Let's Get Ethical: An Exploration of Undergraduate Decision Making Regarding the Use of Generative Artificial Intelligence

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Abstract

The rapid rise of generative artificial intelligence (GenAI) has prompted students at Indiana University Bloomington (IUB) to confront questions about its ethical use in coursework, especially in the absence of consistent university policies and guidelines. This study explores undergraduate students' perceptions and beliefs regarding the ethical use of GenAI in academic work. Specifically, it addresses two research questions: (1) How do IUB undergraduate students define the ethical use of GenAI in their academic work? and (2) What factors influence students' decisions to use GenAI? Understanding these questions is critical as GenAI becomes increasingly prevalent in higher education. Faculty and staff must grasp the motivations behind students' use of GenAI to establish shared expectations for ethical AI use and the situations it is appropriate. Grounded in Rest's Four Component Model of Moral Decision Making, this study employed an open-ended qualitative survey distributed across the Bloomington campus to collect student perspectives. Thematic analysis of the narrative survey responses will reveal key themes regarding when students consider GenAI use appropriate and the factors influencing their decisions. Findings aim to inform institutional policies and foster alignment between educators and students on ethical GenAI use for students' coursework.

Keywords

Generative artificial intelligence, academic integrity, decision making, policy and guidelines

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As artificial intelligence (AI) rapidly evolves, generative AI (GenAI) chatbots (e.g., ChatGPT[1], Copilot[2], Gemini[3]) are transforming the landscape of higher education, offering both opportunities and challenges for students and educators alike. GenAI chatbots are a category of AI models that create new content, ideas, or solutions based on large quantities of data, which enable students to generate essays, solve complex problems, and complete assignments with minimal effort. As a result of the increasing prominence of GenAI, particularly since the release of OpenAI's ChatGPT in November 2022, higher education institutions must overcome the academic integrity issues presented by the rise of GenAI chatbots and other forms of artificial intelligence used by students. Academic integrity involves the commitment to honesty and ethical behavior in scholarly work, which includes the production of original work, proper acknowledgment of the contributions of others, and avoidance of any form of academic dishonesty, such as plagiarism or cheating (Dawson, 2023; Peters, 2018).

At Indiana University Bloomington (IUB) several efforts were made to address academic integrity concerns which parallelled a rising number of AI-related academic misconduct cases across higher education (Song, 2024; Watson & Rainie, 2025). However, no specific policies exist around students' use of GenAI, other than policies related to data security and privacy (Indiana University, n.d.). Although the IUB Generative Artificial Intelligence Task Force Report recommended that IUB establish GenAI ethical use guidelines (AI Task Force, 2024), guidelines have yet to be created nor instituted since the report's release in March 2024. There is no official, clear institutional determination of ethical use of AI for students in the form of specific policy; rather, each instructor is able to dictate use of GenAI in their respective class (Indiana University, n.d.). The IUB Faculty Academy on Excellence in Teaching Leadership (FACET) Institute team determined that instructors are able to dictate students' use of GenAI ranging between no penalty to prohibited entirely (Indiana University, n.d.). Therefore, due to the lack of consistent institutional policies surrounding the appropriate use of generative AI at IU Bloomington, individual students are left having to make ethical decisions and considerations for themselves. This results in differences in how students are using GenAI broadly and within a single class environment. Students are progressing through their educational journey without guidance to inform their use of a significant technological tool that parallels a potential to become academic misconduct.

The purpose of this study is to investigate the use of GenAI among undergraduate students at IUB by addressing two key research questions:

1. How do undergraduate students at IUB define the ethical use of GenAI in their academic work?
2. What factors influence students' use of GenAI?

This study is theoretically guided by Rest's (1986) Four-Component Model of Moral Development. Rest's model aims to characterize the psychological processes that inform people's moral decision making. The findings of this study are intended to inform the development of a standardized institutional policy on GenAI use at IUB. Establishing such a policy requires a deeper understanding of how students perceive and engage with GenAI, as their attitudes and behaviors will shape the institutional culture around AI integration in coursework.

Literature Review

Generative Artificial Intelligence

Origins of Artificial Intelligence

The term "artificial intelligence" was first coined in 1956 to describe the creation and study of machines "capable of performing tasks that typically require human cognition and intelligence" (Bowen

[1] OpenAI's GenAI chatbot released in November 2022.
[2] Microsoft's GenAI chatbot released in November 2023.
[3] Google GenAI chatbot, formerly known as Bard, released in March 2023.

& Watson, 2024, p. 12). Since the start of this technology, higher education has had a hand in the development and use of AI tools. For example, in the 1954 Georgetown experiment, partners from the Institute of Languages and Linguistics at Georgetown University and IBM programmed a computer to translate several Russian sentences into English, which became the first precursor to translating systems like Google translate (Hutchins, 2004). Another breakthrough in AI technologies was at Stanford in 1965 with the introduction of PLATO, one of the first computer-based learning systems that was developed to help students understand basic math and science concepts (Ray, 2023). These events attracted much publicity and amazement, appearing in American newspapers and magazines for months after, and set high expectations for what computers would be able to do in the future.

With major advancements in AI, GenAI tools such as ChatGPT are now used across the modern world and increasingly in educational settings to provide personalized instruction to students and adapt to each student's individual learning needs. ChatGPT is a Large Language Model (LLM) that was trained on a large amount of textual data and uses neural natural language processing to generate human-like text, summarize texts, and answer questions (Choi & Jo, 2024). The first version of ChatGPT was trained on over eight million unique documents from different web pages, books, and online forums (Choi & Jo, 2024). ChatGPT also uses machine learning, statistical algorithms that can make generalized predictions from the data and enable computers to "learn to play a better game of checkers than can be played by the person who wrote the program" (Bowen & Watson, 2024, p. 13). Machine learning allows computers to "learn" by analyzing the data for patterns and coming up with more solutions than what they were initially programmed with. This is how GenAI such as ChatGPT can have life-like conversations with the user and adapt to the user's individual learning needs.

