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ETHICAL AI USE INTENTIONS AMONG ACCOUNTING STUDENTS: A THEORY OF PLANNED BEHAVIOUR-BASED EXPLORATORY PILOT STUDY

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Abstract:

This exploratory research examines the factors influencing accounting students' behavioural intentions toward ethical artificial intelligence (AI) use in coursework. Against the backdrop of increasing concerns about questionable AI use and academic integrity in digital learning environments, the study addresses the challenges associated with ethical AI use in higher education. Previous applications of the theory of planned behaviour (TPB) have primarily examined general technology adoption or ethical behaviour, but limited attention has been given to ethical AI use intentions among accounting students, particularly through the simultaneous consideration of functional benefits and academic-integrity anxiety. Specifically, the framework examines five constructs: attitude, subjective norms, perceived behavioural control, perceived benefits, and academic-integrity anxiety. Data were collected from 160 diploma-level accounting students enrolled in two academic programs through a structured online survey. We rated responses on a 5-point Likert scale and used Partial Least Squares Structural Equation Modelling (PLS-SEM) to provide an initial test of the extended framework. The findings suggest that attitude and subjective norms significantly predicted behavioural intention, whereas perceived behavioural control, perceived benefits, and academic-integrity anxiety did not. These results indicate that, within this exploratory sample,

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attitude and subjective norms showed clearer associations with behavioural intention than perceived benefits and academic-integrity anxiety. The findings suggest that educators should build positive attitudes and peer norms around ethical AI use through clear AI-ethics guidance and coursework policies.

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Accounting Education, Artificial Intelligence (AI), Ethical Behaviour, Exploratory Study, Theory of Planned Behaviour (TPB)



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Introduction

In Malaysia, the Malaysian Qualifications Framework (MQF), overseen by the Malaysian Qualifications Agency (MQA), names “Ethics and Professionalism” as a core learning outcome across disciplines (MQA, 2018). This outcome is particularly important in accounting education because the profession depends on public trust, statutory obligations, and international compliance standards (Malaysian Institute of Accountants [MIA], 2023). So accounting graduates need a strong ethical foundation, including knowledge of the MIA By-Laws and International Education Standards, to face ethical challenges in professional practice (Muhamad et al., 2019).

With the rapid development of automation and digitalisation in the industries, the ethical practice is no longer restricted to traditional bookkeeping, financial reporting or auditing environments. Instead, the digital era increasingly demands a vigorous understanding of how algorithms work, how algorithms are held accountable, how data is managed, and where privacy limits lie (Norzelan et al., 2023; Zhang et al., 2023). The accounting programme must now connect technological progress with ethical responsibility.

To foster this awareness, students who joined two diploma-level accounting classes at a Malaysian public university had to complete a group project for the course named “Fundamentals in Information Technology.” They had to investigate contemporary issues such as artificial intelligence, smart devices, information privacy, and social media. Besides testing students’ ability to use the relevant productivity software to prepare the group project report, the project required them to critically assess and discuss the ethical and societal implications related to the selected issue.

To begin with, an analysis of student coursework was conducted to determine if the instructions were followed. One criterion that was evaluated was “Document Creation and Management,” which entailed creating a document representing students’ investigation and discussion of the selected issue. According to the project’s guidelines, students were required to use ‘five or more peer-viewed articles’ and to “always be honest in their work and writing.”

To check originality and AI-written text, we used Turnitin’s Similarity and AI Writing Detection tools to analyse the 11 group reports submitted across the two classes. As illustrated in Figure 1, this first review showed clear differences across the groups.

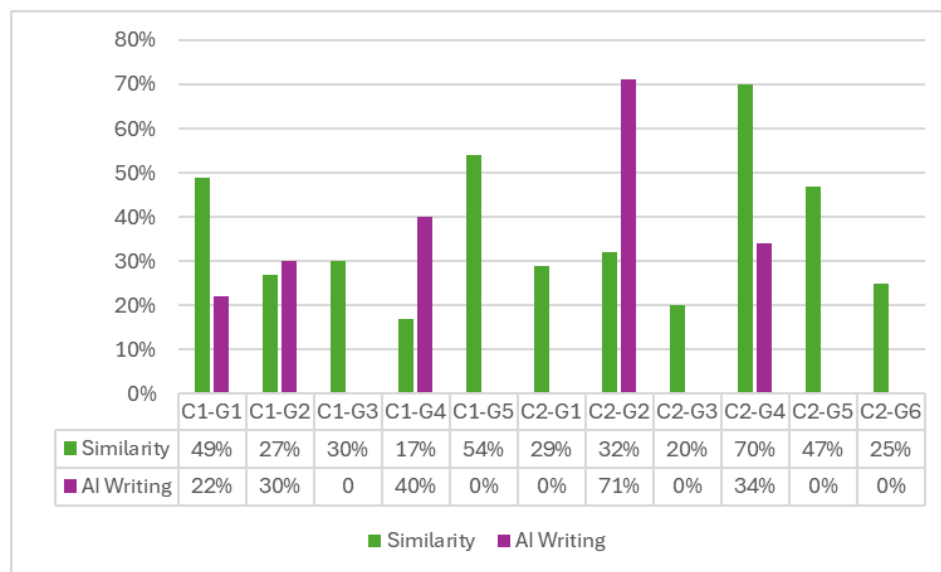


Figure 1: Similarity and AI Writing Analysis Using Turnitin

Source: Author's own analysis

While many student groups had standard text similarity rates, one group had scores as high as 49% (C1-G1) while another had an astonishing 70% (C2-G4). Even more concerning was the discovery of high AI-writing scores for several reports, one reaching as high as 40% for group C1-G4 and another at 71% for group C2-G2. These high scores raised some concerns about the possible use of generative AI tools by the students.

Overall, the results illustrate the importance of this study while demonstrating the extent of the issue. The reports highlight a serious deviation between what is expected of students and what is submitted. This deviation is especially worrying given recent studies that illustrate the dilemma students face when considering the ethical implications of using AI in education (Alobud, 2025).

