

Building Ethical Capital among Future Accounting Professionals in AI-Mediated Education: Evidence from Indonesia

B.M.A.S. Anaconda Bangkara*, Mila Jamilah Khatun Badriyah

Institut Teknologi Bandung, Indonesia

Email: anaconda@president.ac.id*, mila.jamila@sbm-itb.ac.id

Keywords:

Ethical capital; academic honesty; accounting education; artificial intelligence; Theory of Planned Behavior.

ABSTRACT

The rapid integration of artificial intelligence (AI) into higher education has transformed accounting education while creating new ethical challenges related to academic honesty and professional integrity. Developing ethical capital among future accounting professionals requires an understanding of the psychological and social mechanisms that promote responsible behavior in AI-mediated learning environments. This study aims to examine the factors influencing ethical capital formation among Indonesian accounting students by investigating how attitudes toward honest behavior, subjective norms, perceived behavioral control, behavioral intentions, and actual honest academic behavior interact within the framework of the Theory of Planned Behavior (TPB). This study employed a quantitative cross-sectional design involving 423 undergraduate accounting students from public and private universities across Indonesia. Data were collected using a structured questionnaire and analyzed through structural equation modeling (SEM) using AMOS. The findings reveal that attitudes toward honest behavior, subjective norms, and perceived behavioral control significantly and positively influence students' intentions to behave honestly. Furthermore, behavioral intention and perceived behavioral control significantly predict actual honest academic behavior. These findings imply that the development of ethical capital should be strengthened through ethics-oriented accounting education, supportive academic environments, and responsible AI governance. This study contributes to the literature on business ethics and accounting education by demonstrating that academic honesty constitutes an early foundation for professional integrity and sustainable ethical behavior in technology-driven learning environments.



This is an open access article under the [CC BY-SA](https://creativecommons.org/licenses/by-sa/4.0/) license.

Copyright © 2026 by Author. Published by
Pusat Publikasi Nusantara

INTRODUCTION

Artificial intelligence (AI) has emerged as one of the most transformative technologies reshaping higher education and professional preparation worldwide. The rapid development of generative AI applications has changed the ways in which students access information, complete academic tasks, and acquire knowledge. In accounting education, AI provides

significant opportunities by supporting data analysis, financial reporting simulations, automated calculations, and decision-making exercises (Ajzen, 1991, 2020). However, the increasing accessibility of AI tools also introduces complex ethical challenges, particularly regarding academic honesty, intellectual responsibility, and the development of professional values among future accountants. Because accounting professionals are responsible for maintaining the credibility of financial information and organizational trust, ethical preparation during higher education has become increasingly important (Armitage & Conner, 2001; Byrne, 2016; Dellaportas et al., 2014).

The global adoption of AI in education has raised concerns regarding the potential for excessive dependence on technology and the deterioration of students' independent reasoning abilities. Although AI-based tools can improve learning efficiency, inappropriate use may encourage academic shortcuts, such as submitting AI-generated content without critical evaluation or claiming ownership of machine-generated work (Donaldson & Walsh, 2015; Dwivedi et al., 2023; Floridi et al., 2018). Previous discussions of AI ethics emphasize that technological advancement must be accompanied by responsible governance, ethical awareness, and human-centered decision-making. In accounting education, these concerns are particularly relevant because the profession requires strong ethical judgment, professional skepticism, accountability, and integrity. Excessive reliance on AI may weaken the development of these essential competencies if students fail to integrate technological use with ethical responsibility (Geertz, 1973; Gendron et al., 2016; Hagger et al., 2018).

The issue of academic honesty among accounting students represents a broader professional concern because ethical behavior developed during university education can influence future workplace conduct. Academic integrity is not merely associated with compliance with institutional regulations but also serves as an early foundation for professional identity formation. Previous studies have demonstrated that dishonest academic behavior may be associated with unethical practices in professional environments, suggesting that universities play a strategic role in cultivating ethical values before students enter accounting careers (Hair, 2019; Hofstede et al., 2010; "International Code of Ethics for Professional Accountants," 2018). Therefore, maintaining academic honesty in AI-mediated learning environments is essential for protecting the long-term credibility of the accounting profession and sustaining public trust in financial systems (Jackling et al., 2007; Kaptein, 2008; Kline, 2016).

Recent studies have explored the relationship between technology adoption and ethical challenges in accounting education. Sutton et al. (2016) and Moll and Yigitbasioglu (2019) highlighted that digital technologies and AI can enhance accounting practices by improving efficiency and supporting higher-order analytical activities. However, other scholars have emphasized that technological capabilities must be balanced with ethical competence because automation cannot replace human judgment in situations involving accountability and professional responsibility. Research by Mintz and Morris (2020) and the International Federation of Accountants (IFAC, 2018) further emphasized that ethical reasoning and integrity remain fundamental components of accounting professionalism. These findings indicate that technological advancement requires the parallel development of ethical capacities among accounting students (Lawson, 2004; Magnis-Suseno, 1997; Martin, 2019; McCabe et al., 2012; "Pengantar Ilmu Antropologi," 2009).

