International Journal of Health, Economics, and Social Sciences (IJHESS)
Vol. 8, No. 1, January 2026, pp. 898~907
DOI: 10.56338/ijhess.v8i1.9956
Website: https://jurnal.unismuhpalu.ac.id/index.php/IJHESS

The Influence of Religiosity, Academic Pressure, and AI on Academic Fraud through Moral Reasoning

Anisah Fitri S.[1], Siti Munifah L[2], Intan Fadilah[3], Fauzy Nugraha Putra Simbiring[4], Erwinsyah[5], Andi Mattulada Amir[6]
[1-6]Program Studi Akuntansi, Universitas Tadulako, Palu, Sulawesi Tengah, Indonesia
*Corresponding Author: E-mail: erwinsyahsee@gmail.com

Article Info

Article history:

Received 02 Nov, 2025
Revised 28 Dec, 2025
Accepted 13 Jan, 2026

Keywords:

Academic Fraud; moral reasoning; Academic Ethics

ABSTRACT

his study was to analyze the influence of religiosity, academic pressure, and the use of artificial intelligence (AI) on academic fraud in accounting students. In addition, this study also investigated the role of moral reasoning as a mediating factor. This study conducted a survey of 86 active students of the Accounting Study Program, Tadulako University. WarpPLS is used to analyze data to evaluate direct or indirect influences. The results showed that religiosity and the use of AI had a significant influence on moral reasoning, while academic pressure had no significant influence. Other findings suggest that religiosity, the use of AI, and academic pressure have a direct influence on academic fraud. Moral reasoning has been shown to reduce students' tendency to behave cheating, but it only serves as a mediator between religiosity and academics. In contrast, academic pressure and the use of AI tend to encourage cheating behavior when it is not accompanied by moral awareness and self-control. This condition shows that external elements and technological convenience continue to be the main cause of academic violations, especially in the context of the demands of learning in the era of technology 5.0. The results show that strengthening religiosity, managing academic pressure, and instilling moral values are essential to prevent cheating on campus.

INTRODUCTION

The term Fraud comes from the word "cheating", which means committing dishonest acts to gain profits in an improper way. It is said in the Great Dictionary of the Indonesian Language that cheating can be interpreted as dishonest behavior. The word cheating is a general term that contains the entire way that a person implements to make a certain amount of profit in the wrong way (Faadhilah & Fauzihardani, 2025). Academic cheating can occur at all levels of education. Research in the field shows that there are still many students who focus on grades, and it leads to various fraudulent practices known as academic fraud (Gusti et al., 2020).

Academic fraud is not something new in the realm of Indonesian education. If this is not followed up, it will create the perception that it is normal, thus having an impact on professional cheating. Now, Academic fraud is one of the real threats to the credibility and quality of higher education. Cheating such as plagiarism, data falsification, and misuse of technology can damage the overall reputation of students. When the academic culture becomes weak and cheating is considered normal, it results in graduates not upholding ethics in their professional practices. Therefore, it is very important to understand the root cause of the academic fraud problem and find the best way to prevent it. To create a moral academic environment, better character building is necessary because violations continue to occur despite various rules and sanctions that have been imposed.

Academic fraud It can occur due to low religiosity, high academic pressure, and the use of artificial intelligence that is not accompanied by moral considerations. These three factors have the possibility of weakening students' ability to determine whether an action is right or wrong. The ability to reason ethically has become very important in contemporary higher education as students are exposed to a variety of digital tools that allow them to access, transform, or generate data instantly. (Basri & Yesi Mustia, 2015) stated that one of the factors that affect acts of fraud is religiosity. Individuals who are highly religious will show in their behavior and behave ethically. By behaving ethically, cheating can be reduced.

Academic pressure is another important factor that can encourage college students to cheat. Students often experience psychological problems due to heavy workloads, busy lecture schedules, high grade demands, and expectations from their families and campus environment. In situations like these, students may feel pressured, anxious, and unable to manage their time, so they look for ways to complete assignments in unethical ways, such as cheating, plagiarism, or using technology unethically. Previous research has shown that excessive academic pressure can increase the likelihood of fraudulent behavior because students tend to prioritize the achievement of the final result over the correct learning process (Miranda et al., n.d.).