Within the context of peer cultures, these decisions are informed by individual attitudes and social pressures as well as perceptions of ease of use, which are formalized in the Theory of Planned Behaviour (Ajzen, 1991) and the Technology Acceptance Model (Rodríguez et al., 2025). This study therefore uses the TPB’s theoretical framework to better understand and operationalize the behavioural determinants of ethical intentions related to AI use among accounting students. This approach contributes to educators’ efforts to address technology-

related ethical conduct in online learning settings by providing alternative perspectives on the issue.

Problem Statement

The rapid proliferation of artificial intelligence (AI) writing tools such as ChatGPT has raised concerns about students' use of these tools for assignments. These AI tools can simplify the learning process; however, they also pose a risk of muddying the boundaries around intellectual ownership of work between students and AI tools. The issue of academic integrity is of utmost importance, particularly in higher education, given its role in fostering ethical and professional competence in learners.

An initial analysis of group project reports in two accounting classes identified potential instances of the misuse of AI tools in the production of assignments, as flagged by Turnitin's AI writing indication and similarity scores. While institutional policies on the use of AI in education are still being ironed out, educators have already witnessed behavioural shifts among students. There is a need to further understand the factors which influence students' ethical use of AI tools in assignments. While literature indicates the influence of individual and situational factors on students' ethical decision-making in relation to AI tools (Rua et al., 2024), there is limited understanding of these factors in the context of accounting students in Malaysia. Given the emphasis on Ethics and Professionalism in the Malaysian Qualifications Framework (MQF), there is an urgent need to explore how accounting students interpret and respond to ethical boundaries in their use of AI.

This study, therefore, aims to fill this gap by applying the Theory of Planned Behaviour (TPB) to examine the psychological and social drivers of students' behavioural intentions toward ethical AI use in coursework. TPB links behavioural intentions to attitudes, social expectations, and perceived control (Ajzen, 1991). However, fast-changing generative AI settings may call for factors that traditional behavioural models do not capture (Abdo-Salloum & Al-Mousawi, 2025; Damerji & Salimi, 2021). Generative AI offers clear practical benefits but can also create anxiety when academic-integrity rules are unclear (Gonsalves, 2024; Zhu et al., 2024). Adding these factors extends TPB and tests whether practical benefits and academic-integrity anxiety help explain students' intentions alongside attitudes and social influences (Abdo-Salloum & Al-Mousawi, 2025; Sudaryanto et al., 2023).

Research Objectives

This study aims to:

1. To explore the preliminary influence of the core Theory of Planned Behaviour constructs (attitudes, subjective norms, and perceived behavioural control) on accounting students' behavioural intentions toward ethical AI use in coursework.
2. To examine, on an exploratory basis, how external factors (perceived benefits and academic-integrity anxiety) influence students' ethical AI intentions within this extended framework.

Research Questions

This study asks two main questions:

1. How do the core TPB factors (attitudes, subjective norms, and perceived behavioural control) influence accounting students' behavioural intentions toward ethical AI use in coursework?
2. To what extent do the exploratory additions of perceived benefits and academic-integrity anxiety shape these intentions to use AI ethically?

Significance of Study

This study contributes to the growing literature about the responsible technology adoption in higher education by investigating the behavioural intentions toward ethical AI use in coursework among accounting students. Theoretically, this study uses the Theory of Planned Behaviour (Ajzen, 1991). It also adds two factors: perceived benefits which the benefits people think they will get (Damerji & Salimi 2021) and, academic-integrity anxiety which the worry students have about violating academic honesty (Zhu et al. 2025). This extension contributes to educational technology literature by examining whether practical benefits and worries about risk change how social expectations shape generative AI use (Abdo-Salloum & Al-Mousawi 2025). The study examines whether the students' internal moral attitudes and social pressures matter most when they make ethical choices about using generative AI tools provided the convenience of using technology despite the policy in place (Alleyne et al., 2014; Gonsalves, 2024). Practically, the findings serve as a guide for educators and institutional policymakers. The information helps stakeholders develop clearer usage guidelines, targeted educational interventions, and clear institutional policies. The aim is to support ethical AI use in coursework, protect academic integrity, and encourage better ways of learning with technology.

Scope and Limitations

This study focuses on the undergraduate accounting students who are in two programs at one public university in Malaysia. It examines five factors that influence the students' behavioural intentions toward ethical AI use in coursework. The five factors are attitude, subjective norms, perceived behavioural control, perceived benefits, and academic-integrity anxiety. The results show how the students make choices that are ethical, but these results might not be the same for other disciplines, cultures or professional environment.

This study also shows how well some technology-ethics scales work in Malaysia for accounting students. The results from the model showed that some traditional survey items measuring subjective norms and intentions to use AI ethically in coursework did not work well with this group. A few questions are trimmed into single-item measures shows that people behave differently when dealing with new and changing generative AI tools. Since the survey captured responses at one point in time, it cannot show cause and effect. This does not make the study less important. Instead leaving out those questions gives a starting point for future research. Future studies could increase the sample size by including students from different programs or different campuses, incorporate qualitative insights, or adopt a longitudinal design with the improved set of questions to better track how people behave in the future.

