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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.

Keywords: Academic dishonesty, Spiritual intelligence, Rationalization, Attitude, Theory of Planned Behavior (TPB), Fraud Triangle Theory (FTT), Cheating intention, Ethical behavior, Higher education, Student integrity.

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 behavior. (Efendy et al., 2023). Abdalla et al. (2021) found out that implementing comprehensive frameworks, such as the Zero Trust Model, can enhance students' academic integrity through by addressing cultural and technological shifts while still promoting student engagement in ethical practices. Thus, a comprehensive approach that combines ethical education, positive academic environments, and robust institutional policies is essential for combating academic dishonesty (Cheng et al., 2021).

To have a better view of students' integrity, we need to understand the psychological aspect that is driving students to cheat while developing effective educational policies to foster their integrity. Research found that factors that contribute to academic dishonesty are not limited to personal pressure, stress level, and procrastination. This factor creates a cycle of unethical behavior among students (Garcines et al., 2024). Additionally, students often rationalize their cheating behaviour by assuming it as acceptable under certain conditions such as task complexity or tight deadline (Waltzer & Dahl, 2023). Proactive educational strategies such as stress and time management workshops can mitigate the pressure and foster the students' ethical attitude (Miles et al., 2022).

Furthermore, moral obligations and attitudes toward cheating, known as motivational factors, significantly affect students' intentions to engage in dishonest behavior (Kamarudin et al., 2024b). Understanding this psychological mechanisms, academic and learning institution can enrich a

culture of students' integrity and decrease the probability of students committing cheat (Kamarudin et al., 2024b).

Studies discovered several factors that explain dishonest academic behaviour. Those factors are rationalization, attitude, and spiritual intelligence. These factors work simultaneously in separate ways, showing a complex interplay of influences. For instance, Dias-Oliveira et al. (2022) explain how rationalization plays as an important predictor of severity of academic dishonesty. This suggests that students who justify their dishonest action tend to perceive them as less severe. Additionally, according to Syzdykbayeva & Abdigapbarova (2022) self-efficacy and self-determination theories emphasize how students' confidence and unmet psychological needs can lead into academic dishonesty. Spiritual intelligence has also been shown to positively influence ethical behavior, indicating that tendencies to performe fraud might be mitigated by higher spiritual awareness (Nugroho et al., 2023).

Furthermore, according to the Fraud Diamond theory, the student dissociates moral values from their action with inner motivation and perceived capability play as critical factors. On the other side, rationalization acting as the mediating elements (Dias-Oliveira et al., 2021, 2022). Collectively, these studies bring up the necessity of a multifaceted approach to understanding academic dishonesty, integrating various psychological and contextual factors.

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 key role toward cheating is the students' attitude and how they are likely to engage in it. Student who sees cheating as an acceptable act or not harmful are more likely to do it. While in contrast, the

critical thinking process and their ability to calculate the risk that might appear, can help reduce their tendencies and rise up more thoughtful decision (Le et al., 2023). Additionally, research by Mustapha et al. (2016) suggest that the theory of planned behavior highlights that attitudes, along with subjective norms and perceived behavioral control, significantly influence cheating intentions, with religiosity and spiritual commitment further moderating these relationships. Study by Woodbine & Amirthalangam (2013) reflecting the same result. Therefore, while spiritual intelligence can directly and indirectly affect students' attitudes and intentions to cheat, these effects are mediated by a complex aspect of cognitive, emotional, and contextual factors that shape ethical behavior in educational settings.

The level of academic dishonesty such as contract cheating, plagiarism, or exam cheating is very contextual. In Indonesian higher education this issue is significantly influenced by the cultural, social norms and moral value that vary depends on the region. Research by Geraldine & Niyu (2024) indicates that collectivist values, such as altruism and communal support, often facilitate unethical practices like contract cheating. Contract cheating refers to an act where students engage ghostwriters for assignments. This action reflects a cultural acceptance of such behavior.

Additionally, moral psychology studies found that lower moral integrity and higher moral disengagement highly correlate with increased academic dishonesty among students. This highlights the role of students' ethical frameworks in this context (Ampuni et al., 2020). Furthermore, the influence of religiosity on academic dishonesty is clear suggesting that while religiosity has a measurable impact, religiosity only accounts for a small percentage of dishonest behavior (Herdian & Mildaeni, 2022). Interesting finding by Heriyati & Ekasari (2020) imply that cultural factors for those rooted to Javanese traditions, are more likely to normalize the perception of cheating. This exception is accepted to achieve academic success. Lastly, integrating local wisdom, such as the Bajawa concept of harmony, into educational practices may foster a culture of integrity and reduce academic misconduct (Bitto et al., 2024).

Students' attitudes whether disapproving or permissive can strongly influence their probability of cheating. However, research has shown that this relationship isn't always consistent. For example, Handayani and Baridwan (2013) found that subjective norms and a sense of moral obligation were more powerful predictors of academic dishonesty than attitude alone. Likewise, Chudzicka-Czupala et al. (2016) highlighted the key role of moral judgment implying that ethical considerations weigh more heavily than practical beliefs about the benefits of cheating.