Advances in artificial intelligence (AI) technology have increased the likelihood of academic cheating, in addition to academic pressure that encourages students to look for shortcuts to complete assignments. AI-based platforms and other content generator apps allow college students to immediately draft assignments and structure texts. On the one hand, this technology provides great benefits in helping students understand the material and improve learning efficiency (Magdalena Saduk & Chariri, 2024). However, the ease of access and automation offered by digital technology also creates an increasingly complex ethical dilemma, so it requires students to have strong moral reasoning skills. The ability to moral reasoning is an important factor that determines how students respond to various academic ethical dilemmas in the context of the increasingly complex use of digital technology and artificial intelligence. Moral reasoning refers to a person's ability to consider moral values, distinguish what is right and wrong, and make moral decisions based on principles. On the contrary, a lack of ability Moral reasoning can make students see the use of technology as something reasonable or harmless. Several studies, such as those conducted by (Fachruzzaman et al., 2022) and (Rahayu et al., 2024), show that moral reasoning has an important role in reducing the intention to commit unethical actions, including fraud in the context of education.

Based on various phenomena and empirical findings, it can be seen that the use of artificial intelligence, academic pressure, and religiosity greatly influence the tendency of students to commit academic fraud, especially for accounting students who will have professional responsibilities in the future. With the development of technology 5.0, students' ability to judge actions morally is also a factor that cannot be ignored as an internal control mechanism.

This research is different from the previous research because the object is updated, namely on active students of the Accounting Study Program, Tadulako University. Accounting students learn things related to fraud such as auditing and ethics in accounting, which are expected to be applied in their profession in the future. One of the professions of accountants is the auditor who is responsible for disclosing reasonable financial statements.

This study is important to look at how religiosity, academic pressure, and the use of artificial intelligence affect students' propensity to commit academic cheating. In this study, moral reasoning is placed as a mediating variable so that the focus is not only on the influence of each factor, but also on how moral reasoning ability affects the relationship between these variables. Through this approach, the research is expected to provide a clearer understanding of the role of moral reasoning in helping students make ethical decisions and prevent academic cheating in the midst of technological developments and increasingly complex study demands.

METHODS

This study uses a quantitative approach with a survey method. Initial data was collected through an online questionnaire collected through Google Forms. The research population is accounting students of Tadulako University, and the purposive sampling method was used to determine the number of students who are active in the use of digital technology in learning. The research instrument uses a Likert scale of 1–5 and is adapted from previous research. The test technique analyzed direct and indirect influences through the bootstrapping procedure using Warpls 8.0.

Table 1. Research Instruments

Variable	Indicator	References	Scale
Religiousity	Moral Beliefs Decision Making Religious Practices Self-Control	Faadilah & Fauziahardani (2025)	Likert
Academic Pressure	Value Pressure Workload Time Pressure Peer Pressure	Faadilah & Fauziahardani (2025)	Likert
Use of AI	Frequency of AI Use	Faadilah & Fauziahardani	Likert

	AI Without Revision AI Dependency AI Reduces Thought Processes	(2025)	
Moral Reasoning	Ethical Considerations Guilt When Cheating Reject Fraudulent Behavior Prioritizing Honesty	Faadilah & Fauziahardani (2025)	Likert
Academic Fraud	Plagiarism Data Forgery Task Manipulation Cheating on Exams	Faadilah & Fauziahardani (2025)	Likert

Source: Primary Data, 2025, processed

RESULTS

The purpose of this study is to analyze and prove the influence of religiosity, academic pressure, and the use of AI on academic fraud in students of the Department of Accounting at Tadulako University. The data of this study is sourced from the results of the distribution of questionnaires through google form to active students of the Department of Accounting, Tadulako University with a sample of 86 respondents, seen in table 2.