Generative Artificial Intelligence in Education

Shaw et al. (2023) reached over 1,600 postsecondary students in a pulse survey on how students use AI in the classroom, finding that approximately half of students use GenAI writing tools like ChatGPT and believe that these tools will improve their learning. Similar results were found in studies focused on students' AI use at the University of Michigan where 58% of faculty and 56% of students had used a GenAI tool (Duraisamy et al., 2023) and at the University of Baltimore where 67% of faculty and staff and 54% of students had used ChatGPT (Stansbury et al., 2023). Of faculty who do use GenAI tools, Shaw et. al (2023) found that approximately 75% believe that college graduates will "need to know how to effectively use GenAI tools to succeed in a professional setting" (p. 5). Some faculty members design assignments to show students how to improve their work with AI, such as by having students ask a GenAI tool like ChatGPT to explain a class concept and then evaluate it by citing course readings and lecture notes (NC State, 2024). Other faculty members who do not want students to use AI for their work design assignments that ask students to make connections between class concepts and their personal experiences or current local events (NC State, 2024).

Despite the widespread use of AI, there aren't many guidelines or policies on how to use AI technologies appropriately. The U.S. Department of Education released the report, "Artificial Intelligence (AI) and the Future of Teaching and Learning: Insights and Recommendations," suggesting that schools develop AI policies that specifically explain how students can and cannot use AI technologies in their education (Cardona et al., 2023). Approximately 75% of students who already use GenAI indicate that they will continue to use it even if their professors or institutions ban the technology (Shaw et al., 2023). Therefore, instead of just focusing on punishing students for plagiarism, schools should outline AI policies and teach AI literacy so that students know how to safely and ethically use AI as a tool within policy guidelines (Prothero, 2024).

Academic Integrity

The evolution of academic integrity in the US over time has shifted from a focus on punitive and preventive measures regarding cheating towards a nuanced, holistic approach to examining academic integrity (Fishman, 2016). Academic integrity encapsulates more than merely preventing plagiarism or cheating, it is about fostering an environment where ethical behavior is the norm, for both students and educators (Peters, 2018). Peters (2018) emphasized the importance of a holistic approach to academic integrity, which incorporates an understanding of clear policies, education on academic ethics, and an institutional culture that promotes academic honesty and responsibility. Fostering a culture of academic integrity is best achieved in learning environments that emphasize the value of ethical development, and as a result, reduce student misconduct (Fishman, 2016). Developing effective strategies that promote academic integrity is necessary to create educational environments that prioritize both the ethical development of students and their academic success, especially as new technologies emerge and demand the reassessment of institutional and student ethics (Fishman, 2016).

The need for higher education institutions to reassess and strengthen their institutional frameworks of academic integrity as the presence of AI grows stronger within higher education has grown in urgency over the last few years (Dawson, 2023). Numerous challenges have arisen regarding academic misconduct associated with the use of AI, yet scholars like Dawson (2023) and Bearman et al. (2022) advocate for an approach where AI is recognized as a tool that can enhance learning when used responsibly, rather than being dismissed due to fears it may threaten academic integrity. Dawson (2023) called on institutions to update their academic policies to reflect the changing educational landscape and ensure that these emerging technologies are incorporated while still upholding the values associated with academic integrity. By fostering a culture of ethical AI use, institutions can navigate the growing challenges of emerging AI technologies in the educational landscape while simultaneously upholding values of academic integrity among higher education institutions (Dawson, 2023). This evolving landscape also demands for a deeper understanding of how students make ethical decisions, which is where models of student ethical development, such as those by Kohlberg (1976) and Rest (1986), become essential in fostering environments that support the academic growth and moral development of students.

Models of Student Ethical Development

One of the earliest models of decision making and moral reasoning was created by Kohlberg (Patton et al., 2016). Building upon existing research by Piaget, Kohlberg (1976) created a stage model to explain how adolescent boys (and later college students) make decisions and judgements based upon their relationship with society and society's rules. This model came into development after Kohlberg completed a series of studies that validated his original theory (Patton et al., 2016). Kohlberg's model was foundational in establishing research into moral and ethical decision making, but the inability to test parts of his theories was subject to significant criticism (Patton et al., 2016).

Building off the work of Kohlberg, Rest (1986) developed a Four-Component Model of Moral Development to explain the psychological processes used in moral decision making. The first component is Moral Sensitivity, or the ability to recognize existing ethical and moral issues in a situation. The second component is Moral Judgement, which is the capacity to make judgments about the "rightness" or "wrongness" of actions in a given situation. The third component is Moral Motivation, meaning that an individual must prioritize moral values over their personal values to do the morally correct thing. The final component is Moral Character, which means that an individual must be able to follow through on their intention to behave in a moral manner. Rest's Four-Component Model is not meant to explain behavior as a linear unified process, but instead to explain the four separate processes that an individual must go through in order to make ethical and moral decisions. In addition to the Four-Component

Model, Rest also developed the Defining Issues Test (DIT) to have an objective measure of moral development, specifically Component Two, Moral Judgement (Rest, 1986).

Rest's Four-Component Model and the DIT inspired a significant amount of scholarship into student moral and ethical development. In their review of over 172 studies using the DIT, King and Mayhew (2002) found that "development of moral reasoning does tend to improve during the college years" (p. 266). Additionally, ethical decision making by college students has been shown to reflect the institutional values of their university (Latta & Dugan, 2019). Ethical instruction and the integration of ethical decision-making frameworks into curriculum has been shown to improve the ethical decision-making capabilities in college students in different fields, such as engineering and accounting (Finelli et al., 2012; Martinov-Bennie & Mladenovic, 2013). However, Healy's (2014) study comparing student ethical development in United Kingdom college students across academic disciplines found no significant differences in student ethical development despite the different teaching and learning practices of different fields of study. This suggests that ethical development is a function of the overall undergraduate learning environment, and not merely limited to the teachings of a specific discipline (Healy, 2014).

