the results of this study indicate that the existence of technology does not automatically lead to unethical behavior. On the contrary, when academic integrity is well internalized, students remain capable of upholding their moral standards even when they have access to technology that can facilitate the completion of academic assignments. These findings are also consistent with those of Josephine *et al.*, (2025), Bittle and El-Gayar (2025), and Nikolic *et al.*, (2024), who emphasize that the greatest challenge posed by GenAI lies not in the technology itself, but in how users manage that technology in accordance with principles of academic ethics. These findings also demonstrate that fostering a culture

of academic integrity in higher education is a more sustainable strategy than relying solely on monitoring or restricting technology use.

4.2.3 The Effect of Perceived Risk on Ethical Intention (H3)

Perceived risk had a positive and significant effect on ethical intention; therefore, H3 is accepted. These results indicate that the higher students' perception of the potential negative consequences of GenAI misuse, the stronger their tendency to form intentions to use it in accordance with academic rules and norms. From the perspective of Ethical Decision-Making Theory, after individuals recognize a moral issue and evaluate their actions in light of their values, they also consider the possible consequences of those decisions. Perceived risk serves as a mechanism for evaluating consequences, helping students assess the potential academic, social, and professional harm that can result from the irresponsible use of GenAI. Therefore, the perception of risk not only functions as a deterrent to unethical behavior but also as a driver of more cautious and responsible usage intentions.

These findings align with those of Nainggolan and Sari (2026) and Gokcearslan *et al.*, (2025), who demonstrated that awareness of ethical and social risks encourages users to exercise greater caution when utilizing AI-based technologies. These results are also consistent with those of Josephine *et al.*, (2025) and Bittle and El-Gayar (2025), who emphasize that the benefits of GenAI are always accompanied by consequences that users must consider. Interestingly, the findings of this study indicate that students in the Faculty of Economics consider not only short-term academic risks—such as sanctions or violations of campus regulations—but also long-term risks related to professional reputation and career readiness. This suggests that risk perception can broaden the scope of students' ethical considerations from mere compliance with rules to an awareness of broader professional implications. Nevertheless, it must be acknowledged that the data for this study were obtained through self-report questionnaires, so there is a possibility of social desirability bias—that is, a tendency for respondents to provide answers considered more socially or academically acceptable. Therefore, the results of this study are best interpreted as reflecting students' ethical intentions regarding the use of GenAI rather than as evidence of their actual behavior in using this technology.

5. Concluding Remarks and Recommendation

This study aims to analyze the influence of ethical awareness, academic integrity, and perceived risk on students' ethical intention regarding the use of GenAI in the Faculty of Economics at Tarumanagara University. The study was motivated by the increasingly widespread use of GenAI in academic activities, which, on the one hand, supports efficiency and learning, but, on the other hand, raises ethical issues related to plagiarism, academic honesty, and a decline in critical-thinking engagement. Using a quantitative approach through an explanatory survey and SMARTPLS analysis, this study shows that all three independent variables have a positive and significant effect on ethical intention. Among the three, academic integrity is the most dominant predictor, followed by ethical awareness and perceived risk. These findings confirm that students' intentions to use GenAI ethically are primarily shaped by a strong commitment to academic integrity, reinforced by ethical awareness and an understanding of the risks of technology misuse. Thus, the research results support the Ethical Decision-Making Theory's assumption that recognition of moral issues, internalization of ethical values, and evaluation of

consequences are critical factors in shaping an individual's ethical intentions when faced with new technologies.

This study makes a theoretical contribution by strengthening the application of Ethical Decision-Making Theory in the context of GenAI use in higher education. The findings indicate that the formation of ethical intentions is influenced not only by the perceived benefits of the technology but also by moral awareness, a commitment to academic integrity, and an evaluation of the risks of misuse. From a practical and policy perspective, these findings underscore the importance of higher education institutions strengthening digital ethics literacy, establishing clear policies on GenAI use, and designing assessments that continue to promote originality, responsibility, and academic integrity. The novelty of this study lies not merely in the use of ethical intention as a dependent variable, but in the integration of ethical awareness, academic integrity, and perceived risk into a single model that explains the formation of ethical intentions regarding GenAI use among students in the Faculty of Economics—a group preparing to enter professions that demand accountability, transparency, and adherence to professional ethical standards.