Table 2 Overview of respondents

Gender	Force					Quantity	Percentage
	2021	2022	2023	2024	2025		
Male	8	5	4	14	8	39	45%
Women	3	4	11	16	13	47	55%
Total	11	9	15	30	21	86	100%

Source: Primary Data, 2025, processed

Based on table 2, it can be seen that all respondents come from 5 batches that are still active and come from the Department of Accounting, Faculty of Economics and Business, Tadulako University, namely 2021-2025. However, by gender, respondents were the majority (47 people) and men (39 people).

Outer Model Analysis

Convergent Validity

Convergent validity tests are performed to ensure that each statement or indicator accurately describes the variable to be measured. A high loading value on a variable indicates that the indicator is good. To show that the indicator is able to explain the variables in this study, the minimum loading value is > 0.70. However, indicators with loading values between 0.50 and 0.70 can still be maintained if there is a theoretical reason. In addition, convergent validity is also measured by Average Variance Extracted (AVE). AVE is a value that indicates how much an indicator in one variable can explain that variable; if the AVE value > 0.50, the variable is considered to meet the convergent validity. The following table shows the loading and AVE values of each variable.

Table 3 Outer Loading Values

Variable	Indicator	Outer Loading	Results
Religiosity (X1)	R1	0.685	VALID ALL
	R2	0.825	
	R3	0.812	
	R4	0.790	
	R5	0.818	
Academic Stress (X2)	TA1	0.832	
	TA2	0.807	
	TA3	0.841	
	TA4	0.776	

	TA5	0.770
Use of Artificial Intelligence (AI) (X3)	PKB1	0.679
	PKB2	0.758
	PKB3	0.842
	PKB4	0.835
	PKB5	0.845
Moral Reasoning (Z)	MR1	0.740
	MR2	0.862
	MR3	0.834
	MR4	0.843
	MR5	0.842
Academic Fraud (Y)	AF1	0.817
	AF2	0.703
	AF3	0.723
	AF4	0.863
	AF5	0.818

Source: Primary Data, 2025, processed

The table shows the results of the convergent validity test based on the outer loading value. Since each indicator has a value > 0.50, each variable meets the criteria for convergent validity through outer loading. Furthermore, by looking at the Average Variance Extracted (AVE) value, the validity of the convergence will be strengthened. AVE values for all variables seen in table 2.

Table 4 AVE Values

Variable	AVE
Religiosity (X1)	0.788
Academic Stress (X2)	0.806
Use of Artificial Intelligence (AI) (X3)	0.794
Moral Reasoning (Z)	0. 825
Academic Fraud (Y)	0.787

Source: Primary Data, 2025, processed

Table 4 shows that all variables have values that exceed the minimum limit of 0.50. This indicates that each variable has the ability to explain most of the variance of the indicators that make it up. These results also show that all variables have met the criteria of convergent validity, so that the structure used in the study is considered to be able to capture the measured ideas consistently. The high AVE value indicates that the indicators have a strong relationship with their variables, so the measurement model is considered feasible for use in the next stage of analysis.

Discriminatory Validity

Table 5 shows the value of cross loading to test the discriminant validity of this study. If the loading value of the indicator for the origin variable is higher than the loading value for the other variable, the indicator is considered to meet the discriminant validity. The results of cross loading show that the indicator as a whole shows the highest outer loading value in the origin variable. The results show that each indicator shows a higher load value of the indicator against the origin variable than the other. This shows that the validity of the discrimination in this study has been met.

Table 5 Cross Loadings

Indicator	Religiosity (X1)	Academic Stress (X2)	Use of Artificial Intelligence (Al) (X3)	Moral Reasoning (Z)	Academic Fraud (Y)
X1.1	0.685	-0.173	0.219	-0.318	0.230