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 theory of Planned Behavior is introduced by Ajzen (1991). This theory suggests that a person's intention to act accordingly is constructed by three main aspect which are their attitude, subjective norms and perceived behavioral control. Attitudes refer to their readiness to perform and the motivational factor that leads to action. Attitude is the degree of which a person has a favorable or unfavorable evaluation toward particular action. When they perceived cheating can bring them good results, their attitude tends to be positive towards cheating and thereby increase their intention to cheat. Subjective norms is the social pressure they perceive to engage or not engage in cheating. Perceived behavioral control is their belief in their own ability to perform the action including the perceived ease of cheating. This theory has been widely applied to academic cheating but still need the exploration into cultural and contextual variation.

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The **Fraud Triangle Theory** is developed by Cressey (1953). This theory posits 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 making 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. There 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. Those kind of student move forward in academic challenges with rooted values, purpose and accountability. Based on above reasoning, we proposed the following hypothesis:

H1: 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 whether 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 (Smarrt, 2014) aligned with the same finding by Smarrt (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:

H2: 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 et al. (2023) supporting this idea by noting that spiritual intelligence encourages ongoing internal moral dialogue. This reflection process helps students think critically about their actions before and after they occur, reducing the need for self-justification. In a similar vein, Ma & Wang (2022) found that individuals with high levels of spiritual intelligence tend to resist moral disengagement strategies, such as shifting blame or minimizing harm, which are common forms of rationalization.

Altogether, these findings suggest that spiritual intelligence does more than guide attitudes—it also works behind the scenes to weaken the mental mechanisms that allow students to rationalize dishonest behavior. As students develop a stronger inner compass and engage in more honest self-reflection, the likelihood that they will excuse unethical actions decreases. Based on these insights, the following hypothesis is proposed:

H3: 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 & Budiarta, 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.

H4: 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. 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.

H5: 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. 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.

Tabel 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 (ρ_A) 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.

Tabel 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 R² value, or coefficient of determination, for INT is 0.32, or 32.0%. This result indicates that 32% of students' intentions are 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 supported
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 supported
	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 set out to examine how spiritual intelligence, attitude, and rationalization contribute to students' intention to engage in academic dishonesty, using an integrated framework that combines the Theory of Planned Behavior (TPB) and the Fraud Triangle Theory (FTT). Of the five hypothesized paths, three were found to be statistically significant, offering both theoretical insights and practical implications.

First, the study confirmed that spiritual intelligence significantly predicts more ethical attitudes toward cheating. This finding reinforces earlier research (Pangestu et al., 2019; Pinto et al., 2023) that highlights the role of SI in strengthening internal moral standards. Students who possess higher levels of spiritual intelligence are more likely to perceive cheating as incompatible with their personal values and are inclined to form negative evaluations of dishonest academic behavior. This result validates prior theoretical propositions such as those by Hasbullah et al. (2014), who argued for the importance of integrating spiritual and moral dimensions into behavioral models like TPB. The finding also echoes Zohar & Marshall, (2004) view that spiritual intelligence serves as a foundational layer for moral reasoning and ethical decision-making. By showing that SI plays a role in shaping core evaluative judgments, this study adds to the growing body of literature that positions spirituality not just as a personal trait but as a cognitive resource that informs moral stance.

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 & Budiarta (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 significant path revealed a negative relationship between spiritual intelligence and rationalization. This suggests that students with stronger spiritual foundations are less likely to engage in mental justifications for unethical behavior. This finding aligns with Pinto et al. (2023) and Ma & Wang (2022) who demonstrated that spiritual intelligence helps suppress moral disengagement strategies. Spiritual intelligence also diminishes the mental distortions that often lead to self-justification. The result points to a “de-rationalizing” function of spiritual intelligence. Students grounded in spiritual awareness are better at forming ethical attitudes and more resistant to internal excuses that could legitimize dishonesty. In this way, spiritual intelligence appears to serve a dual ethical role. It shapes both the evaluative framework (attitudes) and the psychological gatekeeping mechanism (rationalization) that precedes dishonest intention.

Interestingly, spiritual intelligence did not directly reduce students' intention to cheat, contrary to some prior findings (e.g., Pangestu et al., 2019). This suggests that the influence of spiritual intelligence may be

indirect, exerting its effect through mediating variables such as attitude and rationalization. In other words, possessing strong spiritual values alone may not be sufficient to deter cheating. This will work effectively when those values are translated into concrete evaluative judgments and internal resistance to rationalization. This nuance highlights the complexity of moral behavior where internal convictions must interact with cognitive and contextual factors to produce observable outcomes. It also reflects that the impact of moral intelligence on unethical intention may not be straightforward but mediated through various 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. 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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