Within the Indonesian context, ethical capital formation is also influenced by social and cultural dimensions. Local wisdom, including the values of honesty, responsibility, honor, and collective accountability, contributes to students' moral reasoning and behavioral self-regulation. In collectivist societies, social expectations and cultural norms may influence individual decisions regarding ethical conduct. Therefore, understanding ethical behavior among Indonesian accounting students requires consideration of not only individual psychological factors but also the social influences that shape attitudes toward honesty and responsibility. These cultural characteristics provide an important context for examining how ethical capital develops in AI-mediated educational environments.

Despite increasing attention to AI ethics and academic misconduct, previous research has predominantly focused on detecting dishonest behavior, implementing institutional regulations, or developing technological control mechanisms. Limited attention has been given to understanding why students voluntarily maintain academic honesty when AI tools provide opportunities for unethical behavior. Existing accounting education studies have often examined ethics education, professional codes, or cases of misconduct, but fewer studies have investigated the psychological and social mechanisms that foster ethical resilience in technology-rich learning environments. Consequently, the process through which ethical capital develops among future accounting professionals remains insufficiently understood.

The Theory of Planned Behavior (TPB) provides a valuable framework for explaining ethical decision-making because it identifies attitudes toward behavior, subjective norms, and perceived behavioral control as key determinants of behavioral intention and actual behavior. Although TPB has been widely applied in ethical and professional contexts, its application to academic honesty within AI-mediated accounting education remains limited. Previous studies have rarely integrated AI-related ethical challenges, professional accounting values, and culturally embedded norms within a single behavioral framework. Furthermore, empirical evidence from emerging economies such as Indonesia remains limited, creating an opportunity to extend ethical behavior research within a culturally specific educational setting.

Addressing this research gap is important because universities currently face the challenge of integrating AI innovation while maintaining academic integrity and professional standards. Developing ethical capital among accounting students requires more than monitoring or restricting technology use; it requires an understanding of the internal and external factors that encourage responsible behavior. By identifying the psychological and social determinants of academic honesty, educational institutions can design more effective ethics-based learning strategies, develop responsible AI policies, and strengthen students' readiness for future careers in accounting. Thus, this research has practical significance for accounting educators, higher education institutions, and professional organizations concerned with ethical development.

This study offers novelty by conceptualizing academic honesty as an early manifestation of ethical capital among future accounting professionals in AI-mediated education. Rather than viewing ethical behavior solely as compliance with institutional rules, this research examines ethical conduct as a behavioral process shaped by personal attitudes, social expectations, and perceived behavioral control. By extending the TPB framework to the context of AI-assisted accounting education in Indonesia, this study provides a theory-driven

explanation of how ethical capital can be developed and sustained despite the ethical challenges associated with emerging technologies.

Therefore, this study aims to examine the formation of ethical capital among future accounting professionals by investigating the effects of attitudes toward honest behavior, subjective norms, and perceived behavioral control on behavioral intention and actual honest academic behavior. Using empirical evidence from 423 undergraduate accounting students across Indonesian universities and applying structural equation modeling (SEM) using AMOS, this research contributes to the literature on accounting education, business ethics, and AI governance. The findings are expected to provide practical guidance for developing ethics-centered educational approaches that promote responsible AI use, strengthen professional integrity, and support sustainable trust in future business environments.

METHOD

This study employed a quantitative, cross-sectional research design to examine ethical capital formation among future accounting professionals in AI-mediated educational environments. The research was grounded in the Theory of Planned Behavior (TPB), and structural equation modeling (SEM) was employed as the primary analytical technique.

The participants comprised 423 undergraduate accounting students from public and private universities across Indonesia. Participants were selected using purposive sampling based on two inclusion criteria: active enrollment in an undergraduate accounting program and prior experience using AI tools for learning activities.

Data were collected using a structured questionnaire consisting of 35 items measured on a five-point Likert scale. The instrument covered five TPB constructs: Attitude Toward Behavior (6 items), Subjective Norms (6 items), Perceived Behavioral Control (7 items), Behavioral Intention (9 items), and Actual Honest Academic Behavior (7 items). The measurement items were adapted from established TPB and academic integrity instruments and contextualized to reflect AI-mediated learning activities in accounting education.

Data were collected online through institutional networks. Participation was voluntary and anonymous. Following data screening, all 423 responses were deemed complete and eligible for analysis.