X1.2	0.825	0.135	-0.163	0.151	-0.072
X1.3	0.812	0.035	-0.084	-0.183	0.123
X1.4	0.790	-0.158	0.220	-0.119	-0.201
X1.5	0.818	0.127	-0.148	0.410	-0.047
X2.1	0.018	0.832	-0.261	0.123	0.103
X2.2	0.193	0.807	0.130	-0.144	0.032
X2.3	0.074	0.841	0.021	0.029	-0.011
X2.4	-0.288	0.776	0.027	-0.010	-0.143
X2.5	-0.011	0.770	0.095	-0.004	0.012
X3.1	0.335	0.061	0.679	0.074	0.175
X3.2	-0.211	0.068	0.758	0.276	-0.066
X3.3	0.092	-0.041	0.842	-0.272	-0.030
X3.4	-0.125	-0.037	0.835	-0.052	-0.164
X3.5	-0.048	-0.032	0.845	0.016	0.111
Z.1	0.042	0.174	0.158	0.740	-0.144
Z.2	-0.129	0.105	-0.039	0.862	-0.152
Z.3	0.070	-0.127	-0.170	0.834	0.192
Z.4	-0.044	-0.096	0.000	0.843	0.195
Z.5	0.069	-0.039	0.070	0.842	-0.102
Y.1	-0.160	0.068	-0.077	0.131	0.817
Y.2	0.013	-0.028	-0.076	0.184	0.703
Y.3	0.031	0.023	-0.079	0.073	0.723
Y.4	0.065	-0.027	0.048	-0.132	0.863
Y.5	0.052	-0.036	0.161	-0.214	0.818

Source: Primary Data, 2025, processed

Reliability Test

To ensure that each variable has stable measurement results, a reliability test is performed. The two main measures, namely Cronbach's Alpha and Composite Reliability (CR), are considered adequate if they have a > value of 0.70, which indicates that the indicators in these variables support each other and can be trusted to measure the same concept. The following table shows the Composite Reliability (CR) and Cronbach's Alpha values for each variable in this study.

Table 6 Composite Reliability Values

Variable	Cronbach's Alpha	Composite Reliability
Religiosity (X1)	0.846	0.891
Academic Stress (X2)	0.865	0.902
Use of Artificial Intelligence (AI) (X3)	0.851	0.895
Academic Fraud (Y)	0.882	0.914
Moral Reasoning (Z)	0.844	0.890

Source: Primary Data, 2025, processed

All reliability test results had an Alpha Cronbach and Composite Reliability (CR) values > 0.70 in the table, indicating that the indicators of each variable had stable measurement results. Therefore, all variables disclosed in this study are considered reliable and meet the necessary reliability criteria.

Model Fit

Figure 1 Fit Model

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Model fit and quality indices
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Average path coefficient (APC)=0.312, P<0.001
Average R-squared (ARS)=0.488, P<0.001
Average adjusted R-squared (AARS)=0.465, P<0.001
Average block VIF (AVIF)=1.147, acceptable if <= 5, ideally <= 3.3
Average full collinearity VIF (AFVIF)=1.582, acceptable if <= 5, ideally <= 3.3
Tenenhaus GoF (GoF)=0.559, small >= 0.1, medium >= 0.25, large >= 0.36
Simpson's paradox ratio (SPR)=1.000, acceptable if >= 0.7, ideally = 1
R-squared contribution ratio (RSCR)=1.000, acceptable if >= 0.9, ideally = 1
Statistical suppression ratio (SSR)=1.000, acceptable if >= 0.7
Nonlinear bivariate causality direction ratio (NLBCDR)=0.929, acceptable if >= 0.7
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The feasibility evaluation of the model was carried out using the Model Fit and Quality index from WarpPLS, the results showed that the model was statistically significant with an Average Path Coefficient (APC) value of 0.312 with $p < 0.001$ and an Average R-squared (ARS) value of 0.488 with $p < 0.001$. In addition, the Average Adjusted R-squared (AARS) value of 0.465 indicates a considerable significant level. In addition, the values of AVIF (1,147) and AFVIF (1,582) were well below the maximum limit of 5, suggesting that the model did not suffer from multicollinearity problems. A Tenenhaus Goodness of Fit (GoF) value of 0.559 indicates a high level of fit for large category models. In addition, other indices meet the eligibility limit, such as SPR (1,000), RSCR (1,000), SSR (1,000), and NLBCDR (0.929).

