

The Effect of Accounting Literacy, GPA Score, and Spiritual Quotient on *Academic Fraud* of Accounting Students (Study on Accounting Student of the Bina Darma University)

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Abstract: *Academic fraud undermines educational quality and threatens the professional integrity of future accountants. This study examines the effects of accounting literacy, grade point average (GPA), and spiritual quotient on academic fraud among accounting students at Bina Darma University, Palembang, Indonesia. A quantitative survey design was employed, involving 91 active students, and the data were analysed using Structural Equation Modeling–Partial Least Squares (SEM-PLS). The findings indicate that accounting literacy has a positive but statistically insignificant relationship with academic fraud, while spiritual quotient shows a negative but insignificant effect. In contrast, GPA has a significant positive effect, suggesting that stronger academic performance may coincide with greater pressure to maintain achievement and, consequently, a higher risk of dishonest behaviour. The model explains a substantial proportion of the variance in academic fraud. These findings highlight academic performance pressure as a central determinant of misconduct and suggest that universities should complement academic achievement policies with integrity education, ethical supervision, and preventive mechanisms that reduce incentives for dishonest practices.*

INTRODUCTION

Academic fraud has emerged as one of the most pressing integrity challenges in higher education globally, encompassing behaviors such as plagiarism, examination cheating, data manipulation, and collusion in academic assignments. Globally, studies consistently report rising rates of academic dishonesty, particularly in university settings where performance-based evaluation systems create intense pressure on students (Tandfonline, 2025; Jurnal Riset Akuntansi, 2023). In Indonesia, this phenomenon has attracted considerable scholarly attention, as the country continues to expand its higher education sector while simultaneously facing demands for graduates who meet professional and ethical standards. The accounting profession, which is fundamentally premised on transparency, integrity, and fiduciary responsibility, is particularly vulnerable to the

downstream consequences of academic dishonesty during the formative years of professional training. When students who have engaged in fraud during their studies enter the workforce, the risk of unethical professional conduct—including financial misreporting and auditing failures—increases substantially (Nugroho *et al.*, 2023; Hall *et al.*, 2024).

Within the Indonesian higher education context, academic fraud among accounting students has been documented across multiple institutional settings, reflecting both systemic and individual-level factors. Empirical evidence from studies conducted at universities in Java, Sulawesi, and Sumatra indicates that students majoring in accounting are not immune to fraudulent academic behaviors, despite being explicitly trained in ethical principles (Prasetyo, 2019; Santika *et al.*, 2025). At Bina Darma University, located in Palembang, South Sumatra, the accounting study program enrolls students from diverse socioeconomic and educational backgrounds, many of whom face competing pressures related to academic performance, family expectations, and future employment prospects. The coexistence of high institutional expectations and limited support structures creates an environment where academic fraud may be perceived as a rational coping mechanism. This contextual reality underscores the urgency of investigating what specific individual-level characteristics—such as domain knowledge, academic performance, and spiritual values—may either amplify or suppress the tendency toward academic dishonesty.

Prior research has identified a range of cognitive, behavioral, and motivational factors that influence academic fraud. The Fraud Triangle framework—comprising pressure, opportunity, and rationalization—has been widely applied to explain cheating behavior among students (Fitriani, 2023; Fatriani, 2021). More recently, scholars have extended this theoretical lens to incorporate individual characteristics such as accounting literacy, grade point average (GPA), and spiritual quotient (SQ) as potential moderators or determinants of fraudulent academic behavior. Accounting literacy, defined as the ability to understand and apply accounting principles in both academic and practical contexts, has been proposed as a protective factor against academic dishonesty on the assumption that students who possess strong technical competence are less likely to resort to fraud (Hwihalnus & H., 2023; Hall *et al.*, 2024). Similarly, cumulative GPA has been examined as a proxy for academic pressure, with studies suggesting that both high- and low-achieving students may be motivated to commit fraud under different circumstances—low achievers due to fear of failure, and high achievers due to fear of losing their standing (Sumianti *et al.*, 2024; Fatriani, 2021).