Data analysis was conducted using a two-stage SEM approach. First, confirmatory factor analysis (CFA) was performed to evaluate the measurement model, including internal consistency, convergent validity, and discriminant validity. Second, structural model analysis was conducted to test the hypothesized relationships among the TPB constructs. Model fit was evaluated using the chi-square-to-degrees-of-freedom ratio (χ^2/df), Comparative Fit Index (CFI), Tucker–Lewis Index (TLI), and Root Mean Square Error of Approximation (RMSEA). The hypothesized relationships were evaluated using standardized path coefficients, critical ratios, and p-values. All analyses were performed using AMOS, and R^2 values were examined to determine the explained variance in behavioral intention and actual honest academic behavior.

RESULTS AND DISCUSSION

Overview of Data Analysis

This chapter presents the empirical results of the study, reporting the findings from the measurement and structural model analyses conducted using Structural Equation Modeling (SEM) with AMOS. Following best practices in SEM research, data analysis was performed in two sequential stages. The first stage involved Confirmatory Factor Analysis (CFA) to evaluate the reliability and validity of the measurement model (Mintz & Morris, 2020; Moll & Yigitbasioglu, 2019; Paine, 1994; Sikka, 2010; Sutton et al., 2016; West, 2017). The second stage tested the structural model to examine the hypothesized relationships among the latent constructs derived from the Theory of Planned Behavior (TPB).

The results are presented in a systematic and transparent manner, including respondent characteristics, measurement model evaluation, structural model fit, hypothesis testing, and explained variance. This approach ensures clarity, rigor, and replicability of the findings.

Respondent Profile

A total of 423 valid responses were included in the final analysis. The respondents consisted of undergraduate accounting students enrolled in both public and private universities across Indonesia, providing broad institutional and geographical representation.

Of the total sample, 238 respondents (56.3%) were female and 185 respondents (43.7%) were male. In terms of academic standing, 22.7% were first-year students, 26.5% were second-year students, 28.6% were third-year students, and 22.2% were final-year students. This distribution allowed the study to capture perspectives from students at different stages of professional preparation.

Geographically, respondents were drawn from multiple regions across Indonesia, including Java, Sumatra, Kalimantan, Sulawesi, and Eastern Indonesia. All participants reported prior familiarity with AI-based academic tools commonly used in higher education, such as generative AI applications for learning support and assignment preparation. The diversity of gender, academic level, and regional background enhances the representativeness and external validity of the sample.

Measurement Model Evaluation

Overall Model Fit

Confirmatory Table 1. Factor Analysis (CFA) was conducted to assess the adequacy of the measurement model before testing the structural relationships. Multiple goodness-of-fit indices were examined to provide a comprehensive evaluation of model fit.

Table 1. Measurement Model Fit Indices

Fit Index	Cut-off Value	Result	Interpretation
χ^2/df	≤ 3.00	1.12	Good fit
GFI	≥ 0.90	0.92	Good fit
AGFI	≥ 0.90	0.90	Acceptable
CFI	≥ 0.90	0.97	Excellent
TLI	≥ 0.90	0.96	Excellent
RMSEA	≤ 0.08	0.024	Excellent

Source: Primary data analysis using AMOS SEM (2026)

The results indicate that the measurement model demonstrates a good to excellent fit with the empirical data. The chi-square to degrees of freedom ratio (χ^2/df) was 1.12, which is below the recommended threshold of 3.00. The Comparative Fit Index (CFI = 0.97) and Tucker–Lewis Index (TLI = 0.96) exceeded the recommended minimum of 0.90. The Root Mean Square Error of Approximation (RMSEA = 0.024) also indicated excellent fit. Collectively, these indices confirm that the measurement model is well specified and suitable for subsequent structural analysis

Factor Loadings

All observed indicators exhibited statistically significant loadings on their respective latent constructs, indicating that each item contributed meaningfully to the measurement of the underlying theoretical concepts. The standardized factor loadings for all items exceeded the recommended minimum threshold of 0.50, demonstrating adequate indicator reliability and confirming that the observed variables shared a substantial proportion of variance with their intended constructs.

These results suggest that the measurement items were well aligned with the theoretical definitions of each construct and were capable of capturing the intended dimensions consistently. Consequently, the strength and significance of the factor loadings provide empirical support for the soundness of the measurement model, justifying its use in subsequent structural model analysis.

Table 2. Standardized Factor Loadings

Construct	Item Code	Factor Loading
ATB	ATB1–ATB6	0.67 – 0.84
SN	SN1–SN6	0.65 – 0.81
PBC	PBC1–PBC7	0.62 – 0.86
INT	INT1–INT9	0.69 – 0.88
AB	AB1–AB7	0.66 – 0.83

Source: Primary data analysis using Confirmatory Factor Analysis (CFA) in AMOS SEM (2026)

All factor loadings were found to be statistically significant at the $p < .001$ level, indicating a very low probability that the observed relationships occurred by chance. This high level of statistical significance reflects strong indicator reliability, suggesting that each observed item consistently and accurately measured its corresponding latent construct.