Literature Review

Ethical Use of AI in Higher Education

As generative AI tools such as ChatGPT spread throughout higher education, questions arise about ethics, teaching and policy. Issues surrounding cheating, plagiarism and citation accuracy dominate this discussion, and it has become clear that student use of these tools without guidance or ethical consideration can have a detrimental effect on their academic success and integrity (Zhai et al., 2024). The use of these new technologies blurs the line between what is considered original thought and what is produced by AI, leaving universities to establish policies on cheating and new detection tools (Zhai et al., 2024). Despite the risks and ethical dilemmas presented by these technologies, students view AI-assisted learning very positively. They use these tools frequently for things like writing assistance, ideation, and language help, due to their ability to help boost productivity and serve as an unbiased tool (Chan & Hu, 2023). However, their attitudes toward using these tools are not always positive; students are very aware about the possible drawbacks, including misinformation, reduced thought and analysis, and the ethical issues surrounding cheating with AI (Zhai et al., 2024). Students choose to use AI learning tools based on the perceived usefulness and ease, as well as social desirability, which fits with the theory of planned behaviour, a behaviour model which focuses on decision-making processes (Strzelecki & ElArabawy, 2024). At the university level, academic integrity is a major concern, as traditional assessments are being compromised with AI-generated writing. Student-designed tests have revealed weaknesses in anti-plagiarism tools, and universities are developing new approaches and policies such as PAIGE (Promoting Assignment Integrity using Generative AI in Education) to utilise and regulate the use of AI in assignments (Shanto et al., 2023). Overall, the issue is complex but simple at the same time; while AI can greatly bolster learning, its implementation in academic coursework is dependent on student knowledge, support systems, and institutional policies.

Ethical Decision-Making and Students

Several personal and situational characteristics play a crucial role in the ethical decision-making process of university students. The relationship between individuals and the application of digital tools and artificial intelligence (AI) has been the subject of numerous studies considering both personal and academic aspects. Researchers have tried to establish a correlation between students' cognitive and psychological responses to ambiguous ethical issues (Zhu et al., 2024). Zhu et al. (2025) highlight the importance of ethical awareness, perceived ethical risk, and AI ethical anxiety as factors that predict behavioural intentions in students interacting with generative AI technologies. According to their results, students' recognition of ethical risks plays a critical role in responsible use of such technologies. This outcome motivates the necessity for the inclusion of AI literacy programs, considering the ethical side of using such technologies, in the curriculums of higher educational institutions. Furthermore, such characteristics as the ability to manage negative emotions or feelings of doubt and uncertainty, which are essential in ethical decision-making, are significant predictors of students' intention to engage in unethical activities (Weisbrod, 2009). In other words, the presence of negative attitudes towards ambiguous ethical issues may hinder students' ability to make responsible decisions. At the same time, moral intensity as a crucial element in the process of moral decision-making has been linked to the likelihood that students would view an issue as a morally wrong action (Sweeney & Costello, 2008). Sweeney and Costello (2008) argue that the phenomenon of social consensus significantly predicts the perception of an issue

as morally wrong. Since social interaction is an integral part of academic experiences (Akbulut et al., 2007; Kangwa et al., 2024), the negative or positive attitudes of students towards issues of academic integrity may affect the behaviour of their colleagues and the choices they make. Harper (2006) was the first researcher to establish a connection between the use of technology and academic dishonesty. She claims that the easy access to various technological tools along with a lack of organisational ethical safeguards creates an environment where students are encouraged to engage in unethical activities such as plagiarism and cheating. Moreover, Kangwa et al. (2024) suggest that it is necessary to invest more effort in promoting strategies for enhancing academic integrity online among students in order to reduce such issues. Thus, contextual factors such as ethical decision-making strategies within the frameworks of educational contexts can positively influence the ethical behaviour of students and their attitudes towards academic integrity issues.

Theory of Planned Behaviour (TPB) and Ethical AI Use in Coursework

The Theory of Planned Behaviour (TPB), introduced by Ajzen (1991), is a widely accepted framework for understanding how attitudes, subjective norms, and perceived behavioural control shape individuals' intentions. Prior research has effectively applied the TPB to examine technology adoption and ethical intentions in educational settings, highlighting its relevance in understanding students' propensity to engage in ethical or unethical practices when using AI in accounting education. In the professional domain, TPB has been used to explore AI adoption among accountants. For instance, Norzelan et al. (2024) and Gruenbichler et al. (2024) found that perceived usefulness and positive attitudes significantly influenced behavioural intentions, while familiarity with AI tools enhanced perceived ease of use. These findings reinforce the importance of experiential and attitudinal factors in shaping technology acceptance. In higher education, TPB has also been applied to investigate student non-compliance with AI usage declarations. Findings suggest that ethical engagement is often hindered by fear of academic repercussions, ambiguity in institutional guidelines, and peer influence. Drawing from Gonsalves (2025), these barriers are shaped by students' negative attitudes toward disclosure, driven by concerns about penalties and accusations of misconduct, as well as by perceived behavioural control challenges arising from unclear policies and inconsistent enforcement. Subjective norms also play a role, as students are influenced by peer behaviour and their perceptions of faculty attitudes, which lead to widespread non-compliance despite an awareness of ethical expectations. Moreover, Alleyne et al. (2014) applied the TPB and its extended version to examine ethical intentions among future accounting professionals in the Caribbean. Their study found that TPB's core constructs, which are attitudes, subjective norms, and perceived behavioural control, significantly predicted students' intentions to engage in unethical behaviours such as breaching confidentiality or misreporting expenses. Attitudes emerged as the strongest determinant, while subjective norms had a comparatively weaker influence. Adding moral obligation made the model more predictive. This shows that internalized ethical values also shape ethical decisions. In further support of TPB's applicability to ethical AI use in coursework, Zhu et al. (2025) explored students' behavioural intentions toward generative AI through an extended UTAUT2 (Unified Theory of Acceptance and Use of Technology 2) model that incorporated ethical constructs such as ethical awareness, perceived ethical risk, and AI ethical anxiety. Their findings revealed that ethical awareness positively influenced behavioural intention to use AI tools, indicating that students who are more informed about AI ethics tend to make more responsible choices. However, the study also found that AI ethical anxiety, such as fears of violating academic integrity or being penalized, could suppress actual usage behaviour. These insights are highly relevant in the

academic context, where students may view AI tools as beneficial for learning but remain anxious about potential academic misconduct, even when acting with good intent. These findings support TPB's relevance for evaluating ethical conduct in accounting education and highlight the importance of integrating moral and emotional components, such as anxiety and ethical awareness, into behavioural models aimed at promoting professional integrity. Academic-integrity anxiety is defined as a student's psychological distress or apprehension regarding the potential unintentional violation of academic honesty policies when using generative AI tools (Zhu et al., 2025). It is conceptually distinct from general ethical concern, which involves broad moral reasoning and risk assessment (Zhu et al., 2025), and fear of academic misconduct, which centres on intentional cheating and evading penalties (Gonsalves, 2025). Instead, academic-integrity anxiety specifically captures a student's fear of false accusations, algorithmic detection false positives, or accidental policy non-compliance while attempting to engage with AI tools in good faith (Alshaibani et al., 2025; Gonsalves, 2024). Overall, TPB helps us understand how students use AI and set ethical boundaries in accounting education. Specifically, in this context, attitudes represent students' personal evaluations of AI tool use in coursework; subjective norms capture perceived social pressures from peers and lecturers; and perceived behavioural control reflects students' confidence in their ability to use AI tools responsibly and ethically.