However, the empirical findings across these dimensions remain inconsistent and context-dependent, creating significant ambiguity in the literature. On accounting literacy, some studies report that higher literacy does not necessarily translate to lower fraud tendencies, as students may exploit their technical knowledge to manipulate assignments in more sophisticated ways (Syafriyanti *et al.*, 2021; Hall *et al.*, 2024). Regarding GPA, research findings are similarly mixed: while some studies confirm that high GPA is associated with greater academic integrity (Sumianti *et al.*, 2024), others demonstrate that the pressure to maintain elevated academic standing paradoxically increases cheating behavior (Fitriani, 2023). With respect to spiritual quotient, although SQ is theoretically linked to moral awareness, inner integrity, and transcendental values, several studies have found that it does not significantly suppress academic fraud behavior, particularly under conditions of acute academic pressure (Irwansyah, 2018; Fauziah, 2024; Hasanah, 2018). These contradictions suggest that the relationship between individual cognitive and spiritual capacities and academic fraud is neither linear nor uniform, and that contextual factors—such as institutional culture, peer influence, and assessment design—may mediate or moderate these effects. Furthermore, most prior studies were conducted in university environments

in Java, limiting the generalizability of findings to universities in Sumatra and other outer island contexts where institutional dynamics may differ considerably.

A notable research gap therefore exists in the literature: no study has simultaneously examined the combined influence of accounting literacy, GPA, and spiritual quotient on academic fraud using robust structural modeling methods in a non-Javanese Indonesian university setting. Prior studies have typically investigated these variables in isolation or in combination with fraud triangle components, and few have employed Structural Equation Modeling – Partial Least Squares (SEM-PLS) to test these relationships within a single integrated model (Santosa, 2018; Sugiyono, 2020). Moreover, the existing literature does not adequately address whether technical academic competencies and spiritual values jointly or independently contribute to the suppression of academic dishonesty among accounting students in emerging regional universities. This gap is particularly consequential given the expanding role of accounting graduates from non-metropolitan institutions in Indonesia's public and private sector financial governance.

Against this backdrop, the present study aims to empirically analyze the simultaneous effect of accounting literacy, GPA score, and spiritual quotient on academic fraud behavior among students of the Accounting Study Program at Bina Darma University, Palembang. The urgency of this research lies in its potential to inform evidence-based academic policy interventions at a university that serves a diverse student population in South Sumatra, where empirical studies on academic integrity remain scarce. The novelty of this research rests on three dimensions: first, its integration of three theoretically distinct individual-level variables—cognitive literacy, academic performance, and spiritual intelligence—into a single structural model; second, its application of SEM-PLS as a robust multivariate technique suited to complex behavioral research in educational contexts; and third, its contribution of empirical evidence from a regional Indonesian university, thereby extending the geographic and institutional scope of the academic fraud literature. Theoretically, this study contributes to the broader behavioral accounting literature by testing the boundary conditions of accounting literacy and spiritual intelligence as integrity-protective factors. Practically, the findings are intended to guide universities in designing holistic student development programs that integrate academic competence-building with ethical and spiritual character formation.

RESEARCH METHOD

This study adopts a quantitative research approach using a survey design, which is appropriate for measuring the relationships between multiple latent variables through the analysis of respondents' numerical responses (Sugiyono, 2020; Santosa, 2018). A quantitative survey approach was selected because it enables systematic data collection from a large number of respondents and allows for the statistical testing of hypothesized relationships between variables in a replicable manner (Azwar, 2014; Jannah, 2011). This design is consistent with prior studies in the academic fraud literature that employ confirmatory methodologies to test behavioral models in educational settings (Fitriani, 2023; Sumianti *et al.*, 2024). The research is explanatory in nature, as it aims to explain the causal relationships between accounting literacy, GPA score, and spiritual quotient as independent variables, and academic fraud as the dependent variable.

The population of this study comprised all active students enrolled in the Accounting Study Program at Bina Darma University, Palembang, South Sumatra, totaling 94 students as the unit of analysis (Suriani *et al.*, 2023). Sampling was conducted using a non-probability purposive sampling technique, whereby respondents were selected based on predefined criteria relevant to the research objectives, namely active enrollment status in the accounting study program and direct

experience with the academic assessment system (Sugiyono, 2020; Santosa, 2018). A total of 91 respondents were included in the final sample, representing a 96.8% response rate from the total population. This sample size is considered adequate for SEM-PLS analysis, as the technique is robust to small and medium samples and does not require multivariate normality assumptions (Hair *et al.*, 2019; Santosa, 2018).