The significance of these loadings further demonstrates that the indicators were conceptually appropriate and empirically robust, providing confidence that the measurement model reliably captures the underlying theoretical constructs. As a result, the observed variables can be considered dependable representations of their respective factors within the proposed model.

Construct Reliability and Convergent Validity

The assessment of the measurement model placed particular emphasis on reliability and convergent validity, as these criteria are fundamental to ensuring the soundness of latent construct measurement. To achieve this, three widely accepted statistical indicators were employed: Cronbach’s Alpha, Composite Reliability (CR), and Average Variance Extracted (AVE). Cronbach’s Alpha was used to evaluate the internal consistency of the measurement items within each construct, ensuring that the indicators reflected a coherent, stable, and internally aligned pattern of responses across respondents.

Complementing this analysis, Composite Reliability (CR) was applied to provide a more refined and SEM-oriented assessment of construct reliability by incorporating the standardized factor loadings of individual indicators. This approach offers a more accurate representation of reliability in latent variable modeling compared to traditional measures alone. In addition, Average Variance Extracted (AVE) was calculated to assess convergent validity, capturing the degree to which each latent construct accounted for the variance of its associated indicators relative to measurement error.

Taken together, the combined use of Cronbach's Alpha, CR, and AVE offers a robust and rigorous evaluation of measurement quality. The results confirm that the constructs were measured with a high degree of reliability and that the observed indicators converged appropriately on their intended theoretical dimensions, thereby providing a solid foundation for subsequent structural model analysis.

Table 3. Reliability and Convergent Validity

Construct	Cronbach's Alpha	CR	AVE
ATB	0.88	0.90	0.60
SN	0.86	0.89	0.58
PBC	0.90	0.92	0.62
INT	0.93	0.94	0.65
AB	0.89	0.91	0.59

Source: Primary data analysis using AMOS SEM (2026)

All latent constructs in the model exceeded the commonly accepted minimum thresholds for measurement quality, with Cronbach's Alpha (α) values above 0.70, Composite Reliability (CR) values surpassing 0.70, and Average Variance Extracted (AVE) values greater than 0.50. These results indicate a high degree of internal consistency, suggesting that the items within each construct reliably measured the same underlying concept.

Furthermore, the satisfactory AVE values demonstrate strong convergent validity, indicating that each construct accounted for a substantial proportion of variance in its observed indicators relative to measurement error. Collectively, these findings provide robust empirical evidence that the measurement scales employed in this study are both reliable and valid, thereby supporting the adequacy of the measurement model for subsequent structural analysis and hypothesis testing.

Discriminant Validity

Discriminant validity was evaluated by comparing the square root of the Average Variance Extracted (AVE) for each latent construct with the corresponding inter-construct correlation coefficients, following well-established assessment criteria in Structural Equation Modeling (SEM). This procedure was applied to ensure that each construct was not only statistically sound but also empirically distinct from the other constructs included in the model, thereby confirming that each latent variable captured a specific and meaningful conceptual domain.

According to this criterion, when the square root of AVE for a particular construct exceeds its correlations with other constructs, it indicates that the construct shares a greater amount of variance with its own observed indicators than with indicators associated with different constructs. This pattern provides clear evidence that the construct is measured with sufficient specificity and is not unduly influenced by overlapping dimensions. The application

of this approach therefore offers robust support for discriminant validity, reducing potential concerns related to construct redundancy or conceptual ambiguity. Overall, these results strengthen confidence in the distinctiveness of each latent variable and enhance the credibility of the proposed theoretical framework and subsequent structural model interpretation.

Table 4. Discriminant Validity (Fornell–Larcker Criterion)

ct	Constru	B	AT	SN	C	PB	T	IN	AB
	ATB		0.77						
	SN		0.52	0.7					
			6						
	PBC		0.48	0.5	0.7				
			5		9				
	INT		0.61	0.6	0.6			0.8	
			4		7		1		
	AB		0.54	0.5	0.6			0.6	0.7
			6		3		9	7	

Source: Primary data analysis using AMOS SEM (2026)

The results show that the square root of the Average Variance Extracted (AVE) for each construct, as indicated by the diagonal values in the correlation matrix, was consistently higher than the corresponding inter-construct correlation coefficients. This pattern demonstrates that each latent construct shares a greater proportion of variance with its own indicators than with other constructs included in the model.

These findings provide clear empirical support for adequate discriminant validity, indicating that the constructs are conceptually and statistically distinct from one another. Consequently, the measurement model effectively differentiates between related but theoretically separate constructs, thereby strengthening confidence in the validity of subsequent structural model estimations and interpretations.