Hypotheses Development

The Theory of Planned Behaviour (TPB) posits that an individual's behavioural intention is shaped by three core constructs: attitude toward the behaviour, subjective norms, and perceived behavioural control. In the context of accounting education, this framework offers a valuable lens to examine how students make ethical decisions when engaging with AI tools such as large language models (LLMs).

Attitude and Behavioural Intentions

Attitude is simply how a student feels about using AI tools in their academic work. If students see AI as helpful, timesaving, or a real boost to understanding coursework, they'll tend to view using it positively. Prior studies in accounting adoption contexts have confirmed that positive attitudes are strong predictors of technology adoption and behavioural intention in both academic and professional settings (Gouml et al., 2011).

H1: Attitude toward the use of AI tools positively influences accounting students' behavioural intentions toward ethical AI use in coursework.

Subjective Norms and Behavioural Intentions

Subjective norms are the social pressure students feel from the people around them, such as, peers, lecturers, or the institution itself, about using AI responsibly. In academic settings, if students believe their social environment values ethical conduct, they are more likely to conform to those expectations. However, research has also shown that when peers normalise dishonest practices or faculty messaging is unclear, students can stop acting ethically (Zanetti & Butera, 2022).

H2: Subjective norms positively influence accounting students' behavioural intentions toward ethical AI use in coursework.

Perceived Behavioural Control and Behavioural Intentions

Perceived behavioural control (PBC) captures the extent to which students feel capable of using AI tools ethically. It covers whether students understand the limits of acceptable use, feel confident following academic-honesty rules, and can access institutional guidance on ethical standards. Studies show that accounting students are more likely to behave appropriately when they have strong digital skills and feel confident using their technology (Bin-Nashwan et al., 2026).

H3: Perceived behavioural control positively influences accounting students' behavioural intentions toward ethical AI use in coursework.

Perceived Benefits and Behavioural Intentions

In addition to the TPB's original constructs, this study extends the framework to include perceived benefits associated with AI use. Perceived benefits refer to students' recognition of AI's value in supporting learning, efficiency, and academic performance. When students see clear educational benefits in AI tools, they are more likely to use them within authorised, ethical limits (Murshidi et al., 2024).

H4: Perceived benefits of AI tools positively influence accounting students' behavioural intentions toward ethical AI use in coursework.

Academic-integrity anxiety and Behavioural Intentions

Academic-integrity anxiety refers to emotional concerns, fears, or psychological distress regarding being penalised for AI use in coursework, even when it is used responsibly. Zhu et al. (2025) found that ethical anxiety can discourage technology use, especially when students are unclear about institutional expectations.

H5: Academic-integrity anxiety negatively influences accounting students' behavioural intentions toward ethical AI use in coursework.

Methodology

Research Design

This study used a quantitative, cross-sectional survey and was designed as an exploratory pilot study. The main objective was to discover which factors are closely linked to accounting students' behavioural intentions when it comes to ethical AI use in coursework. To guide the research, the study applied the Theory of Planned Behaviour or TPB. In addition, two new factors were included for exploration: perceived benefits of using AI and academic integrity anxiety. By combining these factors, the study created a framework that helps us better understand on the factors associated with ethical AI use intentions in higher education.

Data Collection Instrument and Measurement

We used an online questionnaire in Google Forms. To keep the survey clear, we adapted all items directly from tested scales in peer-reviewed studies.

The questionnaire had two sections:

- Section A: Demographic and background metrics, tracking study level, age, gender, geographic area, household income, academic performance benchmarks (GPA/CGPA), primary digital devices, connectivity quality, and prior AI exposure.
- Section B: Measurement items for the core TPB and two added factors.

We measured all Section B items on the same 5-point Likert scale, from 1 (Strongly Disagree) to 5 (Strongly Agree).

Table 1: Scale Definitions, Measures, and Sources

Construct & Code	Original Survey Items	Original Literature Source(s)
Attitude Toward Behaviour (ATT)	Using AI tools in my accounting coursework is a smart and effective strategy. I believe AI tools enhance my learning experience in accounting.	Based on the Theory of Planned Behaviour (Ajzen, 1991) and adapted from technology-use measures by Davis (1989) and Damerji & Salimi (2021).
Subjective Norms (SUB)	My classmates think it's acceptable to use AI tools in academic work. My lecturers discourage the use of AI tools in assignments.	Based on Ajzen (1991)'s social expectations (Ajzen, 1991), with items tailored to influence from classmates and lecturers.
Perceived Behavioural Control (CON)	I feel in control when deciding how and when to use AI tools. I have the skills to use AI tools in a way that does not violate academic rules. I feel confident that I can use AI tools ethically and responsibly.	Based on Ajzen (1991) (Ajzen, 1991) and adapted from digital ethics measures by Sudaryanto et al. (2022).
Perceived Benefits of Using AI (BEN)	AI tools help me understand complex accounting topics better. Using AI tools allows me to complete assignments more efficiently.	Based on technology-use measures adapted from Davis (1989) and Damerji & Salimi (2021).
Academic-Integrity Anxiety (ANX)	I worry that using AI might be considered academic dishonesty.	Adapted from measures of AI-related ethical anxiety and risk developed by Zhu et al. (2025).
Behavioural Intention Toward Ethical AI Use (INT)	I intend to continue using AI tools in future accounting assignments. I will avoid using AI tools if I am unsure whether it is ethical.	Based on behavioural intention measures from Ajzen (1991), these items are adapted for technology choices using Damerji & Salimi (2021) and Zhu et al. (2025).

