Beyond Attitudes: Spiritual Intelligence and Rationalization as Predictors of Academic Dishonesty

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Abstract

This study investigates the influence of spiritual intelligence, attitude, and rationalization on students' intention to engage in academic dishonesty by integrating the Theory of Planned Behavior (TPB) and Fraud Triangle Theory (FTT). Using Partial Least Squares Structural Equation Modeling (PLS-SEM) on survey data collected from undergraduate students, the study tests five hypotheses involving direct effects between the constructs. The findings indicate that spiritual intelligence significantly increases ethical attitudes and reduces rationalization. However, neither spiritual intelligence nor attitude has a significant direct effect on students' intention to cheat. Instead, rationalization emerges as the strongest predictor of intention, highlighting its central role in enabling unethical behavior through cognitive justification. The results support theoretical calls to incorporate moral and spiritual variables into behavioral models while also emphasizing rationalization as a critical explanatory mechanism. Practical implications suggest that higher education institutions should integrate value-based education, directly challenge rationalizing beliefs, and strengthen institutional integrity culture. Limitations include the study's cross-sectional nature and reliance on self-reported measures. Future research should explore mediating effects and extend the model using longitudinal or experimental approaches. This study contributes to academic ethics literature by offering an enriched understanding of psychological and spiritual factors behind student cheating behavior. These findings offer valuable insights for business pedagogy by highlighting how moral and cognitive factors in academic settings may shape future ethical behavior in organizational contexts.

Keywords: Academic Dishonesty, Spiritual Intelligence, Rationalization, Attitude, Ethical Behavior.

Introduction

Academic dishonesty has emerged as a significant global concern, undermining the integrity of higher education and the moral development of students. Factors contributing to this issue are peer pressure, time constraints, and the ease of doing dishonesty that facilitated by technological advancements (Sadiq, 2024). Several studies show that moral integrity is one of the determinants in predicting academic dishonesty, and so fostering ethical attitudes can mitigate this behavior (Efendy et al., 2023; Kamarudin et al., 2024a). Besides, the institutional set of conduct and academic environment significantly affect students' ethical behavior, but it is found that positive academic conditions only, do not suffice to reduce dishonest behaviur. (Efendy et al., 2023).A comprehensive approach is needed to understand how students' attitudes change and how this impacts their moral values and practices. An approach that combines a supportive academic environment and strong institutional policies can reduce the rate of dishonesty among students (Abdalla et al., 2021; Cheng et al., 2021).

To further understand student integrity, a psychological understanding of what drives them to do so is necessary. It also requires developing policies that can support the strengthening of student integrity. Research has found that factors influencing students' academic dishonesty are personal pressure, stress levels, and laziness. This creates a driving force for unethical behavior among students. Some students justify their dishonest actions under certain circumstances, such as difficult assignments and tight deadlines. (Garcines et al., 2024; Miles et al., 2022). The study shows several factors that can explain the dishonest attitude of students such as rationalization, attitude, and

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spiritual intelligence. But this factor is explained separately, showing that there is one complex relationship between these factors. Rationalization allows students to justify dishonest actions because they are considered less "damaging". The next factor is attitude, namely student disposition to an action whether it can be accepted or not morally (Dias-Oliveira et al., 2021). Another study found that dishonest actions were influenced by low self -confidence and also unwind psychological needs. This can be mitigated by a high level of spirituality (Nugroho et al., 2023). Judging from the Fraud Diamond Theory, students tend to separate their moral values of their actions resulting from internal motivational encouragement and their inability then strengthened by their rationalization. Thus, the comprehensive approach is highly needed to understand the constructing factor of student intention to cheat (Dias-Oliveira et al., 2022).

Research examined the interplay between students' attitudes and their spiritual awareness, justifications (rationalizations) and their tendencies toward academic dishonesty, especially in collectivist societies like Indonesia is very limited. Research suggests that the higher the level of spirituality, the higher the integrity; on the other hand, paradoxically, academic dishonesty among religious populations persists, indicating a complex relationship between spirituality and ethical behavior (Azemi et al., 2024; Jamaluddin & Lufityanto, 2021). In context of Indonesia as a religious country, sprituality plays as an internal moral compass that influencing students' awareness of fraud action, especially in school that strives to religious value (Jamaluddin & Lufityanto, 2021).