The research instrument used was a structured questionnaire comprising closed-ended items measured on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The questionnaire was organized into four constructs: academic fraud (AF), accounting literacy (AL), GPA score, and spiritual quotient (SQ). Indicators for each construct were adapted from prior validated instruments in the academic fraud and behavioral accounting literature (Halfizha, 2021; Fadri & Khafid, 2018). Content validity was ensured through a review of existing measurement instruments from peer-reviewed studies, while construct validity and reliability were assessed through outer loading values, Average Variance Extracted (AVE), Cronbach's Alpha, and Composite Reliability (CR) using SmartPLS 4.1.1.2. Indicators with outer loading values below the threshold of 0.70 were removed to meet convergent validity requirements in line with the rule of thumb established in structural equation modeling (Hair *et al.*, 2019; Santosa, 2018).

The research procedure was carried out in three phases. In the preparation phase, the research framework was developed based on a comprehensive literature review, and the questionnaire instrument was designed and pre-tested for clarity and relevance. In the data collection phase, the questionnaire was distributed digitally via Google Forms to active accounting students at Bina Darma University during the 2025 academic period. This online distribution method was chosen for its efficiency, wide reach, and capacity to minimize social desirability bias in sensitive behavioral research (Adrias *et al.*, 2024; Sugiyono, 2020). In the final phase, collected data were coded, cleaned, and imported into SmartPLS for further processing.

Data analysis was conducted using Structural Equation Modeling with a Partial Least Squares approach (SEM-PLS), facilitated by SmartPLS software version 4.1.1.2. The analysis was performed in two stages: first, the evaluation of the measurement model (outer model) to assess the validity and reliability of each construct through indicator loading factors, AVE, Cronbach's Alpha, and Composite Reliability (ρ_c and ρ_a); second, the evaluation of the structural model (inner model) to examine the directional relationships between latent variables through R-Square values and path coefficient analysis (Santosa, 2018; Hair *et al.*, 2019). Hypothesis testing was performed using the bootstrapping procedure with 5,000 sub-samples to generate t-statistics and p-values for each path in the model. A hypothesis was accepted if the t-statistic exceeded 1.96 and the p-value was below 0.05, corresponding to a 95% confidence level (Sugiyono, 2020; Santosa, 2018).

With respect to ethical considerations, all respondents participated voluntarily and were informed of the research purpose prior to completing the questionnaire. Anonymity and data confidentiality were maintained throughout the data collection and analysis process, and no personal identifying information was recorded. The online distribution format through Google Forms ensured that participation was entirely voluntary, with respondents free to withdraw at any time without consequences. This study was conducted in full compliance with the academic ethical standards of Bina Darma University and adhered to the principles of informed consent, beneficence, and research integrity as outlined in institutional guidelines (Halfizha, 2021; Didik *et al.*, 2024).

RESULTS AND DISCUSSIONS

In this study, the sample used consisted of 91 active students of the Accounting Study Program, Bina Darma University. Then complete the identification of respondents grouped by type of age, gender, source of income, generation, and GPA score. The following is the identification of respondents involved in this study:

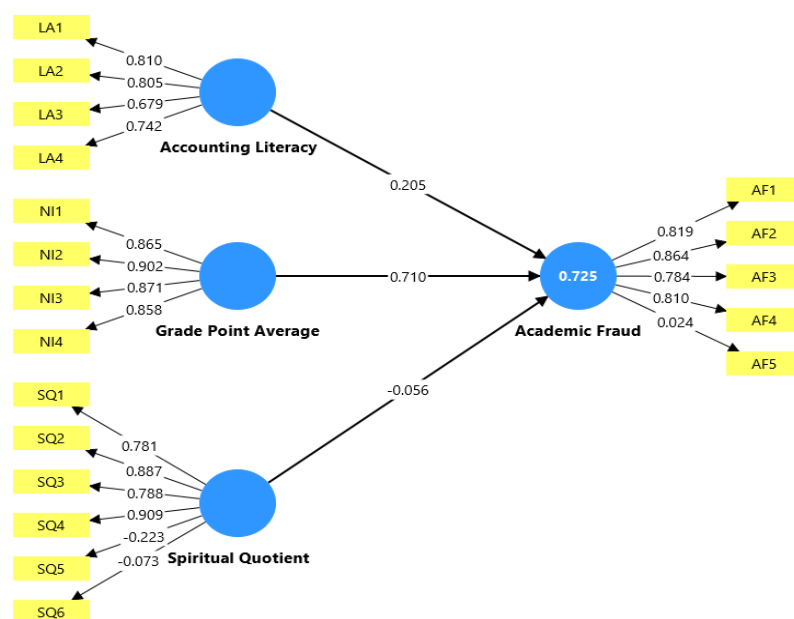
Table 1. Respondent Characteristics

Category	Criteria	Frequency	Percentage
Age	< 20 years old	42	46%
	21-25 years old	48	53%
	26-30 years	1	1%
	>30 years old	0	0%
Gender	Female	71	78%
	Male	20	22%
Source Income	Parents	61	67%
	Scholarship	23	25%
	Work	7	8%
Force	2022	21	23%
	2023	26	29%
	2024	17	19%
	2025	27	30%
GPA Score	Not yet	25	27%
	< 3,00	3	3%
	3,1 – 3,5	20	22%
	3,6 – 4	68	75%

Source: Data processed by researchers (2025)

Data Measurement Model (*Outer Model*)

The following are the results of the first outer model before the deletion:

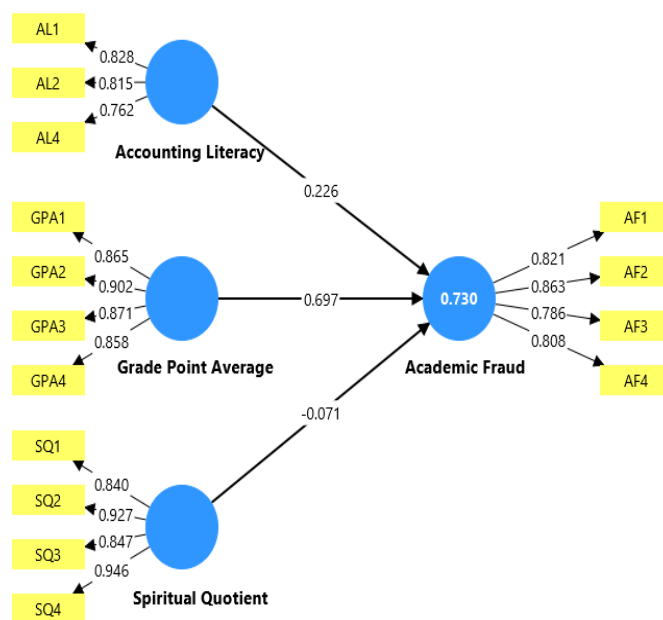


Source: Data processed by researchers (2025)

Figure 1. The First Outer Model

The *outer model* is to check whether the outer loading factor meets the requirements of convergent validity. All instruments for each indicator must be declared valid with an expected loading factor value > 0.70 . The researcher had to remove it because there were several instruments that had an outer loading value below 0.7.

Based on the image above, it can be seen that three indicator instruments have values below 0.70, namely AL3, SQ5, SQ6, and AF5. Of the four items, they were deleted because they did not meet the requirements in the *rule of thumb*. The following is a picture of the outer of the second model after the removal:



Source: Data processed by researchers (2025)

Figure 2. Second Outer Model

The figure above shows the results of each indicator instrument that are eligible in the loading factor, because the value of each instrument is above 0.70. Thus, each indicator instrument can be used in the management of this study data, because it has met the criteria.