Source: Author's own elaboration

After checking the outer loadings, the lecturer-related SUB indicator and the second INT indicator were removed from the final measurement model. The final model therefore retained one indicator for SUB and one indicator for INT.

Sampling and Population Justification

The target population comprised 1,143 diploma-level accounting students enrolled at a Malaysian public university campus. For this population, the recommended sample size for a 95% confidence level with a 5% margin of error was approximately 289 respondents. During a one-week data-collection period, the researchers gathered 160 valid responses using convenience sampling.

Although 160 responses fell below the usual recommendation for a 95% confidence level and 5% margin of error, the study was designed as an exploratory pilot investigation. The researchers therefore treated the sample as suitable for an initial PLS-SEM assessment, but larger and more diverse samples must validate the findings. This approach matches comparable studies in recent literature, where early theoretical modelling was successfully validated using small-to-moderate sample sizes (Richter et al., 2016). PLS-SEM suits this design because it does not assume multivariate normality and can provide useful statistical power when testing an extended model with several variables in a small pilot sample.

Ethical Considerations

To ensure that the research adhered to research ethics, the study was designed in accordance with institutional and international standards for research with human subjects. The study followed the basic principles of the Declaration of Helsinki and the Malaysian Code of Responsible Conduct in Research (MCRCR). The participation of students in the study was completely voluntary, and they were not induced by monetary incentives, institutional or academic coercion. Before responding to the survey, each respondent received a detailed description of the purpose of the study, survey items, and how their responses would be used for research. In addition, informed consent was obtained from each participant in an electronic format before completing the survey.

The privacy and confidentiality of the participants responded to in the study were ensured by avoiding the collection of any identifying information from the participants. In addition, the students' responses were kept confidential and secure and were only accessible to the research team. Furthermore, the study did not pose a significant risk to the physical, legal, and psychological well-being of the participants. This is because diagnostic and survey tools used in the study only collected students' perceptions of typical, routine, and non-sensitive behaviours in a classroom related to the use of technology. Moreover, during the data collection process, a friendly and supportive environment was created to ensure that participants provided accurate responses.

Results

Here, we report respondent demographics and the findings from the Partial Least Squares Structural Equation Modelling (PLS-SEM) analysis. We assess the measurement model, test the structural model and hypotheses, and evaluate the model's predictive power and relevance.

Respondent Demographics

This section provides an overview of the demographic characteristics of the 160 student respondents, as shown in Table 2. This provides context for interpreting their views and experiences with AI tools.

Table 2: Respondent Demographics (n=160)

		Frequency	%
<i>Current study PART</i>	Part 1	6	3.80
	Part 2	79	49.40
	Part 4	73	45.60
	Part 5	1	0.60
	Part 6 and above	1	0.60
	Total	160	100.00
<i>Gender</i>	Female	119	74.40
	Male	41	25.60
	Total	160	100.00
<i>Residential area</i>	Rural	55	34.40
	Urban	105	65.60
	Total	160	100.00
<i>Monthly household income</i>	Above RM10,959	13	8.10
	Below RM4,850	95	59.40
	Between RM4,850 and RM10,959	52	32.50
	Total	160	100.00
<i>Device used for accounting coursework</i>	Smartphone, Laptop	98	61.25
	Laptop	26	16.25
	Smartphone, Laptop, Tablet	20	12.50
	Smartphone	8	5.00
	Smartphone, Tablet	4	2.50
	Laptop, Tablet	3	1.88
	Smartphone, Laptop, Desktop	1	0.63
	Total	160	100.00
<i>Internet access used for accounting coursework</i>	Prepaid phone plan with internet, Public Wi-Fi	63	39.40
	Prepaid phone plan with internet	27	16.90
	Postpaid phone plan with internet, Public Wi-Fi	20	12.50
	Postpaid phone plan with internet	13	8.10
	Prepaid phone plan with internet, Fibre broadband, Public Wi-Fi	13	8.10
	Public Wi-Fi	13	8.10
	Fibre broadband	5	3.10
	Others	6	3.90
	Total	160	100.00
<i>Your latest GPA (Grade Point Average)</i>	0 – 3.00	10	6.30
	3.00 – 3.24	21	13.10
	3.25 – 3.49	30	18.80

	3.50 – 3.74	54	33.80
	3.75 and above	45	28.10
	Total	160	100.00
<i>Your latest CGPA (Cumulative GPA)</i>	0 – 3.00	11	6.90
	3.00 – 3.24	17	10.60
	3.25 – 3.49	23	14.40
	3.50 – 3.74	61	38.10
	3.75 and above	48	30.00
	Total	160	100.00

Most students who took part were in the first or second year of their studies. Nearly half (49.4%) were in Part 2. Another 45.6% were in their Part 4. This shows that they are, at that time, dealing with a lot of demands from the many courses they took. Majority of the students is female (74.4%). This is a common occurrence in accounting programs. It means the results might show what female students think more. Most students (65.6%) lived in cities. That could mean they have good access to the internet and technology. The rest (34.4%) were from the rural areas. When it came to household income, 59.4% of the students said they came from families earning less, than RM4,850. This might affect the type of devices and internet access they use to get to AI tools.

The most common combination of gadgets used for coursework among students was both smartphone and laptop (61.3%), with only 5% of students using gadgets exclusively. Students' access to the Internet also highlights potential disparities in students' access to gadgets as only 3.1% of students had access to fibre broadband, and nearly 50% of students accessed the Internet using a combination of prepaid plans and public Wi-Fi. Such a situation suggests that for some students, Internet access may be a limiting factor for using AI tools. At the same time, it is noteworthy that the sample used in the study was heavily skewed toward high achievers, with more than 60% of students having a GPA and CGPA of 3.50 and higher. Thus, the factors identified in students' access to technology should be considered in the context of the research sample.