Study by Sholikhah et al. (2024) indicates that spiritual intelligence is negatively correlated with attitude towards fraud, reflecting that the higher the spiritual awareness the lower the probability of dishonest behavior. To put into consideration, cultural factors, such as collectivism and altruism, bring more complicated dynamic, as those factors put pressure on the student that led them to academic dishonesty, including contract cheating (Geraldine & Niyu, 2024). Therefore, understanding these relationships is crucial for addressing academic integrity in such contexts.

The relationship between spiritual intelligence and students' attitudes toward cheating, and how the attitudes mediated the influence of spiritual intelligence toward intention to cheat remain a complex dynamic that include complex factor also. It is known that students with a strong sense of spiritual intelligence— students with the ability to reflect deeply on their life purpose and think critically about their existence— tend to see cheating with negative views. This finding by Varadwaj & Varadwaj (2022) suggests that spiritual intelligence may hold a key role in shaping the student's ethical mindset. This claim is also supported by findings that spiritual intelligence significantly influences students' moral behavior, higher than the influence of intellectual or emotional intelligence (Pangestu et al., 2019). This argument indicates the unique role of spiritual intelligence in shaping ethical attitudes (Nugroho et al., 2023).

From another prespective, the effect of spiritual intelligence on cheating behavior is not straightforward. For example, in religious contexts, spirituality acts as an internal moral compass, to enhance awareness and have the potential to reducing cheating behavior, but this effect can be context-dependent (Jamaluddin et al., 2024). Moreover, the role of academic fraud as a linking factor reveals that spiritual intelligence can indirectly influence ethical behavior by affecting the students' attitudes toward cheating (Nugroho et al., 2023).

The main factor that drives students to cheat is their attitude and how much they want to engage in the act. Students who perceive cheating as acceptable and non-harmful tend to cheat more. Conversely, students who have critical thinking and can calculate risks are less likely to cheat (Le et al., 2023). The theory of planned behavior, later developed by Mustapha et al. (2016), shows that attitude, subjective norms, and perceived behavioral control significantly influence the intention to cheat. This relationship is then strengthened by the mediation of religiosity and spiritual commitment. Thus, it is known that spiritual intelligence influences the relationship between attitude

and intention to cheat but is still mediated by various factors such as cognitive aspects, emotions, and contextual factors within the educational environment.

Forms of academic dishonesty, such as contract cheating, plagiarism, or cheating on exams in the context of higher education in Indonesia, are strongly influenced by social factors. Indonesia is a collectivist country, so cultural influences, social norms, and moral values influence cheating. In collectivist cultures, contract cheating is common, where students hire others to take assignments or take exams, indicating societal acceptance of this behavior (Geraldine & Niyu, 2024).

Research in moral psychology has found that low moral integrity and high moral disengagement are highly correlated with high levels of academic dishonesty. This suggests the role of the student's ethical framework. On the other hand, while religious society plays a significant role in academic dishonesty, it is not particularly significant. Interestingly, Heriyati & Ekasari (2020) found that in Javanese traditional culture, the perception of cheating aimed at achieving academic success is more justified.

Students' attitudes, whether they reject or condone cheating, can indeed influence their likelihood of cheating. However, research shows that the influence of attitudes is not always consistent. social norms and a sense of moral responsibility were stronger influences on cheating behavior. This emphasized the importance of moral judgment, means that ethical considerations often outweigh the practical benefits of cheating (Chudzicka-Czupała et al., 2016).

Understanding the psychological mechanisms behind dishonest acts in academia has a multiplier effect, particularly in business and organizational settings. Students who rationalize cheating during their studies may carry this mindset into the workplace, potentially leading to unethical behavior such as financial statement manipulation, data falsification, or even fraud. Therefore, this study contributes to business pedagogy by providing insights into the importance of ethics training and character education for future young professionals.