Methods

The goal of this study was to gain an accurate understanding of what students view as ethical usage of GenAI and what influences their decision making to use GenAI. The study was theoretically guided by Rest's (1986) Four-Component Model of Moral Development and used a general qualitative design. This approach allowed students to share their experiences using GenAI and describe how they viewed ethical decision making related to using GenAI for coursework. The researchers wanted students to feel empowered to provide their perspectives honestly and anonymously without worrying about judgment or potential misconduct. While interviews, focus groups, or papers are often first thought of in qualitative design, open-ended survey questions that ask respondents to describe (rather than simply name) a situation are also considered (Henning & Roberts, 2024). As such, this study utilized a qualitative questionnaire as the research instrument (Schuh et al., 2016). This approach allowed students to anonymously share their experiences with GenAI and provide them with the time and space to share their stories and opinions, uninterrupted or deterred by an interviewer or focus group setting.

As researchers, we acknowledge our positionality in regard to this study and our approach. We are all employed by Indiana University as Student Academic Appointees. Of the research team, two work in residence life, one works in scholarships, one works in student conduct, and one works in career services. As such, we are all in positions of power and worked to make it clear to potential study participants that their responses were anonymous and would not be used against them. Additionally, the researcher employed by student conduct has had direct experience adjudicating academic misconduct cases involving plagiarism. This researcher clarified with their employer that they were under no legal obligation to report instances of academic misconduct (should any instances be disclosed during the study).

The members of the research team have a variety of personal histories of usage and beliefs around the ethics of using GenAI in academia. All five members of the research team have utilized GenAI for personal uses, four have used it in some capacity for coursework (including organizing ideas and receiving feedback), but zero have used it for the entirety of an assignment. Three researchers have used GenAI frequently in professional settings, with two of them reporting having been encouraged by supervisory student affairs professionals to use it at work in their graduate assistantships. It should also be noted that the research team debated the ethical use of GenAI throughout the research process. Our different levels of comfortability and use of GenAI underscore the importance of this research and helped us avoid prejudice about how students define ethical AI use.

Participants

Participants recruited for this study included undergraduate students currently enrolled at Indiana University Bloomington (IUB), a large public research university in the Midwest with approximately 50,000 students. As there is no campus-wide policy regarding the use of GenAI, the approach to include undergraduate students across the twelve schools should help provide the best picture of GenAI usage across campus and help to inform future policy. Convenience sampling is especially appropriate for this inquiry because in order for us to collect the qualitative data, participants must feel compelled to share honestly and expand upon their answers (Creswell & Guetterman, 2019). We distributed the survey instrument with known eligible populations, hung posters in approved campus spaces, and engaged in tabling recruitment in high-traffic areas, such as the Student Union, academic building lobbies, and outdoor gathering spaces. The research team also used publicly available class search to identify undergraduate courses whose students may be interested in artificial intelligence or ethical decision making, such as “Introduction to Artificial Intelligence,” “Legal and Ethical Issues in Education,” and “Artificial Intelligence and the Race to Rule the World.” Individualized emails were sent to professors of these classes, encouraging them to share the survey with their students. Additionally, the researchers distributed the survey instrument to the undergraduate student populations they work with and encouraged their participation and individual distribution of the survey instrument to their peers. For instance, the two researchers that work in residence life encouraged their undergraduate resident assistant staff to complete the survey and distribute the survey to their residents as well. The researchers who work in residence life also shared the survey within the department and encouraged full-time and graduate staff to distribute the survey to their respective staff and residents. Researchers emphasized that this survey would contribute to better information around and policies regarding use of AI on campus, but no incentives (e.g., prize, raffle, etc.) were offered.

Access to the digital survey instrument was provided via URL and QR code to a Qualtrics form. Students completed the form via phone, computer, or another Internet-enabled device. Prior to starting the survey, the students were provided with information detailing the purpose of the study and affirming that it is anonymous and voluntary. Students were informed that participating in the survey was completely voluntary and would not affect their positions if they chose not to participate. There were practically no risks associated with participation, except that students may have felt some discomfort or uncertainty when reflecting on their own ethical behaviors.

Participant Demographics

The survey resulted in 122 individual responses. Of those responses, five were removed from the data analysis process for not being undergraduate students at Indiana University Bloomington, as this was not the population being examined in this assessment. This resulted in 117 student responses being analyzed. Student responses that only partially answered some questions or left some questions blank were included in the final survey results. There were 37 survey responses that left at least one open-ended or demographic question blank, which may have impacted final data results. Because the goal of the survey was to allow students to engage and share at their own personal comfort level, these responses were still included in the overall data analysis.

Out of the 86 responses that provided demographic results, there were at least two survey responses from each of IU’s twelve academic colleges. The largest academic population that was represented was the College of Arts and Sciences, with 36% of respondents from that academic unit. Regarding academic year classification, the survey responses were roughly representative of the current undergraduate population at IU. No academic year classification had more than a 4% difference between the actual enrollment breakdown at IU and the responses on the survey (see Table 1). The survey was overly representative of women, with 71% of the responses with demographic data being submitted by women, compared to 50% of the undergraduate population at IU (Indiana University, 2024). 64% of the responses were submitted by individuals who identified exclusively as white, which is roughly proportional to the current undergraduate IU which is 66% white. Additional racial groups represented among respondents included Black or African American (n=9), Asian (n=13), and Hispanic, Latino/a, Latine, or Latinx (n=8). None of the survey respondents identified as an international student.