Statistical Analyses

This section reports findings from the Partial Least Squares Structural Equation Modelling (PLS-SEM) analysis. We assess the measurement model, test the structural model and hypotheses, and examine the model's predictive power and relevance.

Assessment of the Measurement Model

The evaluation of the measurement model is a fundamental step in PLS-SEM, ensuring that the constructs are reliably and validly measured before examining the relationships between them (Fauzi, 2022). This section assesses the reported reliability and validity measures.

Indicator Refinement and Outer Model Evaluation

Before we ran the structural path analysis, we first checked the reflective measurement model's outer loadings following the psychometric guidelines established by Hair et al. (2017). We

reviewed indicators with weak outer loadings (below 0.70) or clear cross-loading problems for possible removal.

After this check, we removed two indicators that did not meet the measurement criteria: one from Subjective Norms (SUB) and one from Behavioural Intention (INT). The removed indicators were “My lecturers discourage the use of AI tools in assignments” for SUB and “I will avoid using AI tools if I am unsure whether it is ethical” for INT. As a result, SUB and INT each had one indicator in the final model. Academic-Integrity Anxiety (ANX) also had one indicator from the outset. The retained INT indicator was “I intend to continue using AI tools in future accounting assignments.” For these single-indicator constructs, AVE, Composite Reliability, and Cronbach's alpha are all 1.000 because of how the constructs were specified, not because they show internal consistency. We retained these refined items for the exploratory structural analysis, but they still need further validation.

Evaluation of Construct Reliability (Composite Reliability, Cronbach's Alpha)

Table 3 presents the AVE, Composite Reliability (CR), and Cronbach's alpha values for the study constructs. For the multi-item constructs, the reported reliability values generally meet the specified thresholds, supporting acceptable internal consistency. For the single-indicator constructs (SUB, ANX, and INT), internal consistency statistics are not substantively interpreted because only one indicator was retained.

Table 3: AVE and Reliability Measures

Constructs	No. of Items	AVE	Composite Reliability	Cronbach's Alpha
ATT	2	0.890	0.942	0.877
SUB	1	1	1	1
CON	3	0.585	0.807	0.653
BEN	2	0.780	0.876	0.721
ANX	1	1	1	1
INT	1	1	1	1

The Average Variance Extracted (AVE) values in Table 3 are generally above the recommended threshold of 0.5 (Cheung et al., 2023). This means that the construct explains more than half of the variation in its indicators, supporting convergent validity. In simple terms, convergent validity shows whether several measures of one construct agree and capture the same underlying concept.

Assessment of Discriminant Validity (Fornell-Larcker Criterion)

Discriminant validity was assessed using the Fornell-Larcker Criterion (Table 4). This criterion requires that the square root of the AVE for each construct (the diagonal values in Table 4) must be greater than its correlations with all other constructs (the off-diagonal values in the corresponding row and column) (Zeng et al., 2021). As observed in Table 4, all diagonal values (representing the square root of AVE) are higher than the off-diagonal values in their respective rows and columns. For example, Attitude's square root of AVE (0.944) exceeds its correlations

with the other constructs: 0.423 with SUB and 0.558 with CON. This shows that each construct measures something distinct, supporting discriminant validity in the model.

Table 4: The Discriminant Validity

	ATT	SUB	CON	BEN	ANX	INT
ATT	0.944					
SUB	0.423	1.000				
CON	0.558	0.432	0.765			
BEN	0.786	0.387	0.584	0.883		
ANX	-0.078	0.031	-0.007	-0.057	1.000	
INT	0.685	0.452	0.532	0.627	-0.087	1.000

Predictive Power and Relevance of the Model

The model's R^2 (coefficient of determination) for Behavioural Intention is 0.531, and its adjusted R^2 is 0.516. In practice, 53.1% of the differences in accounting students' intentions to use AI ethically in coursework is linked to the five predictor constructs (Attitude, Subjective Norms, Perceived Behavioural Control, Perceived Benefits, and Academic-Integrity Anxiety). The relatively small difference between R^2 and adjusted R^2 suggests limited inflation in explanatory power attributable to the number of predictors.

Examination of the Structural Model and Hypothesis Testing

We used partial least squares structural equation modeling (PLS-SEM) to test the proposed links between the model's underlying concepts. The results show which theoretical pathways the data support or reject (Wu, 2018). Figure 2 illustrates the path coefficients, and Table 5 summarizes the results of the hypothesis testing, including path coefficients, T-values, P-values, and remarks.