Literature Review

Theory of Planned Behavior (TPB) and the Fraud Triangle Theory (FTT)

Since academic dishonesty is a complex issue, it can't be fully explained by logic and decision-making alone. To understand it better, we need a framework that also takes into account the moral and psychological processes behind such behavior. The theory of Planned Behavior (TPB) and the Fraud Triangle Theory (FTT) can give a useful explanation to understand better this issue. The Planned Behavior Theory was developed by Ajzen (1991). This theory explains that a person's intention to perform an action is influenced by three factors: attitude, subjective norms, and perceived behavioral control. Attitudes indicate how positively or negatively a person views an action. If a person believes that cheating can lead to good outcomes, their attitude toward cheating will tend to be positive. This can lead to an intention to cheat.

Subjective norms relate to perceived social pressure. For example, if the surrounding environment tends to condone cheating, a person may feel it is normal to do so. Meanwhile, perceived behavioral control relates to beliefs in one's own ability to perform a certain action. If a person perceives that cheating is easy and carries little risk, their intention to cheat may be strengthened. This theory has been widely used in research on cheating behavior in the academic world. However, further study is needed to understand how cultural factors and specific contexts influence this theory.

The Fraud Triangle Theory is developed by Cressey (1953). This theory possit that three elements needed for fraud to occur, that is pressure, opportunity and rationalization. In context of cheating, important layer to our understanding is rationalization as a third factor together with pressure and opportunity. Rationalization allows individuals to justify dishonest actions in ways that help them maintain a positive self-image (Cushman, 2020). In academic context, this can appear in statements such as “I’m just helping a

friend" or "I need this to keep my GPA up," as found in the studies by Shafina, Mardi, and Fauzi (2021). Same result found by Suryandari et al. (2023). Still, other research suggests that moral reasoning alone doesn't always determine behavior. For example, personal influence or the availability of opportunities to cheat may have a stronger impact, as shown by Nur, Giri, and Pahlevi (2022) and Siswanto (2023).

This points out to need for a deeper understanding of how rationalization work in context of cheating in academic settings. We also need to find out how rationalization interacts with moral trait such as spiritual intelligence. This study aims to bring together the TPB and FTT frameworks to explore how spiritual intelligence, attitude, and rationalization work together in shaping students' intentions to cheat. The goal is to focus on clear, direct pathways that are both theoretically sound and supported by empirical evidence.

Spiritual Intelligence and Intention to Cheat

Spiritual intelligence (SI) is a person's ability to reflect their supranatural values on every decision they make. It is more than just a reflection of personal belief or religious state. Spiritual intelligence is characterized by attributes such as faith, humility, gratitude and moral conduct (Amram, 2022). Finding by Sholikhah et al. (2024) stated that a person with higher spiritual intelligence tends to reflect on their ethical beliefs, guidance from higher power and sense of altruism before makin their decision. A person's spiritual intelligence plays more effectively in morally challenging situations. Thus, spiritual intelligence acts as internal resources that supports ethical reasoning, empathy and personal responsibility. Theres are important factors when a person is facing temptation to act dishonestly in an academic setting.

Empirical studies show the connection between spiritual intelligence and cheating intention. Pangestu et al. (2019) concluded that students with high spiritual intelligence are likely to hold strong ethical attitudes. At the same time, they have a lower tendency to engage in dishonest behaviour. This shows a protective role of spiritual intelligence over cheating intention by helping students grounded on moral framework and resist unethical shortcuts. Adding up to this, Pinto et al. (2023) found that spiritual intelligence also fosters the ability of the individual to regulate themselves and stay committed to their moral values despite the high pressure. Spiritual intelligence nurture sense of belonging and commitment to doing what is right despite the instant success through cheating (Nguyen, 2023). This sense of purpose acts as a moral compass that helps students navigate academic pressures without compromising their integrity.

When taking into consideration all this rationalization of how spiritual intelligence interacts with academic ethics, compelling cases arise. Students with high degree of spiritual intelligence are see cheating as wrong and are better equipped to resist the temptation emotionally and psychologically. Thoose kind of student move forward in academic challenges with rooted values, purpose and accountability. Based on above reasoning, we proposed the following hypothesis:
H$_1$: Spiritual intelligence negatively influence intention to cheat.