Hypothesis Test

To test the hypothesis, the path coefficients value and the p-values of Warpls are used. The association was considered significant during $p < 0.05$. Table 7 shows the results of the analysis for the entire model path.

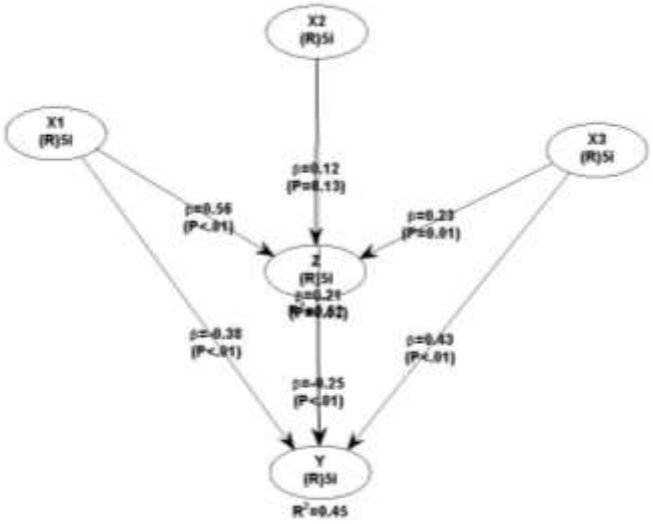

Figure 2 Direct Effect Model Test Results

Table 7 Hypothesis Test

Relationships Between Variables	Coefficient (β)	P-Values	Remarks
Religiosity (X1) > Moral Reasoning (Z)	0.565	0.001	Accepted Hypothesis
Academic Pressure (X2) > Moral Reasoning (Z)	0.118	0.132	Hypothesis Rejected

The Use of Artificial Intelligence (AI) (X3) > Moral Reasoning (Z)	0.231	0.012	Accepted Hypothesis
Religious Affiliation (X1) > Academic Fraud (Y)	-0.381	0.001	Accepted Hypothesis
Academic Pressure (X2) > Academic Fraud (Y)	0.211	0.021	Accepted Hypothesis
Use of Artificial Intelligence (Al) (X3) > Academic Fraud (Y)	0.428	0.001	Accepted Hypothesis
Moral Reasoning (Z) > Academic Fraud (Y)	-0.247	0.008	Accepted Hypothesis

Source: Primary Data, 2025, processed

Hypothesis 1: Religiosity has a positive effect on Moral Reasoning. Based on the hypothesis carried out, the test results show that the coefficient value of 0.565 and the p-values are below the significant limit. The results showed that the path coefficient had a value of 0.565 and a p-value of 0.001, which was below the significance of 0.05. Therefore, H1 was declared accepted. This suggests that students' ability to make better moral judgments is associated with higher levels of religiosity. Students are more likely to consider moral aspects in the decision-making process if their religious values are stronger. This shows that religious principles are one of the important foundations that shape the way a person behaves morally and ethically in various situations, both in daily life and in academic life.

Hypothesis 2: Academic Pressure Affects Moral Reasoning. Based on this hypothesis, the test results show that the coefficient value is 0.118 with a p-value of 0.132 which means it is greater than 0.05 and the hypothesis is declared rejected. The results showed that academic pressure did not affect the formation of students' moral reasoning. Internal values and ethical experience affect a student's ability to judge morally right and wrong more than the level of academic pressure.

Hypothesis 3: The use of AI has a positive effect on Moral Reasoning. Based on this hypothesis, the test results show that the coefficient value is 0.231 with p-values of 0.001 which means that the hypothesis is accepted. This shows that the use of AI helps students' moral reasoning. By interacting with AI technology, students can learn more about digital ethics and encourage them to consider moral reasoning before using technology.

Hypothesis 4: Religiosity has a negative effect on Academic Fraud. Based on this hypothesis, the test results show that the coefficient value is -0.381 with p-values of 0.001, which means that the hypothesis is accepted. The results show that the more religiosity a student is, the lower the likelihood of them committing academic fraud. Understanding religion encourages students to abide by academic rules and avoid offenses such as plagiarism and unethical use of technology.