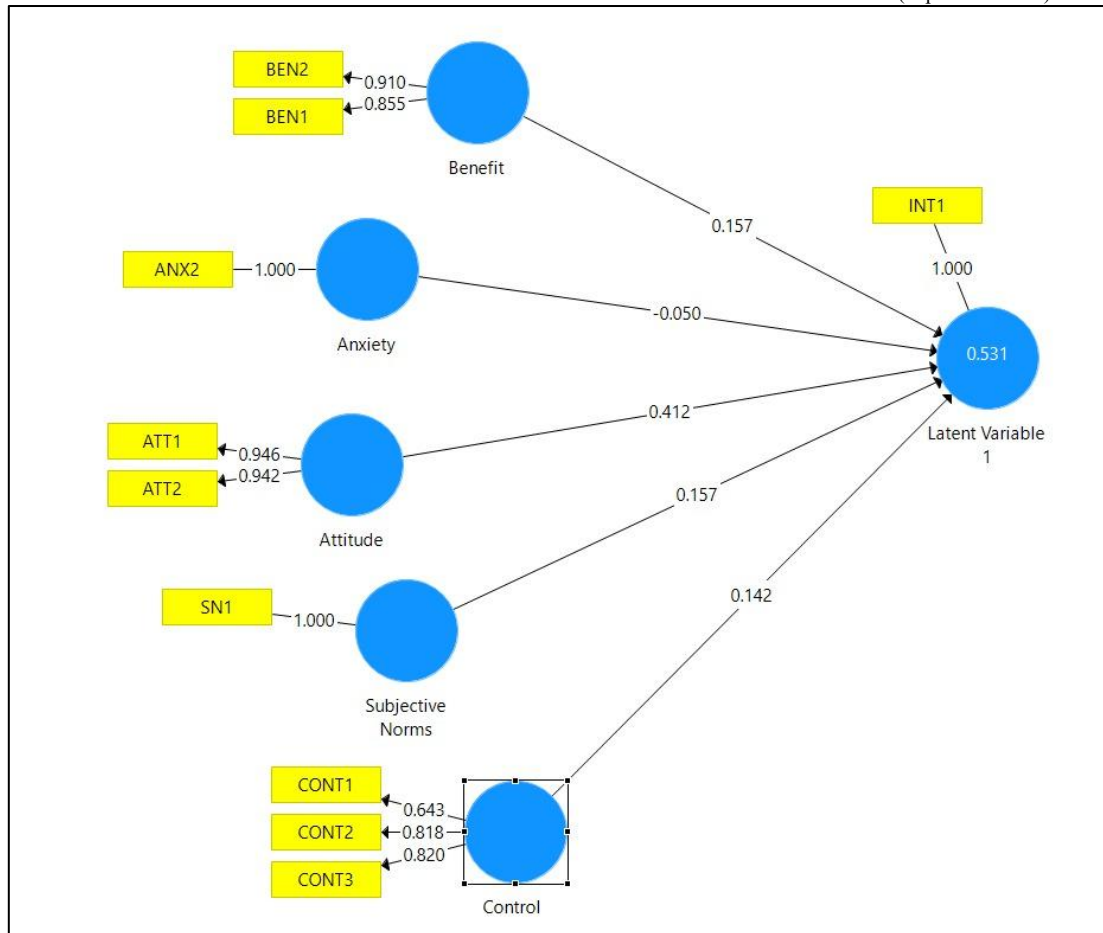


Figure 2: Structural Model with Path Coefficients

Table 5 shows which relationships in the proposed model are significant and which are not.

Table 5: Results of Hypothesis Testing

Hypotheses	Paths	Path Coefficients (β)	T-Values	P-Values	Results
H1	ATT→INT	0.412 ***	3.928	<.001	Supported
H2	SUB→INT	0.157 **	2.367	0.018	Supported
H3	CON→INT	0.142 NS	1.755	0.080	Unsupported
H4	BEN→INT	0.157 NS	1.606	0.109	Unsupported
H5	ANX→INT	-0.050 NS	0.871	0.384	Unsupported

Note: NS = not significant; * $p < .05$, ** $p < .01$, *** $p < .001$.

Each hypothesis is discussed in detail below:

Hypothesis 1 (H1: Attitude toward the use of AI tools positively influences accounting students' behavioural intentions toward ethical AI use in coursework)

The analysis shows a significant positive relationship between Attitude (ATT) and Behavioural Intention (INT) (Path Coefficient = 0.412, T-Value = 3.928, $p < .001$). As the p-value ($< .001$) is below the significance level of .05, Hypothesis 1 is supported. Students with a more positive

attitude toward ethical AI use are more likely to intend to use these tools ethically in their coursework. This aligns with the Theory of Planned Behaviour (Ajzen, 1991), which says that a positive attitude toward a behaviour helps shape intention. This result shows why it matters to help students build positive views of ethical AI use

Hypothesis 2 (H2: Subjective norms positively influence accounting students' behavioural intentions toward ethical AI use in coursework)

Results showed a significant and positive relationship between Subjective Norms (SUB) and Behavioural Intention (INT) (Path Coefficient = 0.157, T-Value = 2.367, p-value = 0.018). With a p-value (0.018) less than the significance level (e.g., 0.05), Hypothesis 2 is supported. This means that social pressure from people who matter to students, such as peers and instructors, shaped their intentions to use AI ethically in coursework. Students are influenced by the ethical expectations around them. This highlights how peers and educators can shape ethical AI use in coursework. This finding aligns with the TPB framework (Ajzen, 1991) and shows how social influence can promote ethical behaviour.

Hypothesis 3 (H3: Perceived behavioural control positively influences accounting students' behavioural intentions toward ethical AI use in coursework)

Perceived Behavioural Control (CON) and Behavioural Intention (INT) were not significantly related (Path Coefficient = 0.142, T-Value = 1.755, P-Value = 0.080). With a p-value (0.080) greater than the significance level (e.g., 0.05), Hypothesis 3 is not supported. In practice, this means that accounting students' sense of control—their skills, resources, and opportunities to use AI ethically—does not significantly shape their intentions. This finding shows that while students might acknowledge the importance of ethical AI use in coursework, their perceived ability to enact this behaviour might not be a direct driver of their intention, or perhaps other factors (like attitude or social pressure) are more dominant in this specific context. This contrasts with the typical emphasis on perceived control within the TPB (Armitage & Conner, 2001).

Hypothesis 4 (H4: Perceived benefits of AI tools positively influence accounting students' behavioural intentions toward ethical AI use in coursework)

We found no significant link between Perceived Benefits (BEN) and Behavioural Intention (INT) (Path Coefficient = 0.157, T-Value = 1.606, p-value = 0.109). With a p-value (0.109) greater than the significance level (e.g., 0.05), Hypothesis 4 is not supported. This suggests that while accounting students may perceive benefits from using AI tools, these benefits do not significantly shape their intentions to use AI ethically in coursework. This could indicate that the perceived advantages of AI are viewed separately from the ethical considerations, or that students prioritize other factors (like attitude or social norms) when forming intentions related to ethical AI use in coursework. The key point is simple: highlighting the benefits of AI alone may not strengthen students' intentions to use it ethically in coursework.