Spiritual Intelligence and Attitude Toward Cheating

Through TPB Theory, we see attitude as an individual's personal evaluation towards particular behavior. The attitude is the evaluation of something as good of bad, acceptable or not. In context of academic dishonesty, to decide wether something is favorable includes the students' moral judgement. They also considering the perceived fairness and emotional reaction such as guilt or discomfort when they perform unethical behaviour (Murphy, 2012). From this we can see that the evaluation process also shaped by deeper psychological and moral foundations such as spiritual intelligence. Students who poses higher spiritual intelligence often view cheating as a betrayal of their personal

values and inner ethical standard. It's never only about violation of rules to those students.

Studies by (Smartt, 2014) aligned with the same finding by Smartt (2014) point out that high spiritual intelligence create a mindest where dishonest behavior clashes with one's sense of identity and purpose. This inner conflict reinforces disapproval of such actions, making students more likely to reject cheating on due to their moral grounds. Supporting this point, Pangestu et al. (2019) found a clear connection between spiritual intelligence and how it affecting attitudes among university students. Their study suggests that students who regularly rely on spiritual principles in their decision-making are more inclined to see cheating as wrong. Amram (2022) adds further depth to this argument, noting that spiritual intelligence enhances empathy and moral clarity. This two traits are directly contribute to stronger negative attitudes toward dishonesty. When students can see how their actions affect others and clearly distinguish right from wrong, they're more likely to take a firm ethical stance.

In light of these findings, it is reasonable to expect that spiritual intelligence not only affects behavior directly but also helps shape the attitudes that drive those behaviors. As students develop a clearer internal compass through spiritual intelligence, their disapproval of cheating becomes more deeply rooted and consistent. Based on this reasoning, the following hypothesis is proposed:

H_2: Spiritual intelligence positively influences attitude toward cheating.

Spiritual Intelligence and Rationalization

While much of the discussion around spiritual intelligence (SI) focuses on its influence on attitudes, SI may also play a crucial role in how individuals justify unethical behavior specifically, through the process of rationalization. In the context of academic dishonesty, rationalization refers to the mental strategies students use to excuse or justify their cheating, allowing them to maintain a sense of moral self despite acting unethically. Students with strong spiritual intelligence are generally less inclined to engage in this kind of moral maneuvering. Their decision-making is often grounded in spiritual conviction, ethical awareness, and a clear sense of self (Nguyen, 2023; Sholikhah et al., 2024). These internal values act as a safeguard, making it more difficult for such students to justify dishonest actions to themselves. When individuals possess a deep sense of integrity rooted in spiritual beliefs, they are more likely to recognize unethical behavior for what it is regardless of external pressure or personal gain.

Pinto and colleagues (2023) support the view that spiritual intelligence encourages individuals to engage in continuous internal moral reflection. This process helps students think critically about their actions, both before and after they take place. This way, they are less likely to justify wrong behavior.

A similar finding was found by Ma and Wang (2022). They concluded that individuals with high spiritual intelligence tend to reject unhealthy defense strategies, such as blaming others or dismissing mistakes as minor. These strategies are often used to justify unethical behavior. Overall, these findings suggest that spiritual intelligence not only influences attitudes but also weakens the mental processes typically used to justify dishonest behavior. When students have a strong moral compass and practice introspection, their tendency to justify wrong actions is reduced. Based on these insights, the following hypothesis is proposed:

H_3: Spiritual intelligence has a negative influence on rationalization.

Rationalization and Intention to Cheat

Rationalization serves as the cognitive mechanism through which students justify unethical actions while preserving a sense of morality (Cressey, 1953; Cushman, 2020). It is especially powerful in academic settings where students face academic pressure, peer comparison, and moral ambiguity (Shafina et al., 2021; Sihombing & Budiartha, 2020).

Empirical studies confirm that rationalization is one of the strongest predictors of dishonest intent (Mangoting et al., 2021). Heriyati & Ekasari (2020) found that students who frequently rationalize are more prone to justify acts like plagiarism and collusion. Similarly, Fontanella et al. (2020) and Dias-Oliveira et al. (2021) that rationalization facilitates dishonest behavior even when ethical awareness is high. These findings position rationalization as a critical enabler of academic dishonesty. Therefore, rationalization is expected to have a significant positive effect on students' intention to cheat.