Structural Model Evaluation

Structural Model Fit

After the measurement model was confirmed to be both reliable and valid, the analysis proceeded to structural model testing in order to evaluate the hypothesized relationships among the latent constructs. This step was essential for examining the theoretical framework and assessing whether the proposed causal paths were supported by the empirical data.

The evaluation of multiple goodness-of-fit indices demonstrated that the structural model exhibited an adequate to excellent fit with the observed data. These results indicate that the overall model structure was well specified and capable of capturing the underlying relationships among the constructs. Accordingly, the proposed model can be considered an appropriate and empirically supported representation of the behavioral mechanisms underlying honest academic behavior in the context of AI-assisted learning.

Table 5. Structural Model Fit Indices

Fit Index	Result	Interpretation
χ^2/df	1.15	Good fit
CFI	0.96	Excellent
TLI	0.95	Excellent
RMSEA	0.026	Excellent

Source: Primary data analysis using Structural Equation Modeling (SEM) in AMOS (2026)

Hypothesis Testing

The results of the structural model estimation are summarized through the presentation of standardized path coefficients, critical ratio (CR) values, and corresponding p-values. These statistical indicators were reported to provide a comprehensive assessment of both the magnitude and statistical significance of the hypothesized relationships among the latent constructs.

The standardized path coefficients reflect the relative strength and direction of each causal relationship within the model, while the critical ratios and p-values serve as the basis for determining statistical significance. Together, these measures enable a rigorous evaluation of the proposed hypotheses and facilitate clear interpretation of the empirical support for the theoretical framework.

Table 6. Structural Path Estimates

Hypothesis	Path	β	CR	p-value	Result
H1	ATB → INT	0.32	5.98	.001	Supported
H2	SN → INT	0.28	5.21	.001	Supported
H3	PBC → INT	0.35	6.47	.001	Supported
H4	INT → AB	0.46	7.83	.001	Supported
H5	PBC → AB	0.31	5.66	.001	Supported

Source: Primary data analysis using AMOS SEM (2026)

All hypothesized relationships in the structural model were found to be statistically significant, providing robust empirical evidence in support of the proposed research framework. These findings indicate that the core components of the Theory of Planned Behavior (TPB), namely attitude toward the behavior, subjective norms, and perceived behavioral control, function as strong and meaningful predictors of students' behavioral intentions, which in turn translate into actual academic behavior.

The consistent significance of these relationships demonstrates that TPB remains a theoretically sound and empirically applicable framework for explaining ethical decision-making and honest academic conduct, even within the evolving context of AI-assisted accounting education. This result underscores the relevance of TPB in capturing how cognitive evaluations, social influences, and perceived control jointly shape students' responses to emerging technologies, thereby reinforcing the theory's explanatory power in contemporary digital learning environments.

Explained Variance (R^2)

The predictive power of the proposed structural model was evaluated using squared multiple correlations (R^2) for each endogenous construct. This measure was employed to determine the extent to which the independent variables included in the model were able to explain the variance in the dependent variables.

R^2 values provide an important indication of the model's explanatory strength, reflecting how well the theoretical framework accounts for observed behavioral outcomes. Higher R^2 values suggest that the model possesses substantial predictive capability, thereby offering meaningful insights into the factors that shape students' behavioral intentions and actual honest academic behavior within the context of AI-assisted learning.

Table 7. Explained Variance

Endogenous Variable	R^2	Interpretation
Behavioral Intention (INT)	0.62	Substantial
Actual Behavior (AB)	0.58	Substantial

Source: Primary data analysis using Structural Equation Modeling (SEM) in AMOS (2026)

These findings indicate that attitude toward the behavior (ATB), subjective norms (SN), and perceived behavioral control (PBC) jointly explained a substantial proportion of variance in behavioral intention, accounting for 62% of its total variability. This level of explained variance suggests that students' intentions to behave honestly in AI-assisted academic contexts are strongly shaped by their personal evaluations of honesty, perceived social expectations, and beliefs regarding their ability to act ethically.

Furthermore, behavioral intention, together with perceived behavioral control, explained 58% of the variance in actual honest academic behavior. This result highlights the critical role of intention as the primary proximal predictor of behavior, while also emphasizing the direct contribution of perceived control in translating intention into action. Overall, the relatively high R^2 values demonstrate the strong explanatory and predictive capacity of the model, confirming its effectiveness in capturing the key psychological mechanisms underlying honest academic behavior among accounting students in the presence of AI-based learning tools.

Chapter Summary

This chapter has demonstrated that the measurement model met rigorous standards of reliability and validity, indicating that the constructs were measured consistently and accurately. The results further showed that the structural model exhibited an excellent fit with the empirical data, suggesting that the proposed theoretical framework was well specified and capable of capturing the underlying relationships among the study variables.