This study has several limitations. First, the scope of the study is still limited to students in the Faculty of Economics at Tarumanagara University; therefore, generalizing the findings to other higher education contexts should be done with caution. Second, this study uses a cross-sectional design, so it cannot yet capture changes in students' perceptions and intentions as GenAI technology and campus policies evolve. Third, this study focuses on three main predictors; however, other variables may also influence ethical intention, such as digital literacy, institutional policies, social influence, or experience with AI. Additionally, this study measures ethical intention rather than actual GenAI usage; therefore, the results reflect respondents' ethical intentions rather than concrete actions taken in academic activities. The use of self-report instruments also allows for the possibility of social desirability bias—that is, the tendency for respondents to provide answers they perceive as conforming to social or academic norms. Therefore, future research is advised to increase the sample size, conduct cross-program or cross-university comparisons, and develop models that incorporate additional contextual variables and test actual GenAI usage behavior to provide a more comprehensive understanding of ethical GenAI usage in higher education.

Statement of Use of Generative AI

During the preparation of this work, the author used generative artificial intelligence tools to support the scientific writing process. Grammarly was used to check grammar, refine writing style, and improve clarity in scientific writing. All interpretations, analyses, and conclusions presented in this study are the sole responsibility of the author.

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Appendix

Table A1. Descriptive Statistics for All Variables

Code	Statement	Range	Min	Max	Sum	Mean	Std. Deviation
EA1	I understand that the use of generative AI in college assignments has ethical implications (such as honesty and fairness).	3	2	5	416	3.92	0.78
EA2	I am familiar with the university's policies or rules regarding the use of AI (such as ChatGPT) in academic work.	3	2	5	419	3.95	0.81
EA3	I realize that using ChatGPT to copy answers without putting in any effort of my own can be considered academic dishonesty.	4	1	5	428	4.04	0.93
EA4	Before using AI for a task, I consider whether my use of it aligns with the values of honesty and responsibility.	3	2	5	426	4.02	0.83
EA5	I realize that improper use of generative AI can be detrimental to my own learning process.	4	1	5	442	4.17	0.91
EA6	I think it's important to discuss with professors or university officials the ethical boundaries of using AI tools like ChatGPT in assignments and exams.	4	1	5	404	3.81	0.91
Alg1	I try to complete my assignments on my own, even though there are technological tools like ChatGPT available to help.	4	1	5	437	4.12	0.85
Alg2	I feel uncomfortable submitting an assignment that consists mostly of content generated by AI without my own understanding.	4	1	5	434	4.09	0.97
Alg3	I believe that maintaining the originality of academic work is more important than getting high grades through dishonest means.	4	1	5	434	4.09	0.80
Alg4	When using AI, I make an effort to include references or explanations as needed, in accordance with academic ethics.	3	2	5	426	4.02	0.83
Alg5	I refuse to give or share assignment answers created with the help of AI to friends who didn't work on them themselves.	4	1	5	358	3.38	1.06
Alg6	For me, citing sources (including AI) in assignments is part of maintaining academic integrity.	4	1	5	396	3.74	0.81
PR1	I believe that unethical use of ChatGPT (such as copying answers verbatim) can be detected by professors or the university's system.	3	2	5	443	4.18	0.78
PR2	I'm worried I'll face academic sanctions if I'm caught using AI to cheat on exams or assignments.	4	1	5	405	3.82	0.97
PR3	I see a risk that relying too much on AI could diminish my own critical thinking skills.	4	1	5	466	4.40	0.84

Code	Statement	Range	Min	Max	Sum	Mean	Std. Deviation
PR4	I consider the risks to my personal reputation (in the eyes of my professors and classmates) when deciding how to use AI.	4	1	5	415	3.92	0.91
PR5	I believe that my university is taking the potential misuse of AI in assignments and exams more seriously.	4	1	5	398	3.75	0.92
PR6	I feel that the unethical use of AI could have long-term consequences for my opportunities for further study or my professional career in accounting.	4	1	5	450	4.25	0.79
EInt1	I intend to use ChatGPT only as a tool to help me understand the material, not to directly copy answers to assignments.	4	1	5	455	4.29	0.80
EInt2	If I use AI to draft an assignment, I will review it, edit it, and make sure I understand the content before turning it in.	4	1	5	469	4.42	0.77
EInt3	I plan to follow the university's and instructors' policies regarding restrictions on the use of AI in each course.	4	1	5	428	4.04	0.84
EInt4	I intend to avoid using ChatGPT in ways that clearly violate academic integrity (such as taking a closed-book exam).	4	1	5	447	4.22	0.86
EInt5	If campus policies prohibit the use of AI for certain assignments, I intend to comply with them even though I am actually capable of using AI with ease.	2	3	5	429	4.05	0.83
EInt6	I intend to use AI to deepen my understanding of concepts (for example, by asking for further explanation), not to replace my learning process.	3	2	5	465	4.39	0.70