H_4: Rationalization has a positive effect on intention to cheat.

Attitude and Intention to Cheat

Attitude is central to TPB and has been tested extensively in academic dishonesty research. According to (Reswara, 2020), students with negative attitudes toward cheating exhibit lower intention to engage in such behavior. Kamarudin et al. (2024b) emphasized that moral obligation and personal values, often internalized as attitudes, significantly reduce dishonest intent. Yusliza et al. (2022) further showed that attitude mediates the influence of personality traits on cheating behavior.

Although often discussed together, attitude and intention are distinct constructs in the Theory of Planned Behavior. Attitude reflects an individual's evaluative judgment—whether they believe cheating is morally right or wrong—while intention refers to a motivational plan or willingness to actually engage in the behavior. A student may recognize that cheating is ethically wrong (negative attitude), yet still intend to cheat if they feel justified by circumstances such as time pressure or peer influence. This psychological disconnect highlights the need to assess both constructs independently when predicting dishonest behavior.

While some studies (e.g., Handayani & Baridwan, 2013) report weak direct effects, attitude remains theoretically vital because it reflects the ethical evaluation that precedes intention formation. In contexts where cheating is normalized, strengthening anti-cheating attitudes may be especially important. Therefore, this study expects that more negative attitudes toward cheating will be associated with lower intentions to engage in dishonest conduct.

H_5: Attitude has a negative effect on intention to cheat.

Methodology

This study integrated the theoretical frameworks of the *Fraud Triangle Theory (FTT)* and the *Theory of Planned Behavior (TPB)* to investigate psychological and moral predictors of students' intention to engage in academic dishonesty. The methodology section below outlines the sampling strategy, constructs and instruments, and analytical procedures employed to ensure the reliability, validity, and replicability of the findings.

Description of Population and Sample

The target population consisted of undergraduate students enrolled at accredited universities in Indonesia. A total of 179 students voluntarily participated in this study through an online survey conducted via Google Forms between March and April 2024. Participants were selected using non-probability convenience sampling. Inclusion criteria included: (1) being an active undergraduate student during the 2023–2024 academic year, (2) aged between 17 and 30 years, and (3) willing to provide informed consent.

All participants provided informed consent prior to participation. To ensure anonymity and reduce social desirability bias, no personally identifying information was collected. The demographic breakdown of the sample is as follows: 79% female and 21% male. The gender distribution in this study, with 79% female and 21% male respondents, reflects the broader national pattern of higher female participation in

Indonesian higher education. According to data from Pangkalan Data Pendidikan Tinggi (PDDikti, 2024), women account for approximately 54.8% of the national student population. This trend is even more pronounced in fields such as business, education, and social sciences, which tend to attract a higher proportion of female students. Therefore, the composition of this sample mirrors actual demographic characteristics relevant to the population under study.

Most participants (98%) were aged 17–24 years, with only 2% aged above 24. The distribution of student cohorts was dominated by the 2020 intake (62%), followed by 2022 (12%), 2021 and 2023 (each 9%), and 2017–2019 (8%). Regarding academic performance, 72% had a cumulative GPA of 3.51–4.00, 25% between 2.76–3.50, and 3% between 2.00–2.75. In terms of study habits, 59% of students reported studying 1–3 hours per day, 21% studied 3–5 hours, 16% studied less than 1 hour, and 4% reported studying more than 5 hours.

Sample size adequacy was confirmed using the "10-times rule" for Partial Least Squares Structural Equation Modeling (PLS-SEM), which was satisfied for the model tested.

Operational Definition of Variables

This study examined four latent constructs: Rationalization (RATIO), Spiritual Intelligence (SPIRIT), Attitude Toward Cheating (ATT), and Intention to Cheat (INT). All constructs were measured reflectively using multiple items on a 4-point Likert scale ranging from 1 (strongly disagree) to 4 (strongly agree). Indicators were adapted from previously validated instruments and translated into Bahasa Indonesia using a back-translation procedure. Content validation was conducted by academic experts to ensure both construct clarity and cultural relevance.