Reality Test

The realism test was carried out by calculating the composite reliability and the cronbach alpha value for each construction. In general, the value that is considered to meet the reliability requirements is > 0.70 , although values between 0.60-0.70 are still considered acceptable in the context of exploratory research. The following are the results of the reliability and validity test:

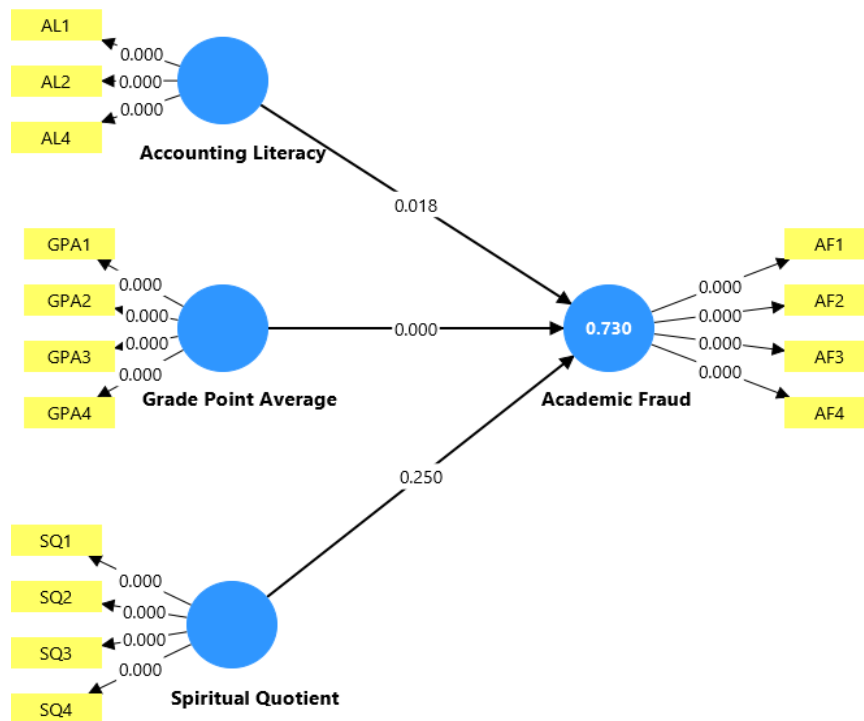
Table 2. Construct Reliability and Validity

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
AF	0.837	0.840	0.891	0.672
AL	0.722	0.723	0.844	0.644
GPA	0.897	0.898	0.928	0.764
SQ	0.919	1.000	0.939	0.794

Source: Data processed by researchers (2025)

Based on table 2. The above shows that four out of five constructions have an Alpha Cronbach value above 0.70. This reflects that the indicators used in construction are reliable and have a high internal consistency. Overall, the results from Composite Reliability and Cornbach's Alpha show that most of the constructions in the model are already reliable, making them feasible for use in advanced analyses such as testing the validity and relationships between variables in structural models.

Model Struktural (*Inner Model*)



Source: Data processed by researchers (2025)

Figure 3. Inner Model

R-Square

The R-Square test is carried out to see how much value is obtained by the dependent variable which will then be explained by the independent variable. Here are the results of the R-Square test:

Tabel 3. R-Square

	R-square	R-square adjusted
<i>Academic fraud</i>	0.752	0.741

Source: Data processed by researchers (2025)

The results of the R-Square (R²) analysis show that Academic fraud has a value of 0.770 which means it is strong. In the R square value test, it was able to explain the phenomenon of Academic fraud which was influenced by independent variables, namely accounting literacy, GPA score, and spiritual quotient with a variance of 75%. While 35% can be explained by other variables from this study.

Hypothesis

In PLS, hypothesis testing can be statistically linked to conducting a simulated hypothesis. For this reason, researchers can use the bootstrapping method on samples. The following is the analysis of the tests that can be seen in table 4:

Table 4. Hypothesis Testing:

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Accounting Literacy -> Academic Fraud	0.080	0.079	0.108	0.738	0.460
Nilai IPK -> Academic Fraud	0.540	0.527	0.106	5.101	0.000
Spiritual Quotient -> Academic Fraud	-0.048	-0.036	0.060	0.793	0.428

Source: Data processed by researchers (2025)

Discussion

The Effect of Accounting Literacy on Academic Fraud

The results of the hypothesis test can be seen that accounting literacy has a positive but not significant effect on academic fraud. In these results, it can be seen that the original sample value of accounting literacy is 0.080, the Statistical T value of accounting literacy towards academic fraud is 0.738 smaller than 1.96 ($0.738 < 1.96$), and the p-value of 0.460 is greater than 0.05 ($0.460 > 0.05$). Thus, the first hypothesis in this study is rejected, stating that accounting literacy does not have a significant effect on academic fraud.