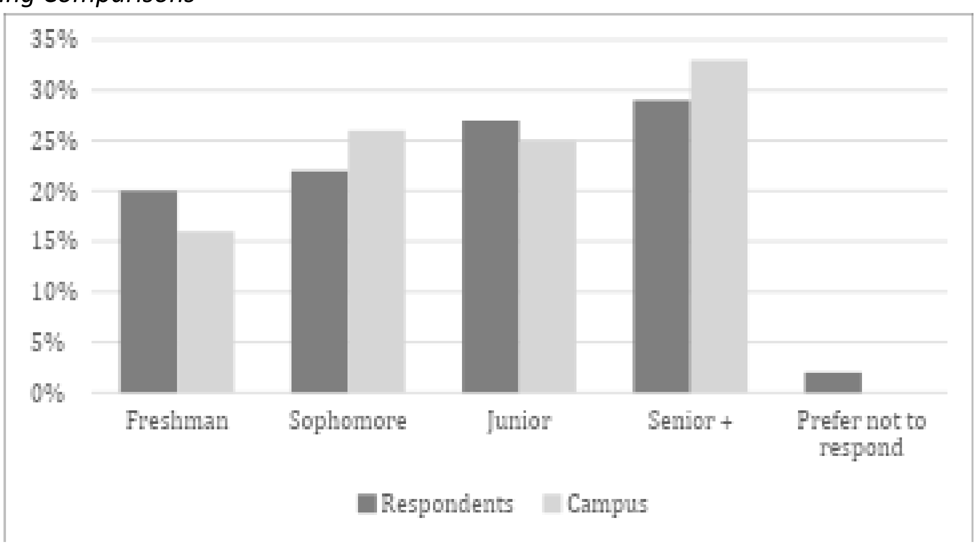
Table 1

Participant Academic College Percentages

Academic College	Percentage (Respondents)
College of Arts and Sciences	36%
Kelley School of Business	16%
O'Neill School of Public and Environmental Affairs	12%
School of Education	7%
Luddy School of Informatics and Engineering	6%
Eskenazi School of Art, Architecture, and Design	3%
Hamilton Lugar School of Global and International Studies	3%
School of Nursing	3%
School of Public Health	3%
Jacobs School of Music	2%
School of Social Work	2%
Prefer not to respond	2%

Figure 1.

Class Standing Comparisons



Detailed Description of Instrument

In the first section of the instrument, students confirmed that they were currently an undergraduate student at IUB. As this is the main selection criteria, if the participant answered "no," they were exited from the survey and thanked for their time. The second section gathered additional relevant selection criteria including questions about the extent of and type of GenAI usage (see Appendix A). This allowed the survey instrument to prompt appropriate follow-up questions depending on the usage of AI and also provided valuable data on the percentages of sampled students using AI.

The third section (the primary focus of our qualitative inquiry) asked open-ended questions using Component One (Moral Sensitivity) and Component Two (Moral Judgement) of Rest's (1986) Four-Component Model of Moral Development as a theoretical framework. First, to understand undergraduate student's Moral Sensitivity, all students (regardless of their past usage of AI) were asked open-ended questions about when it is and is not appropriate to use GenAI for their coursework. Second, to understand the student's Moral Judgement, all participants were asked to explain how they made the distinction between appropriate and inappropriate GenAI usage. Lastly, participants were asked to describe what influenced their decision-making process. Rest (1986) noted that people develop senses of "fairness" through their social experience, so understanding the social experience of participants is critical to understanding why students believe certain decisions are ethically and morally appropriate.

The final section gathered demographic information including race, gender, and residency status in order to compare with campus-wide data and identify correlations and/or weaknesses with sampling. The demographic questions allowed us to judge if our sample accurately reflected the characteristics of the Indiana University Bloomington (IUB) undergraduate population. These questions were used to confirm representativeness based on the IUB Institutional Research Data Guides, which provide comprehensive data on the student body. The demographic questions used in this study were limited to asking respondents their year in schooling, main academic college, race, and gender identity. The phrasing and possible options listed were copied from the National Survey of Student Engagement (NSSE, 2013) and used with permission. These questions have already been tested for validity by NSSE, duplicating trustworthiness within this research project. Respondents were asked demographic questions at the end of the survey so that they were more likely to complete the topical questions.

Data Analysis

Thematic analysis was used to systematically code student responses and identify commonalities (Creswell, 2019). In following our design approach, we did not pre-identify any categories but rather allowed the respondents' data to inform the coding. This process was done using Microsoft Excel spreadsheets to allow for accessible analysis of which themes were more prevalent among student responses.

Once the data was collected, for efficiency and consistency, a pair of two researchers reviewed two of the open-ended question responses in order to identify initial major themes. This allowed the research team to provide initial code categories for each question. Simultaneously, the two other open-ended questions were reviewed in the same way by another team of two researchers. The same teams of researchers then assigned the code categories to each response. After all responses were given a code, the four researchers together reviewed the code book and the set of codes that were assigned for each question. This was done to ensure accuracy and build consensus among all four researchers.

Ultimately, it was a three-step process: 1) initial creation of code categories by two researchers, 2) those same two researchers assigned an initial set of codes for responses, and 3) four researchers together reviewed all codes for all four open-ended questions for verification. The researchers were each aware of their positionality regarding AI use and kept this in mind throughout the data analysis. When coders disagreed on the best language to use or code to assign, the team discussed together to arrive at a consensus. A fifth researcher also reviewed the final codes to confirm readability of the categories and assignments. In addition to inter-rater reliability within the data analysis approach, researchers consulted with two expert reviewers to ensure validity of the survey instrument.