Rationalization (RATIO) is defined as the cognitive process by which students justify unethical academic behavior. It aligns with Cressey's (1953) *Fraud Triangle Theory* and is conceptually grounded in (Cushman, 2020), who describes rationalization as a deliberate psychological mechanism to preserve moral self-image. This construct was measured using four items (RATIO1, RATIO2, RATIO4, RATIO5) reflecting common rationalization strategies such as helping friends, pressure, peer normalization, and fear of failure.

Spiritual Intelligence (SI) refers to a student's ability to draw upon inner spiritual resources to guide moral behavior. Based on Zohar & Marshall (2004), and operationalized through Sholikhah et al. (2024), the construct includes personal conviction, divine guidance, and altruistic motivation. Three retained items (SPI1, SPI3, SPI4) were selected to reflect spiritual strength and ethical orientation in decision-making.

Attitude Toward Cheating (ATT) captures students' evaluative and moral judgments about academic dishonesty. Drawing on TPB (Ajzen, 1991)and adapted from Murphy, (2012), this construct includes items related to disapproval of cheating, feelings of guilt, and beliefs about fairness and responsibility. Four items (ATT1, ATT3, ATT4, ATT5) were used to represent this construct.

Intention to Cheat (INT) is defined as the student's self-reported likelihood to engage in dishonest academic acts. The construct is based on Ajzen's (1991)TPB, which identifies intention as the immediate antecedent to behavior. Three items (INT1, INT2, INT4) measured intention through actions such as helping others cheat, plagiarizing, or submitting others' work as one's own.

After confirmatory factor analysis, six items with low loading values (< 0.70) were removed: ATT2, INT3, INT5, JUS3, SPI2, and SPI5. The final model retained 18 items across four constructs. Detailed loading values and validation metrics are reported in the Results section.

Data Analysis Technique

Data analysis was conducted using WarpPLS version 7.0, a software package specifically designed for variance-based structural equation modeling (PLS-SEM). This technique

was chosen due to its suitability for exploration models with relatively small sample sizes and multiple latent variables with reflective indicators.

The evaluation of the measurement model included:

- Convergent validity, assessed through factor loadings (> 0.708) and Average Variance Extracted (AVE > 0.50),
- Internal consistency reliability, assessed via Composite Reliability (CR > 0.70) and Cronbach's Alpha ($\alpha > 0.60$),
- Discriminant validity established using the Fornell–Larcker criterion and cross-loadings.

To evaluate model fit, WarpPLS-specific indices such as Average Path Coefficient (APC), Average R-squared (ARS), and Average Variance Inflation Factor (AVIF) were used. These metrics ensured that the structural and measurement models achieved acceptable fit levels.

The direct and indirect effects between constructs were assessed to examine both main and mediating effects. In line with the study objectives, mediation analysis was conducted to determine whether attitude mediated the relationship between rationalization and spiritual intelligence and intention to cheat. Statistical significance was evaluated at the $p \leq 0.10$ level, which is commonly accepted in exploratory behavioral research. Procedural steps were taken to minimize common method bias, including the use of randomized item presentation and ensuring anonymity in responses.

Analysis and Discussion

Analysis

The outer model assessment in this study employed a convergent validity approach to evaluate the degree of alignment between indicators and their respective constructs (Hair et al., 2019). Convergent validity was assessed through factor loadings and the Average Variance Extracted (AVE). An indicator is considered valid if its loading exceeds 0.708 and the AVE value is greater than 0.5 (Hair et al., 2019).