Accounting literacy is basically the ability of individuals to understand and apply accounting concepts appropriately, both in academic and practical contexts. However, a high level of accounting literacy does not always guarantee that students will avoid academic fraud. This is because a good understanding of accounting is not necessarily followed by moral integrity and awareness of academic ethics. Students may understand the process of recording, reporting, and analyzing financial information, but when faced with academic pressure or achievement demands, this literacy can actually be used to commit fraud more systematically. Thus, accounting literacy does not always have a significant effect on suppressing academic fraud behavior, and can even provide opportunities for students to perform academic manipulation in a more sophisticated manner.

In addition, the influence of accounting literacy on academic fraud can also be negative if the competencies possessed are not accompanied by the instillation of ethical values and responsibility. Students who only focus on technical accounting skills without having a moral conscience, tend to ignore the principles of honesty and fairness. This condition causes accounting literacy not to be a protective (preventive) factor, but only a cognitive skill that can be abused. Therefore, the role of accounting literacy is not strong enough in inhibiting the practice of academic fraud if it is not supported by personality factors, internal control, and moral motivation in students, including accounting students at Bina Darma University.

Some research findings support that accounting literacy does not have a significant influence on academic cheating. Research conducted by Hal *et al.*, (2024) shows that the level of accounting literacy of students has no effect on the tendency to commit academic fraud because fraudulent behavior is more influenced by pressure, rationalization, and opportunity factors. Similar research by Syafriyanti, Sudaryanti & Sari (2021) also found that accounting literacy is not

able to be a factor that inhibits fraud, especially in accounting students, because even though they have a good technical understanding, they can still commit fraud due to lack of self-control and weak ethical awareness. These findings are relevant to the condition of Bina Darma University accounting students, where technical skills alone are not enough to suppress unethical behavior in the academic context.

The Effect of GPA Scores on Academic Fraud

The results of the hypothesis test can be seen that GPA scores can have a significant positive effect on academic fraud. In these results, it can be seen that the original sample value of the GPA is 0.540, the Statistical T value of the GPA value against academic fraud is 5.101 greater than 1.96 ($5.101 > 1.96$) and the p-value of 0.000 is smaller than 0.05 ($0.000 < 0.05$). Thus, the second hypothesis in this study is accepted which states that GPA scores have a significant effect on academic fraud.

The Cumulative Achievement Index (GPA) is often the main benchmark of student academic success, thus giving rise to high motivation to maintain or improve these achievements. For Bina Darma University accounting students, the demand to have a high GPA does not only come from themselves, but also from the academic environment, family, and future career requirements. This condition can cause psychological pressure, especially when students feel that the effort made is not proportional to the results obtained. In certain situations, this pressure can encourage students to look for shortcuts, including committing academic fraud as a strategy to maintain their reputation and academic achievement.

Students with high GPAs often feel they have greater social and academic responsibilities, such as maintaining status as an outstanding student, getting scholarships, or meeting the expectations of parents and institutions. When faced with academic obstacles, the fear of declining achievement can trigger cheating, such as cheating, plagiarism, or manipulation of assignment and report data. Thus, GPA scores not only reflect success, but can also be a significant factor that affects the tendency to commit academic fraud. The higher the demand to maintain achievements, the greater the chance of academic cheating as a form of coping mechanism against academic pressure.

The findings of several studies support the significant influence between GPA and academic fraud. Research by Sumianti et al, (2024) states that students with high GPAs have a greater tendency to commit academic cheating when they feel their achievements are threatened. This is also strengthened by research by Fitriani (2023) which shows that psychological pressure to maintain GPA actually increases the chances of academic fraud, especially in accounting students who understand academic manipulation techniques. Another study by Fatriani (2021) emphasized that GPA has a significant effect on the level of academic fraud, because outstanding students feel that they have positions that must be maintained so they tend to look for shortcuts when facing academic difficulties.

The Influence of Spiritual Quotient on Academic Fraud

The results of the hypothesis test can be seen that spiritual quotient has a negative and insignificant effect on academic fraud. In these results, it can be seen that the original sample value of the spiritual quotient is -0.048, the Statistical T value of the spiritual quotient against academic fraud is 0.428 smaller than 1.96 ($0.428 < 1.96$), and the p-value of 0.793 is greater than 0.05 ($0.460 > 0.05$). Thus, the fourth hypothesis in

this study is rejected, which states that spirituality has no significant effect on academic fraud.