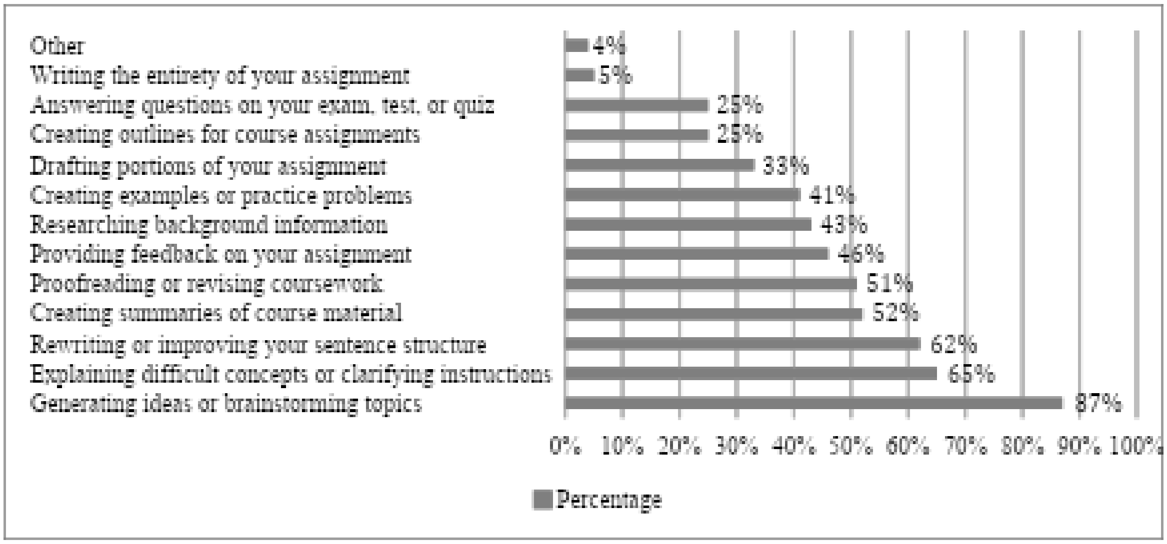
Results

Artificial Intelligence Usage Results

When asked if they had ever used generative artificial intelligence tools, 73% of survey respondents indicated "yes," while 27% responded "no." Among respondents who used GenAI, the most common usage reported was for "Generating ideas or brainstorming topics" by 87% of respondents. Additional results can be found in Figure 2 below. Notably, 25% of respondents who said they used GenAI indicated they had used AI to answer questions on an assessment such as an exam, test, or quiz.

Figure 2.

GenAI Usage Statistics



Open-Ended Survey Results

Each open-ended survey question was coded by the research team for prominent themes. After developing the codebook for each question, the research team counted the number of responses that fell under each code. A single question response could have multiple codes assigned to it.

Question 1 & 2 Codes

Questions 1 and 2 asked students about their beliefs regarding the appropriate and inappropriate usage of GenAI tools to understand student's Moral Sensitivity regarding GenAI usage. The most prevalent codes identified for Question 1 were **Understanding** (using GenAI tools to explain, summarize, or provide background information on course topics), **Idea Generation** (using GenAI tools to give prompts or starting places on writing or homework), and **Revision** (using GenAI to revise grammar or provide feedback on assignments). Students generally believed that AI usage was appropriate and ethical in situations where GenAI tools were used in an assistive manner. Regarding the theme of Understanding, one student shared, "I think it would be appropriate to use generative AI tools in order to clarify course work that is difficult to understand." When discussing Idea Generation, another student shared, that AI could be used "…to assist one in brainstorming ideas when needing inspiration." Finally, a student discussed how AI could be used in the Revision process "to look over an assignment and provide feedback."

There were a few additional themes that showed up less frequently in the data that students said made AI usage appropriate. One was using AI for **Practice/Studying** (using GenAI tools to make study guides or use to generate practice questions), with a student commenting, "I often use AI when studying for an exam. I will fill out a practice exam and then check my answers once finished to see which concepts I am struggling with." **Personal Circumstances** (using GenAI tools when overwhelmed, on time constraints, or have extenuating life circumstances) were also cited as an appropriate usage of GenAI. One response illustrated this theme by stating it was appropriate to use AI "when you're too sick to work or something bad happened to you." Finally, **Instructor** guidance (only using GenAI tools when given express permission by an instructor). Frequency of these codes appearing in the survey responses can be seen in Table 2.

Question 2 asked the inverse question to understand when students believed usage of GenAI tools was unethical. By far the most prominent answer was coded as **Outsourcing**, which appeared in 64 responses (see Table 2). The research team defined the term Outsourcing to reference instances where an entire assignment was completed entirely through the use of GenAI tools. Multiple students identified using AI to generate an entire assignment as plagiarism. One response shared, "Anything that does the work for you and does not allow you to complete the assignment using your individual skills" was unethical. A few other codes were identified in the data. The next most prominent code involved using GenAI on **Assessments** such as tests or quizzes. Other uses of AI that students found unethical or inappropriate include using AI to commit **Academic Integrity Violations** (such as intentionally committing plagiarism or passing off work as one's own) or when using GenAI would compromise one's own ability to **Acquire Knowledge** (with one student remarking that failure to use your own "critical abilities" was an inappropriate use of AI).

Table 2

Moral Sensitivity Code Frequency

Appropriate Uses	Inappropriate Uses
Understanding (n=39)	Outsourcing (n=64)
Idea Generation (n=30)	Assessments (n=23)
Revision (n=27)	Academic Integrity Violations (n=14)
Practice/Studying (n=15)	Knowledge acquisition (n=10)
Personal Circumstance (n=12)	
Instruction/Instructors (n=7)	

Question 3 Codes

Question 3 asked about Moral Judgements and a student's decision-making process for deciding to use GenAI tools. Two themes occurred most prominently in response to this question–**Authority** and **Knowledge Acquisition** (Table 3). First, many students consider either class-specific guidance (either their instructors or syllabus) or more broad guidance, policies, and potential consequences, when deciding to use GenAI tools. One student shared how they "typically reference the syllabus to see if AI is allowed." Second, students also noted that they ask themselves if using AI tools will hinder their own learning or development before making the decision to use GenAI tools. One respondent noted how their decision to use AI was based on "whether it will actually benefit me in the long run or if it will just answer for me and not enhance my learning."