Table 1. Validity Convergent Test

Construct	Statement	CR	AVE
Attitude Toward Cheating (ATT) adapted from Murphy (2012)	It is important for me to report academic dishonesty committed by other students.	0.806	0.622
	I would feel guilty if I were to engage in academic misconduct.	0.748	
	Reporting cheating is a form of justice for fellow students.	0.812	
	I do not permit other students to copy my test answers.	0.787	
Intention to Cheat (INT) adapted from Ajzen (1991)	I am willing to write exam answers on behalf of another student.	0.776	0.621
	I would commit plagiarism using materials from the internet.	0.778	
	I would submit another student's work and claim it as my own.	0.809	
Rationalization (RATIO) adapted from Cushma (2020)	I provide test answers to help my friends.	0.761	0.628
	I glance at others' answers due to time pressure.	0.794	
	I copy my peers' answers during exams because others are doing the same.	0.836	
	I open my notes during an exam out of fear of failing.	0.777	
Spiritual Intelligence (SI) adapted from Sholikhah et al. (2024)	I feel guided by God amidst the risks of being a student.	0.770	0.609
	I have faith to uphold what is right, even in morally compromising campus environments.	0.764	
	I experience God's love through others and strive to give my best for them.	0.807	

Notes: CR: Composite Reliability; AVE: Average Variance Extracted

Discriminant validity assesses the extent to which a construct is truly distinct from other constructs (Hair et al., 2019). This validity is examined by comparing the Average Variance Extracted (AVE) of each construct, which should demonstrate a higher correlation within its own construct than with other constructs (Hair et al., 2019). Table 3 indicates that all variables have satisfied the criteria for discriminant validity.

Table 2. Discriminant Validity Test

	ATT	INT	RATIO	SPIRIT
ATT	0.789	-0.164	-0.394	0.360
INT	-0.164	0.788	0.496	-0.093
RATIO	-0.394	0.496	0.793	-0.227
SI	0.360	-0.093	-0.227	0.780

Source: Output WarpPLS, April 2025

Reliability testing was conducted based on the values of Composite Reliability (ρA) and Cronbach's Alpha, with a minimum threshold of 0.60 for exploratory research (Hair et al., 2019). As shown in Table 4, Composite Reliability and Cronbach's Alpha values for all constructs exceed 0.60, indicating that each construct demonstrates acceptable reliability.

Table 3. Reliability Test

Construct	Composite Reliability (P_a)	Cronbach's Alpha
ATT	0,868	0,797
INT	0,831	0,694
RATIO	0,871	0,802
SPIRIT	0,824	0,679

Source: Output WarpPLS, April 2025

The R^2 value, or coefficient of determination, for INT is 0.32, or 32.0%. This result indicates that 32% of students' intention is explained by ATT, Ratio, and SPI, while the remaining 68% is influenced by factors outside the scope of this study.

Table 5. Hypothesis Testing and Coefficient of Determination

Hypothesis	Relationship	Path Coefficients	P Value	Decision
H1	SPIRIT → INT	0,048	0,258	Not supprted
H2	SPIRIT → ATT	0.041	< 0,001	Supported
H3	SPIRIT → RATIO	-0.257	< 0,001	Supported
H4	RATIO → INT	0.563	< 0,001	Supported
H5	ATT → INT	-0.054	0,235	Not supprted
	R^2(INT)		0,315	
	Adjusted R^2 (INT)		0,303	

Source: Output WarpPLS, April 2025

Hypothesis testing was conducted by examining the p-values of the constructs. A hypothesis is accepted if the p-value is ≤ 0.10, indicating significance at the 10% level (Hair et al., 2019).

Discussion

This study aims to examine the role of spiritual intelligence, attitudes, and self-justification in shaping students' intentions to cheat academically. The framework used combines the Theory of Planned Behavior (TPB) and the Fraud Triangle Theory (FTT). Of the five relationship pathways tested, three proved statistically significant.

One key finding is that spiritual intelligence has a significant influence on students' ethical attitudes toward cheating. This finding aligns with previous research (Pangestu et al., 2019; Pinto et al., 2023), which shows that spiritual intelligence helps strengthen moral standards. Students with high spiritual intelligence tend to view cheating as contrary to their personal values.

These results support the opinion of Hasbullah et al. (2014), who emphasized the importance of incorporating spiritual and moral elements into behavioral models such as the TPB. This view also aligns with argument that spiritual intelligence forms the basis for moral judgment and ethical decision-making. Therefore, spirituality is seen not only as a personal trait but also as a cognitive strength that shapes one's ethical thinking.