Spiritual quotient (SQ) is intelligently related to the individual's ability to understand transcendental values, the meaning of life, and the relationship with the Creator. However, although SQ is often considered a moral factor that can suppress deviant behavior, the reality is that the spiritual quotient is not always able to prevent the emergence of academic fraud. This is because spiritual quotient focuses more on inner awareness and understanding of meaning, rather than on real-life behavior control in stressful academic situations. Students who have a good spiritual quotient do not necessarily apply these spiritual values in their daily academic actions, especially when faced with situations that demand high academic results.

In addition, spiritual quotient does not significantly affect academic fraud because spiritual intelligence tends to be personal and abstract, making it difficult to be directly integrated in ethical decision-making in the academic environment. Bina Darma University accounting students may have a good spiritual understanding, but when faced with academic pressure, workload, or achievement demands, these spiritual values can be overlooked. In other words, SQ is not a dominant factor in shaping honest behavior, because its influence on academic actions is weaker than factors such as personal integrity, self-control, and social environment.

Several studies have proven that spiritual quotient does not have a significant or even negative effect on academic fraud. Research by Irawansyah (2018) states that SQ does not have a significant influence on students' tendency to commit academic cheating, because SQ is not always translated into ethical behavior in the context of education. Another study by Faluziah (2024) also found that students with high SQ levels can still commit plagiarism and cheating when under academic pressure. The results of research by Hulsanah (2018) confirm that SQ is not the main factor preventing fraud, because students are more influenced by opportunity and rationalization factors than spiritual values.

CONCLUSIONS

Based on the empirical findings, this study concludes that accounting literacy, academic achievement, and spiritual quotient have different levels of influence on academic fraud among accounting students at Bina Darma University. Accounting literacy shows a positive but insignificant relationship with academic fraud, indicating that technical knowledge and competence in accounting do not necessarily prevent students from engaging in dishonest academic behavior. This finding suggests that cognitive competence alone is insufficient to strengthen academic integrity because fraudulent behavior may be more strongly influenced by moral considerations, self-control, opportunity, and situational pressures.

Academic achievement, as reflected in students' GPA scores, emerges as the most influential factor in explaining academic fraud. The positive and significant relationship indicates that greater pressure to maintain or improve academic performance may encourage students to engage in dishonest practices. This finding supports the pressure element of the Fraud Triangle framework, which explains that individuals may commit fraud when they face strong demands or expectations. Therefore, students with high academic achievement are not necessarily protected from academic dishonesty, particularly when they experience pressure to preserve their academic status, meet institutional expectations, or remain competitive.

Spiritual quotient shows a negative but insignificant relationship with academic fraud. This finding indicates that spiritual intelligence is generally associated with a lower tendency to engage in dishonest behavior, although its influence is not strong enough to independently prevent academic fraud. Spiritual values may only become effective when they are consistently internalized and reinforced through ethical education, academic regulations, role models, and an institutional culture that promotes honesty and responsibility. Thus, spiritual awareness without sustained behavioral reinforcement may not be sufficient to discourage academic misconduct.

Overall, the findings demonstrate that academic fraud is a multidimensional behavior that cannot be explained solely by students' technical knowledge, academic performance, or spiritual intelligence. The study highlights academic performance pressure as the most important factor influencing dishonest behavior, while also showing that individual values and competencies require institutional support to become effective mechanisms of prevention. Accordingly, universities should develop integrated academic integrity programs that combine ethics-based accounting education, fair and competency-oriented assessment systems, efforts to reduce excessive academic pressure, and structured character and spiritual development activities.

Future studies should include additional factors such as self-control, peer influence, academic pressure, perceived opportunity, learning environment, and institutional culture to provide a more comprehensive explanation of academic fraud. Further research should also involve respondents from several universities across South Sumatra or other regions to improve the generalizability of the findings. Nevertheless, the interpretation of this study should consider its limited sample and single-institution setting, which restrict the extent to which the results can be applied to broader higher education contexts.

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