Other themes that occurred less frequently in the data included **Humanization** (considering whether or not specific assignments required a "human touch"), **Assignment Components** (the decision to use AI is based on how difficult, time consuming, or significant the assignment is in a given course), or **Personal Beliefs** (individual moral, ethical, or value-based considerations a student would make before using GenAI). When commenting on the decision to use AI, one student shared that "how much original thought is put into the final product" was a consideration they made, illustrating the theme of Humanization. Conversely, another student commented on how the "the significance of the assignment" to a course was the major factor they considered when using AI. Lastly, when student summed up their decision by referencing their Personal Beliefs, saying they wouldn't use AI "if it feels like cheating." The occurrence of these codes can be seen in Table 3.

Table 3
Moral Judgement Code Frequency

Code	Quantity
Authority	35
• Guidance, policies, & consequences (n=20)	
• Faculty & syllabus (n=15)	
Knowledge acquisition	30
Humanization	13
Assignment components	7
Personal beliefs	7

Question 4 Codes

The final open-ended question asked students to name the influences they can identify for their decision to use or not use GenAI. Similar codes emerged in this answer as in Question 3. The most prominent answer was again **Authority**, with students noting how faculty, policies, fear of plagiarism, and potential consequences all influenced their GenAI usage (see Table 4). One respondent shared how "If my professors are adamant about us not using AI, then I probably won't." Another prominent theme included components of the individual **Assignment**. Students mostly noted the difficulty of a given assignment may influence their decision to use AI, but students also discussed how the time burden or relevance of the assignment to their future work could impact their decision making. For example, one student shared how they would use AI if an assignment was "particularly hard or confusing."

Additionally, **Personal Beliefs** about AI usage were identified nearly as frequently as assignment components. Many students noted that they wanted their AI usage to align with their morals, but only three responses specifically mentioned concerns about the environment as a belief impacting AI usage. One student response shared the following: "I took a class about ai [*sic*] and we studied its pros and cons, and I still feel pretty anti-ai after that class. It just seems to be the easy way out, and it's also not very environmentally friendly."

A less prominent theme identified as an influence was again **Knowledge Acquisition**, or the student's own ability to learn while still using AI. One student shared how they felt, saying that "I'm going to college for a reason, I need to understand what I'm learning. I can't do that if I don't do my own work." Finally, only six students identified their **Peers** or their peers' usage of AI as a major influence on their own usage of GenAI tools. The frequency of these codes can be seen in Table 4.

Table 4
Influences Code Frequency

Code	Quantity
Authority	37
• Faculty & syllabus (n=21)	
• Fear of negative consequences (n=7)	
• Guidance & policies (n=6)	
• Plagiarism (n=3)	
Assignment	31
• Difficulty (n=20)	

● Time burden (n=6)	
● Applicability/relevance to future work (n=5)	
Personal beliefs	27
● Self (n=24)	
● Environmental concerns (n=3)	
Knowledge acquisition	10
Peers	6

Discussion

Our results indicated that approximately 73% of undergraduate students use GenAI, a significantly larger percentage than seen in the current GenAI literature indicating approximately 55% of undergraduate students use GenAI (Duraisamy et al., 2023; Stansbury et al., 2023). This could be because of several factors, the first being that since we sent the survey mostly to students that we personally know and work with and identify as students ourselves, students may have felt that they could be more honest about their GenAI usage than they would be with professional staff whom they might fear could get them in trouble. Another factor could be voluntary response bias in whether students chose to participate in the survey or not; students who were personally interested in GenAI were more likely to take time to fill out the survey than students who were not.

To answer our first research question about how undergraduate students at IUB define ethical use of GenAI in their academic work, the results demonstrated that students generally believed AI usage was appropriate in situations where GenAI was used as a tool to aid them in understanding course content, generating ideas to help them get started, and editing their work. GenAI was viewed as a resource, not unlike a tutor or Teaching Assistant (TA), to help students submit their best work and succeed in their academics. Students also recognized that using GenAI to completely do the work for them is inappropriate because then they are not learning. Students seemed to realize that a college education is valuable and since they are paying tuition to take classes, they should put in the effort to increase their knowledge and skills. Students indicated they used GenAI as a helpful tool instead of relying on GenAI to do the work for them, but at what point does GenAI usage become outsourcing, that is, doing the work for students? The data showed that students made an ethical distinction between what was considered outsourcing and what was not. Students indicated that it was appropriate to use GenAI for small, busy work assignments, but not appropriate to use GenAI for larger, relevant, and world-applicable assignments. This demonstrates the first two components of Rest's (1986) Four Component Model of Moral Decision Making, moral sensitivity and moral judgement, in that students recognized there was an ethical decision to be made about using GenAI in their coursework, how much they should use it, and deciding whether their use was appropriate or not.

To answer our second research question about what factors influence students' use of GenAI, a major theme that emerged from the data was how students were greatly influenced by authority and policy in their GenAI usage. That is, students looked for guidance from their professors and class syllabi and used current policies on plagiarism to inform their GenAI usage. Because there is not a university-wide policy at IUB as of date, in the meantime, faculty should decide if and how GenAI is to be used in their courses. Faculty should develop and clearly explain their AI policy to students and document their policy on their syllabus. Since students take multiple classes each semester where their professors may have different GenAI policies, faculty should remind their students of their policy often, particularly before big assignments. Faculty should initiate conversations with their students about their individual expectations for students' GenAI usage because as our results demonstrated, students were afraid of plagiarism and its consequences, so students are not likely going to approach faculty first with questions about GenAI use. In these conversations, faculty should teach students digital literacy regarding GenAI use since our survey data showed that students looked to professors for guidance.