Second, and in alignment with Fraud Triangle Theory, rationalization emerged as the strongest predictor of students' intention to cheat. This result confirms the central psychological role of rationalization as previously described by Sihombing & Budiartha (2020) and (Cushman, 2020).The data indicate that students who are able to justify dishonest behavior—whether by citing academic pressure, peer expectations, or perceived unfairness—are significantly more likely to consider cheating as a viable course of action. Rationalization serves as the internal mechanism that allows individuals to commit unethical acts while maintaining a sense of moral coherence. In the academic setting, these finding underscores how cognitive justifications may override normative attitudes, allowing students to act against their better judgment without the psychological burden of guilt or cognitive dissonance.

The third finding indicates a negative relationship between spiritual intelligence and self-justification. This means that students with a strong spiritual foundation are less likely to seek excuses to justify unethical behavior. This finding aligns with research by Ma & Wang (2022); Pinto et al. (2023). They found that spiritual intelligence helps suppress the tendency to abdicate moral responsibility. Spiritual intelligence also reduces distorted thinking often used to justify wrongdoing. In other words, spiritual intelligence plays a dual role. First, it shapes ethical attitudes. Second, it prevents the mind from easily seeking justifications for cheating.

Interestingly, this study did not find that spiritual intelligence directly reduced students' intentions to cheat. This finding differs from several previous studies, such as those by Pangestu et al. (2019). These results suggest that the influence of spiritual intelligence may be indirect. Its impact emerges through attitudes and the ability to reject self-justification.

Therefore, possessing strong spiritual values alone is not enough to prevent cheating. These values must be transformed into clear attitudes and strong self-awareness. This suggests that moral behavior is not solely determined by inner beliefs, but also by cognitive factors and the surrounding situation.These findings also suggest that the influence of moral intelligence on intentions to cheat is not always direct, but rather involves specific psychological processes.

Lastly, the finding that attitude toward cheating was not significantly related to intention introduces a critical challenge to traditional TPB assumptions. According to Ajzen (1991), attitudes should directly influence behavioral intentions. However, this study's results align more closely with recent empirical critiques (Kamarudin et al., 2024b; Reswara, 2020), which suggest that moral disapproval may not always translate into behavioral restraint. One possible explanation is that students may indeed recognize cheating as wrong at a cognitive level, but factors such as peer behavior, low perceived risk of detection, or strong rationalization may override their disapproval. This finding highlights the potential fragility of moral attitudes when they are not bolstered by social norms or institutional deterrents. It also underscores the importance of targeting not just ethical education, but also the contextual and psychological factors that determine whether those ethics translate into action.

Conclusions and Recommendations

This study explored how spiritual intelligence, attitude, and rationalization influence students' intention to cheat, using an integrated TPB–FTT framework. The results show that while spiritual intelligence strengthens ethical attitudes and reduces rationalization, only rationalization significantly predicts cheating intention. Neither spiritual intelligence

nor attitude had a direct effect on intention, suggesting internal values must be supported by cognitive and contextual factors to prevent dishonest behavior.

Theoretically, the study affirms the value of combining TPB and FTT and highlights rationalization as a central cognitive mechanism. Practically, it calls for educational efforts to build spiritual intelligence, address self-justifying beliefs, and cultivate a culture of academic integrity. This study contributes theoretically by integrating the Theory of Planned Behavior and the Fraud Triangle Theory to examine academic dishonesty from both moral and cognitive perspectives. It highlights rationalization as a crucial cognitive mechanism that can override ethical attitudes. Practically, the findings urge educators and policymakers to not only promote moral and spiritual values but also directly address students' rationalizing thoughts that enable dishonest behavior. For business schools and leadership development programs, the study suggests integrating modules on ethical reasoning and self-reflection to help future professionals recognize and challenge cognitive justifications for unethical conduct. In the context of business pedagogy, the research provides empirical support for cultivating internalized integrity early in academic life as a foundation for ethical decision-making in organizational settings. Limitations include reliance on self-report data and the absence of mediation analysis. Future studies should examine indirect effects and consider longitudinal or experimental designs to deepen causal insights.

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