Moreover, all hypothesized structural paths were empirically supported, confirming that attitudes toward honest behavior, subjective norms, and perceived behavioral control play pivotal roles in shaping students' behavioral intentions. In turn, behavioral intention emerged as a strong predictor of actual honest academic behavior, alongside the direct influence of perceived behavioral control. Together, these findings reinforce the explanatory strength of the Theory of Planned Behavior in understanding ethical decision-making within AI-mediated learning environments. Consequently, the results presented in this chapter provide a robust empirical foundation for the interpretative discussion and theoretical implications elaborated in the subsequent chapter.

This study set out to explain how ethical capital is formed and sustained among future accounting professionals in AI-mediated educational environments. Drawing on the Theory of Planned Behavior (TPB), the findings demonstrate that academic honesty is not merely the outcome of institutional regulation or technological control, but rather the result of an

integrated behavioral process shaped by ethical attitudes, social norms, and perceived behavioral control. In this sense, ethical conduct among accounting students emerges as a deliberate and resilient form of behavior that persists even in contexts where opportunities for unethical AI use are readily available.

Academic Honesty as Ethical Capital Formation

The results provide strong empirical support for conceptualizing academic honesty as an early manifestation of ethical capital among future accounting professionals. Attitude Toward Behavior, Subjective Norms, and Perceived Behavioral Control were all found to significantly influence students' intentions to behave honestly, which in turn translated into actual honest academic behavior. This pattern suggests that ethical capital is not formed passively, but is actively constructed through students' evaluative judgments, internalized norms, and confidence in their ability to act ethically.

From a business and professional perspective, these findings reinforce the view that ethical capital begins to develop long before individuals enter formal professional practice. The integrity cultivated during accounting education serves as a moral foundation for future professional judgment, transparency, and accountability. As accounting professionals play a critical role in safeguarding the credibility of financial information, the formation of ethical capital at the educational stage has direct implications for trust and legitimacy in business and economic systems.

Attitude Toward Honesty and Professional Identity

The significant effect of Attitude Toward Behavior on behavioral intention highlights the central role of moral evaluation in shaping ethical conduct. Accounting students who perceive honest academic behavior as ethically appropriate and professionally essential are more likely to intend to behave honestly, even in AI-rich learning environments. This finding aligns with prior research emphasizing the importance of ethical internalization in professional education and supports the argument that ethical behavior is strongly linked to professional identity formation.

In the context of AI-mediated education, positive ethical attitudes appear to function as a safeguard against the misuse of technological tools. Rather than perceiving AI as a justification for academic shortcuts, students with strong ethical attitudes are more likely to view responsible AI use as consistent with professional values. This reinforces the idea that cultivating ethical attitudes is a key mechanism for building sustainable ethical capital in accounting education.

Subjective Norms and Social Reinforcement of Ethical Conduct

The significant influence of Subjective Norms on behavioral intention highlights the importance of social expectations in shaping ethical behavior among accounting students. Perceived expectations from lecturers, peers, academic institutions, and the accounting profession create a normative environment in which honest behavior is socially reinforced and ethically valued. In collectivist contexts such as Indonesia, these normative influences may exert a particularly strong effect, encouraging students to align their behavior with shared ethical standards.

Rather than functioning solely as external pressure, subjective norms contribute to ethical capital formation by reinforcing internal moral commitments. When honesty is consistently modeled and expected within academic and professional communities, students

are more likely to internalize ethical standards as part of their professional identity. This finding underscores the role of educational institutions and professional bodies in cultivating ethical environments that support integrity beyond formal rules and sanctions.

Perceived Behavioral Control and Ethical Resilience

Perceived Behavioral Control was found to influence both behavioral intention and actual honest academic behavior, indicating its dual role within the TPB framework. Students who believe they possess sufficient skills, resources, and self-efficacy to manage academic demands are more capable of resisting unethical AI use and translating ethical intentions into practice. This finding emphasizes that ethical behavior is closely tied to students' confidence in their own academic competence.

In AI-mediated learning environments, perceived behavioral control may be particularly important, as students face increased complexity, time pressure, and performance demands. When students lack confidence in their abilities, unethical reliance on AI may appear as a convenient solution. Conversely, strong self-regulatory capacity enhances ethical resilience, enabling students to engage with AI responsibly without compromising integrity. Thus, strengthening students' academic competence and self-efficacy constitutes an important strategy for reinforcing ethical capital.

The Role of Local Wisdom in Reinforcing Ethical Capital

The findings also suggest that local wisdom plays a contextual role in reinforcing ethical attitudes and subjective norms, even though it was not explicitly modeled as a latent construct. Culturally embedded values such as honesty, responsibility, and communal accountability appear to complement professional ethics education, strengthening students' resistance to unethical AI use.