Communication between faculty and students is essential because the survey data showed that students are using GenAI in their coursework and this technology is not going away.

Since our survey data indicated that authority and policy influenced students' decisions to use or not use GenAI, a university-wide policy may be beneficial. Because AI technologies change rapidly, faculty have varying stances on how they want students to use AI in their classes, and there is no one-size-fits-all policy that would apply to all academic fields (Duke University, 2025), this policy could include general guidance on how students should use AI technologies in a way that adheres to the student code of conduct, promotes academic integrity, and protects personal information. For example, Columbia University's AI policy defined academic integrity in regards to using GenAI, stating that students should always disclose their use of AI tools to be transparent, check AI output for accuracy and bias, and should never input personal or confidential information (Columbia University, 2025). The University of Notre Dame's GenAI policy took a different route that simply encouraged students to use their ethical decision-making skills by reflecting on students' reasons for pursuing a college degree and thinking about the difference between supplementing their education with AI tools or replacing it (University of Notre Dame, 2023). These policies fit the codes we discovered in survey questions 3 and 4 where students identified that they looked to authority to guide their GenAI use and reflected on whether using GenAI would supplement or replace their knowledge acquisition. Therefore, a university policy that provides general guidelines on how students can use GenAI transparently in a way that promotes academic integrity and learning would be beneficial.

The researchers were surprised to find that students did not identify peers as a large influence on their GenAI usage. Initially, we thought responses indicating that students used GenAI because their friends did would be more prevalent than what we found in the data. Although some students indicated that they used GenAI because their friends had access to the latest version of ChatGPT, this was not a dominant response. No student indicated that they used GenAI because their peers were using it for an unfair advantage. Students also did not imply that if they did not use GenAI, then they would fall behind on the class curve. Some students identified that their personal beliefs were the reason for using or not using AI, therefore relying on their personal autonomy, which paralleled Rest's (1986) theory of how individuals make decisions for themselves based on their own values and beliefs. The researchers were also surprised at the small number of students who were aware or concerned about the environmental impact of using GenAI and its high carbon emissions that damage the environment. The researchers felt that in the future, the environment will have a greater influence on students' GenAI usage when students become more aware of how GenAI impacts the environment.

Implications

Since there is currently not a university-wide policy on GenAI and no foolproof way of detecting if students use GenAI for their coursework (Coffey, 2024; Weber-Wulff et al., 2023), faculty should develop GenAI policy specific to their individual courses and explicitly communicate with their students how they want or do not want students to use GenAI. As found in our review of the literature, faculty should be intentional in designing their assignments and communicate GenAI usage expectations for each assignment (NC State, 2024). If faculty are content with their students using GenAI for assignments, they should develop assignments that teach students digital literacy and how to use GenAI appropriately. If faculty do not want their students using GenAI, they should create assignments that are more difficult for GenAI to answer, such as connecting class content to personal experience and local events. Our results demonstrated that students were less likely to use GenAI on assignments that were manageable for students' skill levels, that students had ample time to work on, that had real-world value, and that were not perceived as busy work. Our results also implied that students were less likely to use GenAI when they felt they had enough out-of-class support to complete their assignments.

Limitations

Although this study provided valuable insight into how undergraduates incorporated GenAI into their academic work, there were several limitations. One limitation was that even though the survey was anonymous, students' responses about their decision to use or not use GenAI could have been influenced by social desirability bias. Social desirability bias occurs when participants respond with what they think is the socially appropriate response instead of what they actually believe (Grimm, 2010). Students influenced by social desirability bias could have responded with what they thought the researchers were looking for as the correct answer. For example, in the context of this study, students may have thought that the researchers wanted them to say that authority and policy were major influences on their decision to use GenAI in their academic work to show that they are good, rule-following students. Another limitation to this study was that since this study was conducted solely with undergraduate students at IUB, further study is needed to see if these results remain true for undergraduate students at other colleges and universities. Since each college and university has a unique campus culture and climate, students' GenAI usage may differ across different institution types, such as community colleges, research institutions, and liberal arts universities.

Conclusion

Our study of Indiana University Bloomington undergraduate students examined their decision-making processes and perceptions regarding the ethical use of generative artificial intelligence in academic coursework. The findings reveal that although a significant proportion of students utilize GenAI tools, their usage is primarily influenced by a desire to enhance understanding, generate ideas, and refine their work. Students generally associate ethical usage when utilizing GenAI as an assistive resource, whereas outsourcing entire assignments through the use of GenAI is deemed inappropriate and counterproductive to learning. Factors influencing students' decisions to use or avoid GenAI include authority figures, policies, assignment characteristics, and personal beliefs–highlighting the need for clear, communicated guidelines around GenAI usage.

Based on these findings, we recommend faculty proactively engage in conversations with students to clarify expectations regarding GenAI, ensuring policies are transparent and communicated. Faculty should consider designing assignments that either leverage GenAI as a learning tool or are structured to reduce reliance on it, ensuring alignment with academic and ethical standards. Institutions should also consider the development of campus-wide policies that address ethical GenAI usage, promoting consistency while upholding institutional-specific values of academic integrity.

Further research should explore students' evolving perceptions of GenAI, particularly among diverse demographic groups and across various types of institutions. Investigating the long-term implications of GenAI usage on academic development, environmental awareness, and career readiness would provide additional insights into its integration into higher education. As emerging technologies reshape learning environments in higher education, institutions must take proactive steps to prepare students for an increasingly AI-integrated world. By responding to students' changing needs and experiences, educators and administrators can design learning environments that embrace the innovation of AI while upholding the academic integrity and ethical decision making of students.