Hypothesis 5 (H5: Academic-integrity anxiety negatively influences accounting students' behavioural intentions toward ethical AI use in coursework)

The relationship between Academic-Integrity Anxiety (ANX) and Behavioural Intention (INT) was not significant (Path Coefficient = -0.05, T-Value = 0.871, p-value = 0.384). With a p-value (0.384) greater than the significance level (0.05), Hypothesis 5 is not supported. This result differs from studies suggesting that anxiety can hinder technology adoption or ethical behaviour (Huang & Haried, 2019). This result suggests that academic-integrity anxiety was not a main factor linked to behavioural intention in this sample. However, because the study did not directly measure other forms of AI-related anxiety, such as performance or technical anxiety, alternative explanations cannot be established from the present data.

Discussion

The obtained results of the present exploratory pilot study can provide valuable insights into the factors affecting behavioural intention among accounting students. Specifically, out of the five proposed indirect pathways influencing students' behavioural intentions through the extended TPB framework, only two were found to be significant, including attitude (H1) and subjective norms (H2). In contrast, the present findings failed to support the mediating role of perceived behavioural control (H3), perceived benefits (H4), and academic-integrity anxiety (H5).

The Dominance of Personal Attitudes and Social Norms

The attitude towards ethical AI use in coursework proved itself to be the largest predictor of behavioural intention ($\beta = 0.412$, $t = 3.928$, $p < .001$). This is in accordance with the basic principles of TPB, confirming the fact that a positive inner assessment of a particular action strongly influences the process of final decision-making. By acquiring an informed attitude about ethical AI use in coursework, accounting students gain a specific intention to respect constraints. This directly speaks of the significance of moral considerations promoted by the Malaysian Qualifications Framework (MQF), proving that clear understanding of ethical concerns is required to channel interactions with technology. It is also dynamically reinforced by social factors, which can be seen due to positive estimation of Subjective Norms ($\beta = 0.157$, $t = 2.367$, $p = 0.018$).

While studying within peer relationships, students are aware of the necessity to correspond to the expectations of their tutors and classmates. This creates a perceived social standard, which serve as a strong predictor of behavioural intentions. This finding relates to the results of Alleyne et al. (2014) and Gonsalves (2025), claiming that appropriate expectations from peers can maintain integrity within the constantly developing framework of institutional restrictions.

Breaking down the Non-Significant Pathways (H3, H4, H5)

Perceived behavioural control was not found to be significant ($\beta = 0.142$, $p = 0.080$). Contrary to TPB expectations. This points to an important reality in digital accountancy training. More than 60 percent of students attained a CGPA of 3.50 and above. While high achieving students are expected to have better levels of understanding of software and AI, this does not automatically translate into ethical intention. As argued by Sudaryanto et al. (2022), possessing the technical competence to operate digital technology does not necessarily produce a moral determination to use it (Jaizul & Andrian, 2026). Students may perceive themselves as being highly skilled at using AI to accomplish tasks, but this does not determine their moral decision-making about the technology. Although the initial Turnitin screening revealed indications of

AI-generated content with a plagiarism percentage reaching as high as 71% (see Figure 1), there is no observed relationship with students' behavioural control. With that said, this study's findings do not support the notion of PBC influencing Turnitin results.

Similarly, the study did not find a statistically significant association between perceived benefits ($\beta = 0.157$, $p = 0.109$) and academic integrity anxiety ($\beta = -0.050$, $p = 0.384$), which suggests that the former does not appear to have a meaningful influence on students' ethical intentions. While technology acceptance theories such as Technology Acceptance Model (TAM) argue that perceived usefulness greatly predicts behavioural intention to use technology (Davis, 1989), the same cannot be said about perceived utility and ethical intention. Accounting students may acknowledge the speed and convenience of using generative AI in completing assignments, but they are likely to approach the technology's utilitarian value from an individualistic perspective, separate from their ethical considerations. One could also interpret this finding in conjunction with the socio-economic status of the pilot sample. With around 59.4 percent of respondents coming from families with a monthly income of below RM4,850 and 39.4 percent relying on prepaid mobile phones and public Wi-Fi networks, students may encounter difficulties utilising technology in both their studies and personal lives. While this study controlled for ethical anxiety, it did not account for technology-related anxiety, and thus it is unclear whether the two factors are related.

Conclusion

This study aimed to discover the potential determinants of accounting students' behavioural intention toward ethical AI use in coursework. By elaborating on the TPB theory, this article hypothesized both the ethical benefits and academic-integrity anxiety toward academic honesty as TPB predictors. The pilot study conducted by the authors among 160 diploma-level students revealed some interesting patterns, which might help future researchers build more comprehensive theories about ethical AI use in higher education. Specifically, while TPB theory has demonstrated its predictive power in the pilot study, there were several aspects that appeared less relevant to the target population. In particular, only two out of four TPB constructs were found as significant predictors of ethical intentions. From a practical perspective, these results could be combined with the findings of the preliminary Turnitin diagnostic screening to form hypothetical answers to the research questions about academic dishonesty. At a theoretical level, these results highlight the necessity of focusing on users' attitudes in order to meet the expectations of the Ethics and Professionalism Programme Learning Outcomes, mandated by the Malaysian Qualifications Framework (MQF). While emphasizing the practical benefits of ethical AI use or students' fears of being accused of plagiarism is necessary, it might not be sufficient for organizations to influence ethical behavioural intention. Instead, MQF-compliant institutions should focus on actively shaping the attitudes toward ethical AI use in coursework and provide social support for such attitudes through various mechanisms, including but not limited to educational interventions designed for students. This study's value is limited by the fact that it only represents one context within which ethical AI use is being studied. Thus, these findings might not be generalized to other populations without additional studies. Furthermore, as stated by the authors, some multi-item measures have demonstrated insufficient performance and should be either eliminated from similar studies or modified for specific contexts. Future researchers should consider both suggestions when designing their own interventions or studies. Lastly, the importance of policy-related awareness as a potential predictor of ethical intentions should be noted. It would

be interesting to see how these intentions affect students recorded writing behaviours in a longitudinal study.

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