By aligning culturally internalized moral norms with formal professional standards, local wisdom contributes to ethical resilience in AI-mediated learning environments. This alignment supports the view that ethical capital is socially embedded and reinforced through the interaction between cultural values and professional ethics. In emerging economies characterized by strong communal norms, such reinforcement may enhance the sustainability of ethical behavior beyond institutional enforcement mechanisms.

Implications for Business, Accounting Education, and AI Governance

The findings carry important implications for business ethics, accounting education, and the governance of AI in higher education. First, academic honesty should be recognized as a strategic component of ethical capital formation, with long-term implications for professional integrity and trust in business environments. Ethical development during education constitutes an investment in the quality and credibility of future accounting professionals.

Second, the results suggest that ethics-centered educational approaches are likely to be more effective than reliance on technological surveillance or punitive controls alone. Strengthening ethical attitudes, reinforcing positive normative expectations, and enhancing students' self-regulatory capacity can foster responsible AI use in technology-rich learning environments.

Finally, institutional policies on AI integration should emphasize value-based governance aligned with professional ethics and cultural norms. Framing AI as a tool guided

by ethical principles, rather than as a threat to integrity, allows institutions to balance innovation with accountability and trust.

CONCLUSION

This study provides empirical evidence that academic honesty represents an important foundation for ethical capital formation among future accounting professionals in AI-mediated educational environments. Drawing on the Theory of Planned Behavior (TPB), the findings confirm that attitudes toward honest behavior, subjective norms, and perceived behavioral control significantly contribute to students' behavioral intentions, while behavioral intention and perceived behavioral control significantly influence actual honest academic behavior. These findings indicate that ethical conduct among accounting students is shaped not solely by institutional regulations or technological restrictions but also by the interaction of individual moral evaluations, social expectations, and self-regulatory capacity. Therefore, academic honesty should be recognized as an essential component of accounting education for strengthening professional integrity, accountability, and trust in future business environments.

Future research should extend this framework by incorporating additional factors that may influence the development of ethical capital, such as AI literacy, digital ethics awareness, institutional AI governance, and professional identity formation. Longitudinal studies are also recommended to examine changes in students' ethical behavior over time as AI technologies continue to evolve. Furthermore, comparative studies across countries, educational systems, or professional disciplines could provide broader insights into how cultural and institutional contexts shape ethical behavior in technology-mediated learning environments. Such investigations could contribute to the development of more comprehensive models for promoting responsible AI use and strengthening ethical preparation among future professionals.

FUNDING

This research did not receive any specific grant or external financial support from public, commercial, or non-profit funding agencies. All research expenses were borne personally by the authors.

CONFLICT OF INTEREST

The authors declare that they have no conflicts of interest related to this research or its publication.

AUTHOR CONTRIBUTIONS

B.M.A.S. Anaconda Bangkara contributed to the conceptualization, research methodology, participant selection, questionnaire design, data collection, and data analysis using AMOS. Adita Pritasari contributed to data collection and manuscript review and editing. Both authors contributed to the interpretation of the findings and the development of the discussion, reviewed and approved the final version of the manuscript, and agreed to be accountable for all aspects of the work.

GENERATIVE AI STATEMENT

The authors acknowledge the use of generative artificial intelligence tools during the preparation of this manuscript, primarily to improve language clarity, grammar, readability,

and the appropriate use of terminology. The use of these tools was limited to language refinement and editorial assistance. The research conceptualization, methodology, data collection, data analysis, interpretation of findings, and scientific conclusions were developed and undertaken by the authors. The authors remain fully responsible for the accuracy, originality, integrity, and final content of the manuscript.