Hypothesis 5: Academic Pressure has a positive effect on Academic Fraud. Based on this hypothesis, the test results show that the coefficient value of 0.211 with p-values of 0.021 which means that the hypothesis is declared accepted. This shows that academic pressure has a significant positive effect on students who commit academic fraud. The more pressure students feel due to assignments, deadlines, material loads, and academic expectations, the more likely they are to use cheating as a way to avoid failure.

Hypothesis 6: The Use of Artificial Intelligence has a positive effect on Academic Fraud.Based on this hypothesis carried out, the test results show that the coefficient value is 0.428 with p-values of 0.001 which means that the hypothesis is accepted. The results show that the use of AI can lead to academic fraud if it is not accompanied by control and knowledge of the ethics of use. In some situations, college students may utilize AI to complete assignments without working alone, encouraging them to behave fraudulently.

Hypothesis 7: Moral Reasoning has a negative effect on Academic Fraud.

Based on this hypothesis carried out, the test results show that the coefficient value is -0.247 with p-values of 0.008 which means that the hypothesis is declared accepted. This means that moral reasoning has a negative impact on academic fraud. The better the ability of students to make moral judgments, the less likely they are to commit actions that violate the rules in academia.

Mediation Test

Mediation analysis is performed to determine whether Moral reasoning (Z) can serve as an intermediary (mediator) in the relationship between independent variables and Academic Fraud(Y). Value Indirect effectand the value p-value used to assess the influence of mediation. Mediation is declared significant if p-value < 0.05. Table 8 shows the results of the mediation test.

Table 8 Mediation Test

Yes	Relationships between Variables			H	Indirect Influence	P-Value	Remarks
	Explanatory Variables	Mediation Variables	Response Variables				
1	Religious (X1)	Moral Reasoning (Z)	Academic Fraud (Y)	X4	-0.140	0.031	Mediation Occurs

Source: Primary Data, 2025, processed

The results of the mediation variable test (indirect effect) showed that the influence of Moral Reasoning (Z) on Academic Fraud (Y) was -0.140 with a p-value of 0.031, which showed that Moral Reasoning is a mediation variable that is able to connect the influence of Religiosity to Academic Fraud.

DISCUSSION

The Influence of Religiosity on Academic Fraud

In the study, it is stated that the tendency to do (Rain) Almilia , 2018) Academic Fraudnot influenced by religiosity. This is because religiosity is considered to come from the internal attitude of students. Respondents believe that pressure and opportunity are more promising external factors for cheating.

Meanwhile, research states that religiosity affects academic cheating, which means that if a person is less religious, it will allow academic cheating. (Ridhayana et al., 2018)

The results of the first hypothesis testing showed that religiosity had a positive and significant impact on Academic Fraudaccounting students at Tadulako University are in accordance with these findings. The test results showed that college students felt that if someone had high religiosity they were more likely to avoid cheating, meaning that the first hypothesis was accepted.

The Effect of Academic Pressure on Academic Fraud

In accordance with the results of the second hypothesis test, it was found that academic pressure had a positive and significant effect on the problem Academic Fraudaccounting students at Tadulako University concluded that there was a positive correlation between pressure on academic cheating. Academic cheating is more likely to occur in students who face internal and external pressures, such as exam pressure, question difficulty, and parental demands, which means that the second hypothesis is accepted. (Zaini et al., n.d.)

Another study that reinforces this research is that it also found that the academic pressure felt by students encourages them to engage in dishonest behavior during academic activities, such as looking at small notes or picking up. The same research results were also obtained, namely exams made students behave dishonestly in class because of the psychological pressure they experienced. When the perceived worry is not balanced with the ability in the form of knowledge. (Astrina et al., n.d.) (Wahidin S et al., 2020)

In contrast to the research conducted by showing that respondents did not feel pressure or desire to get good grades; Therefore, academic pressure has no effect on academic cheating. (Nursani & Irianto, n.d.)