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Appendix A
Survey Instrument

Page 1

Are you currently enrolled as an undergraduate student at Indiana University – Bloomington?	• Yes • No *If respondent selects "No," they will be thanked for their time and exited from the survey.*

Page 2

Have you ever used Generative Artificial Intelligence (GenAI) tool (ChatGPT, Copilot, Gemini, etc.) for a course assignment?	• Yes • No

Page 3 - If "YES" to has used GenAI on an assignment:

How often do you use a generative AI tool (ChatGPT, Copilot, Gemini, etc.) for your course assignments?	• Always • Most of the time • About half the time • Sometimes
Select all the ways you've used generative AI tool(s) (ChatGPT, Copilot, Gemini, etc.) for a course assignment:	• Generating ideas or brainstorming topics • Researching background information • Explaining difficult concepts or clarifying instructions • Creating summaries of course material • Creating examples or practice problems • Creating outlines for course assignments • Proofreading or revising coursework • Providing feedback for your assignment • Rewriting or improving your sentence structure • Drafting portions of your assignment • Writing the entirety of your assignment • Answer questions on your exam, test, quiz • Other:

Page 4 - Regardless of if "YES" or "NO" to has used GenAI on an assignment:

Describe a situation in which **you** think it would be **appropriate** to use generative AI tool(s) (ChatGPT, Copilot, Gemini, etc.) for a course assignment.	*Open text box.*
Describe a situation in which **you** think it would be **inappropriate** to use generative AI tool(s) (ChatGPT, Copilot, Gemini, etc.) for a course assignment.	*Open text box.*
How would you decide **whether it is appropriate or inappropriate** to use generative AI tool(s) (ChatGPT, Copilot, Gemini, etc.) for a course assignment?	*Open text box.*

Describe who or what influences your decision **to use or not to use** generative AI tool(s) (ChatGPT, Copilot, Gemini, etc.) in your coursework.	*Open text box.*

Page 5 – Demographics Questions

What year are you in your schooling?	• First year • Second year • Third year • Fourth year • More than fourth year • I prefer not to respond
What academic college is your primary degree in?	• College of Arts and Sciences • Eskenazi School of Art, Architecture, and Design • Kelley School of Business • School of Education • Hamiliton Lugar School of Global and International Studies • Luddy School of Informatics and Engineering • The Media School • Jacobs School of Music • School of Nursing • O'Neill School of Public and Environmental Affairs • School of Public Health • School of Social Work • I prefer not to respond
How would you describe your race? (Select all that apply.)	• African American or Black • Indigenous, American Indiana, Native American, or Alaska Native • Asian • Native Hawaiian or Pacific Islander • White • Hispanic, Latino/a, Latine, or Latinx • Middle Eastern or North African • Another race or ethnicity, please specify: [FILL IN] • I prefer not to respond

How would you describe your gender identity? (Select all that apply.)	• Woman • Man • Agender or gender neutral • Demigender • Genderqueer, non-binary, or gender non-conforming • Genderfluid • Two-spirit • Cis/Cisgender • Trans/Transgender • Questioning or unsure • Another gender identity, please specify: [FILL IN] • I prefer not to respond
Are you an international student?	• Yes • No • I prefer not to respond

Appendix B
Information Sheet

INDIANA UNIVERSITY STUDY INFORMATION SHEET FOR ASSESSMENT (Class Project)
Study of Student Perceptions of Ethical AI Use at Indiana University Bloomington

You are being asked to participate in a research study. Scientists do research to answer important questions that might help change or improve the way we do things in the future. This document will give you information about the study to help you decide whether you want to participate. Please read this form, and ask any questions you have, before agreeing to be in the study.

All research is voluntary. You can choose not to take part in this study. If you decide to participate, you can change your mind later and leave the study at any time. You will not be penalized or lose any benefits if you decide not to participate or choose to leave the study later.

This research is intended for individuals 18 years of age or older. If you are under age 18, do not complete the survey.

The purpose of this study is to understand how undergraduate students at Indiana University Bloomington (IUB) use generative AI (GenAI) in their coursework and learn how they make sense of ethical decision making around the use of GenAI. We are asking you if you want to be in this study because you are currently enrolled as an undergraduate student at IUB. The study is being conducted by Kyle Beyersdorf, Joy Board, Nathan Bothwell, Savanna Klee, and Mary Grace Mantica, graduate students in the School of Education. This study is for an assignment in EDUC-U 549 Environmental Theory & Assessment instructed by Lucy LePeau, PhD (llepeau@iu.edu). There is no funding for this study.

If you agree to be in the study, you will do the following things.

- Answer multiple choice and open-ended questions regarding your use of generative AI (ChatGPT, Copilot, Gemini, etc.) and your opinions on when it is appropriate to use it for coursework.

This is a one-time survey that will take approximately 10 minutes to complete. All responses are anonymous, and you will not be contacted about any of your responses.

Before agreeing to participate, please consider the risks and potential benefits of taking part in this study. You may be uncomfortable while answering the survey questions. While completing the survey, you can skip any questions that make you uncomfortable or that you do not want to answer. We don’t think you will have any personal benefits that prevent from taking part in this study, but we hope to learn things that will help researchers in the future and improve information regarding the use of generative AI in coursework at IUB.

You will not be paid for participating in this study. There is no cost to participate in the study.

This study will not collect any identifiable personal information about you. The survey includes demographic questions so that researchers can evaluate if respondents accurately reflect the IUB student body as a whole. If you have questions about the study or encounter a problem with the assessment, contact the researcher team through Mary Grace Mantica at 513-807-5601 or maramsay@iu.edu.