REFERENCES

- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211. [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)
- Ajzen, I. (2020). The theory of planned behavior: Frequently asked questions. *Human Behavior and Emerging Technologies*, 2(4), 314–324. <https://doi.org/10.1002/hbe2.195>
- Armitage, C. J., & Conner, M. (2001). Efficacy of the theory of planned behaviour: A meta-analytic review. *British Journal of Social Psychology*, 40(4), 471–499. <https://doi.org/10.1348/014466601164939>
- Byrne, B. M. (2016). *Structural equation modeling with AMOS: Basic concepts, applications, and programming (3rd ed.)*. Routledge.
- Dellaportas, S., Jackling, B., Leung, P., & Cooper, B. J. (2014). Developing ethical accountants: Insights from a professional ethics education intervention. *Accounting Education*, 23(1), 1–21. <https://doi.org/10.1080/09639284.2013.847329>
- Donaldson, T., & Walsh, J. P. (2015). Toward a theory of business. *Research in Organizational Behavior*, 35, 181–207. <https://doi.org/10.1016/j.riob.2015.10.002>
- Dwivedi, Y. K., Kshetri, N., Hughes, L., Slade, E. L., Jeyaraj, A., Kar, A. K., Baabdullah, A. M., Koochang, A., Raghavan, V., Ahuja, M. K., Albanna, H., Al-Busaidi, K. A., Balakrishnan, J., Barlette, Y., Bunker, D., Brooks, L., Buhalis, D., & ... Wright, R. (2023). So what if ChatGPT wrote it? Multidisciplinary perspectives on opportunities, challenges and implications of generative conversational AI for research, practice and policy. *International Journal of Information Management*, 71, 102642. <https://doi.org/10.1016/j.ijinfomgt.2023.102642>
- Floridi, L., Cows, J., Beltrametti, M., Chatila, R., Chazerand, P., Dignum, V., Luetge, C., Madelin, R., Pagallo, U., Rossi, F., Schafer, B., Valcke, P., & Vayena, E. (2018). AI4People—An ethical framework for a good AI society: Opportunities, risks, principles, and recommendations. *Minds and Machines*, 28(4), 689–707. <https://doi.org/10.1007/s11023-018-9482-5>
- Geertz, C. (1973). *The interpretation of cultures*. Basic Books.
- Gendron, Y., Suddaby, R., & Lam, H. (2016). An examination of the ethical commitment of professional accountants. *Journal of Business Ethics*, 134(1), 1–17. <https://doi.org/10.1007/s10551-014-2315-3>
- Hagger, M. S., Polet, J., & Lintunen, T. (2018). The reasoned action approach applied to health behavior: A meta-analysis. *Psychological Bulletin*, 144(9), 963–993. <https://doi.org/10.1037/bul0000158>
- Hair, J. (2019). *Multivariate Data Analysis*.

- Hofstede, G., Hofstede, G. J., & Minkov, M. (2010). *Cultures and organizations: Software of the mind (3rd ed.)*. McGraw-Hill.
- International code of ethics for professional accountants. (2018). *IFAC*.
- Jackling, B., Cooper, B. J., Leung, P., & Dellaportas, S. (2007). Professional accounting bodies' perceptions of ethical issues, causes of ethical failure and ethics education. *Managerial Auditing Journal*, 22(9), 928–944. <https://doi.org/10.1108/02686900710829426>
- Kaptein, M. (2008). Developing and testing a measure for the ethical culture of organizations: The corporate ethical virtues model. *Journal of Organizational Behavior*, 29(7), 923–947. <https://doi.org/10.1002/job.520>
- Kline, R. B. (2016). *Principles and practice of structural equation modeling (4th ed., Ed.)*. Guilford Press.
- Lawson, R. A. (2004). *Is classroom cheating related to business students' propensity to cheat in the real world?* *Journal of Business Ethics*, 49(2), 189–199. <https://doi.org/10.1023/B:BUSI.0000015784.34148.cb>
- Magnis-Suseno, F. (1997). *Etika Jawa: Sebuah analisa filsafati tentang kebijaksanaan hidup Jawa*. Gramedia.
- Martin, K. (2019). Ethical implications and accountability of algorithms. *Journal of Business Ethics*, 160(4), 835–850. <https://doi.org/10.1007/s10551-018-3921-3>
- McCabe, D. L., Butterfield, K. D., & Treviño, L. K. (2012). *Cheating in college: Why students do it and what educators can do about it*. Johns Hopkins University Press.
- Mintz, S. M., & Morris, R. E. (2020). *Ethical obligations and decision making in accounting (4th ed.)*. McGraw-Hill.
- Moll, J., & Yigitbasioglu, O. (2019). The role of internet-related technologies in shaping the work of accountants: New directions for accounting research. *The British Accounting Review*, 51(6), 100833. <https://doi.org/https://doi.org/10.1016/j.bar.2019.04.002>
- Paine, L. S. (1994). Managing for organizational integrity. *Harvard Business Review*, 72(2), 106–117.
- Pengantar ilmu antropologi. (2009). *Rineka Cipta*.
- Sikka, P. (2010). Smoke and mirrors: Corporate social responsibility and tax avoidance. *Accounting Forum*, 34(3–4), 153–168. <https://doi.org/10.1016/j.accfor.2010.05.002>
- Sutton, S. G., Holt, M., & Arnold, V. (2016). The reports of my death are greatly exaggerated: Artificial intelligence research in accounting. *International Journal of Accounting Information Systems*, 22, 60–73. <https://doi.org/https://doi.org/10.1016/j.accinf.2016.07.005>
- West, A. (2017). The ethics of professional accountants: An Aristotelian perspective. *Journal of Business Ethics*, 145(2), 365–381. <https://doi.org/10.1007/s10551-015-2887-6>