The Effect of the Use of AI on Academic Fraud

Based on the results of the third hypothesis, it was found that the use of AI had a significant effect on accounting students at Tadulako University. In studies that found that the misuse of information technology did not have a significant impact on (Said et al., 2018) Academic Fraud

Research conducted by supports this, where the use of AI (ChatGPT) is a quick and easy way to allow students to commit academic cheating because of the advantages of ChatGPT, such as good response quality. Therefore, it can be concluded that the high pressure experienced by students combined with the high frequency of ChatGPT use will increase academic cheating, which means that the third hypothesis is accepted. (Hidayat et al., 2025)

The Influence of Student Moral Reasoning in Mediating Religiosity Against Academic Fraud

From the results of the fourth hypothesis, it was found that religiosity has a significant effect on Moral reasoning, and Moral reasoning negative effects on academic fraud. In line with research showing that students with higher levels of religiosity have a lower tendency to commit academic cheating during online learning. Religiosity plays a role in shaping moral values and internal control so that individuals are more careful when making decisions regarding academic integrity. (Br & Maria, 2022)

This is also in line with studies that have found that religiosity has a significant impact on Oktaviyani et al., 2022) Academic Fraudprove the fourth hypothesis of mediation occurs

The Influence of Student Moral Reasoning in Mediating Academic Pressure Against Academic Fraud

The results of this study found that, although academic pressure seems to increase the likelihood that students will commit Academic Fraud, academic pressure does not have a significant impact on moral reasoning. In other words, a student's ability to distinguish between right and wrong is not directly affected by increased pressure. In addition, Moral reasoning also has no significant impact on Academic Fraud. As a result, Moral reasoning cannot explain the relationship between academic cheating and academic distress. So the results of this fifth hypothesis show that Moral reasoning does not act as a mediation variable.

The effect of academic pressure on Academic Fraud occurs directly, not through students' ability to morally judge themselves. This is in line with previous research, namely students who have (Mahmuda & Hadi, n.d.) Moral reasoning Conventionally able to make good moral thinking and not related to academic pressure. On the contrary, according to research, it is stated that the higher the (Brown et al., 2019) Moral reasoning person, the lower the academic cheating committed.

The Influence of Student Moral Reasoning in Mediating the Use of AI on Academic Fraud

The results of the mediation test show that Moral reasoning does not mediate the relationship between AI use and tendencies Academic Fraud. This research is in line with research conducted by , which emphasizes that the use of AI can increase the potential for plagiarism if it is not balanced with digital ethical literacy. However, these findings were not caused by changes (Risky et al., 2023) Moral reasoning.

In addition, research confirms that the development of digital technology has increased the likelihood of academic misconduct as students are more likely to rely on technological tools without considering their moral and academic responsibilities. (Tripathi & Patel, 2021)

CONCLUSION

This study found that religiosity can increase Moral reasoning and reduce the tendency Academic Fraud. The use of AI and academic pressure actually increase the likelihood of cheating. Moral reasoning has been shown to lower Academic Fraud, but only serves as a link between religiosity and Academic Fraud. The results show that internal factors, such as moral values, play a greater role in preventing cheating than external factors.

RECOMMENDATIONS

The results of the study show that universities must provide clear guidelines on how to use technology, especially AI in the learning process to strengthen academic integrity so that students do not use technology for cheating and need to socialize rules and limits on its use to reduce the possibility of academic fraud. Lecturers are advised to create assignments and assessments that encourage students to think. For example, tasks that involve case analysis or tasks that demand personal explanations. Students should also improve the way they manage their study time so as not to be pressured by academic pressure, which can trigger cheating behavior.

LIMITATIONS

This study has a relatively small number of respondents and comes from only one study program, so the results cannot represent a broader context. The discrepancy between the results of the questionnaire and the actual conditions is inevitable because the data used is obtained through the questionnaire. In addition, the variables analyzed were only moral reasoning, academic pressure, religiosity, and the use of AI, while other factors that might influence academic fraud have not been studied

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