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Exploring the Relationship Between Financial Stress and Academic Integrity Among Undergraduate Nursing Students

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Abstract

Background: Financial stress is a growing concern among nursing students, particularly in low- and middle-income countries, where limited financial resources may affect students' academic behavior. Academic integrity is fundamental to nursing education, directly influencing the development of ethical and competent healthcare professionals. Understanding the relationship between financial stress and academic integrity is essential for identifying factors that may compromise educational standards and future professional conduct.

Aim: This study aimed to assess the association between financial stress and academic integrity among undergraduate nursing students in private colleges of Sargodha, Pakistan.

Methods: A descriptive cross-sectional design was employed. The study was conducted in various private nursing colleges in Sargodha. Using the Raosoft sample size calculator and a total population of 450 students, a sample size of 270 was determined. Data were collected using a structured, self-administered questionnaire comprising demographic details, a validated Financial Stress Scale, and an Academic Integrity Questionnaire. Descriptive and inferential statistics, including chi-square tests, were applied using SPSS version 27. A p-value < 0.05 was considered statistically significant.

Results: The findings showed that 54.8% of students experienced moderate financial stress, while 21.9% experienced high financial stress. Academic integrity was high among 44.8% of students, moderate in 38.1%, and low in 17.1%. A significant association was found between financial stress and academic integrity ($\chi^2 = 31.56$, $p < 0.001$), with higher stress linked to lower integrity levels.

Conclusion: Financial stress significantly influences academic integrity in nursing students. Targeted interventions to alleviate financial burdens may enhance ethical academic behavior.

Keywords: Financial stress, academic integrity, nursing students, cross-sectional study, Pakistan, ethical behavior, student well-being.

Introduction

Academic integrity is defined as the moral code and ethical principles that govern the actions of students in academic environments, comprising honesty, trust, fairness, respect and responsibility (Himcinschi, 2021). Financial stress, alternatively, refers to the mental anguish or strain as a result of financial difficulty or lack of financial stability, usually as a result of tuition fees, accommodation

expenses, family responsibilities, or loss of income. The undergraduate nursing students who have to balance the challenging coursework and clinical duties are especially susceptible to the influence of financial strain (Guerrero-Dib et al.,2020). The convergence between financial pressure and student conduct, notably in regards to honesty, has not been studied adequately yet is getting more topical with the broadening of access to tertiary education and the increase in education expenses (Usher et al., 2022).

Financial stress in nursing students is a phenomenon noted around the world. Research indicates that a good percentage of undergraduate nursing students feel a moderate to high amount of financial pressure, especially in low- and middle-income countries (Zerquera, 2023). Indicatively, a study in the United States, South Africa, and some Asian countries has revealed that more than 60 % of nursing students take part-time jobs to finance their studies, which causes stress, exhaustion, and impaired academic concentration (Adesuyi et al., 2024) All these financial problems are aggravated by the fact that nursing programs are time-consuming and usually do not allow their students to work enough hours to be financially stable. With heightening levels of financial stress, students could be tempted to use academic shortcuts as a way of balancing their competing priorities, and this may threaten academic integrity (Liesveld, et al., 2022)

In nursing education, financial stress has been linked to several negative consequences, such as decreased academic performance, absenteeism, and psychological distress (Howells, 2024). Nonetheless, a substantial aspect that needs to be investigated further is the relationship in which financial strain can contribute indirectly or directly to student compliance with academic ethics. Students who have a view of academic success as the key to future economic well-being, especially those with lower socioeconomic advantages, can find themselves in ethical dilemmas that lead them to plagiarism, cheating, or data fabrication (Araújo et al., 2023). These actions might not be the result of moral blindness, but of desperation or structural limitations (Matteau et al., 2023).

Nursing as a profession upholds the principles of honesty and ethical practice, which start at the student level to clinical practice. Violations of academic honesty in training may have long-term consequences, influencing the further professional behavior of students and the further credibility of the nursing staff in general (Khan et al., 2023). Thus, the knowing root causes of academic dishonesty, such as financial pressures, may help educators and administrators to gain invaluable insights in order to develop preventive measures that sustain ethics in academia and promote the welfare of students (Elshaer et al., 2022).

A number of theoretical models indicate that cognitive overload linked to stress hinders decision-making, and thus students are more likely to justify unethical actions. Both the General Strain Theory and the Theory of Planned Behavior suggest that external pressures like financial insecurity may decrease self-regulation, resulting in misconduct (Osunde & Adeyemi, 2024). Such changes in behavior are a cause of concern in the nursing education setting where ethical practice is a central element. One assumption made commonly by institutions is that academic dishonesty is only a moral failure, but failure to consider situational influences such as financial strain may reduce the efficacy of disciplinary or policy-driven interventions (Davies & Al Sharefeen, 2022).

To counter this problem, universities have started to put in place support mechanisms, including financial assistance, counselling and academic integrity sessions. However, it is not yet evident by how much these interventions reduce the association between financial pressure and unethical behaviors (Mita, 2022). The majority of the available research either focuses on academic integrity or financial stress, but not both, and does not research how the two coincide in the nursing-related environment. This literature gap indicates an urgent necessity of empirical research that determines whether nursing students under economic pressure are more prone to violate their ethical principles (Moore et al., 2021).

The purpose of the study is to examine the correlation between financial stress and academic dishonesty in an undergraduate nursing population, as well as to determine whether financial distress is a significant predictor or contributor of dishonest academic work. In exploring this relationship, the study aims to give a better picture of how economic forces interact with ethical behaviors in nursing education. The results can inform institutional policies and student support services that can not only advance academic honesty but also respond to the more comprehensive socio-economic issues of future healthcare professionals.

Methodology

The rationale of carrying out this study was to understand the association between financial stress and academic integrity in undergraduate nursing students. The study used a descriptive cross-sectional design to obtain a snapshot of the student experiences and behaviors at a particular time. The research was conducted in several colleges of nursing in Sargodha, Pakistan, and those were the private colleges with undergraduate nursing courses. The target population was all the undergraduate nursing students who were in their various college at the time of the study. A total population of 900 students was used to calculate the sample size through the Raosoft online sample size calculator. The computed sample size was 270 participants with 95 percent confidence level, 5 percent margin of error, and 50 percent response distribution. The method used to select the participants was convenient sampling where the available and willing participants were recruited during the data collection exercise.

Data Collection Procedure:

The instrument used in the collection of data was a structured, self-administered questionnaire which had three sections. The initial part involved the demographical data of age, sex, academic year, and socioeconomic status. The second part involved assessment of financial stress through a validated Financial Stress Scale and the third part involved assessment of academic integrity through a standardized Academic Integrity Questionnaire. The instruments were already used in other researches of the same nature and proved to have reasonable reliability and validity.

Data Analysis Procedure:

The participants were informed of the aims of the study, and a written informed consent was signed prior to data collection. Anonymity and confidentiality of responses were assured. The data was observed in four weeks and then coded and inserted into SPSS version 27 to be analyzed. Participant characteristics were described with the descriptive statistics (frequencies, percentages, means), and the relationship between financial stress and academic integrity was investigated with the use of inferential statistics, including the chi-square test. The statistically significant p-value was less than 0.05.

Results and Analysis

Demographic Characteristics of Participants

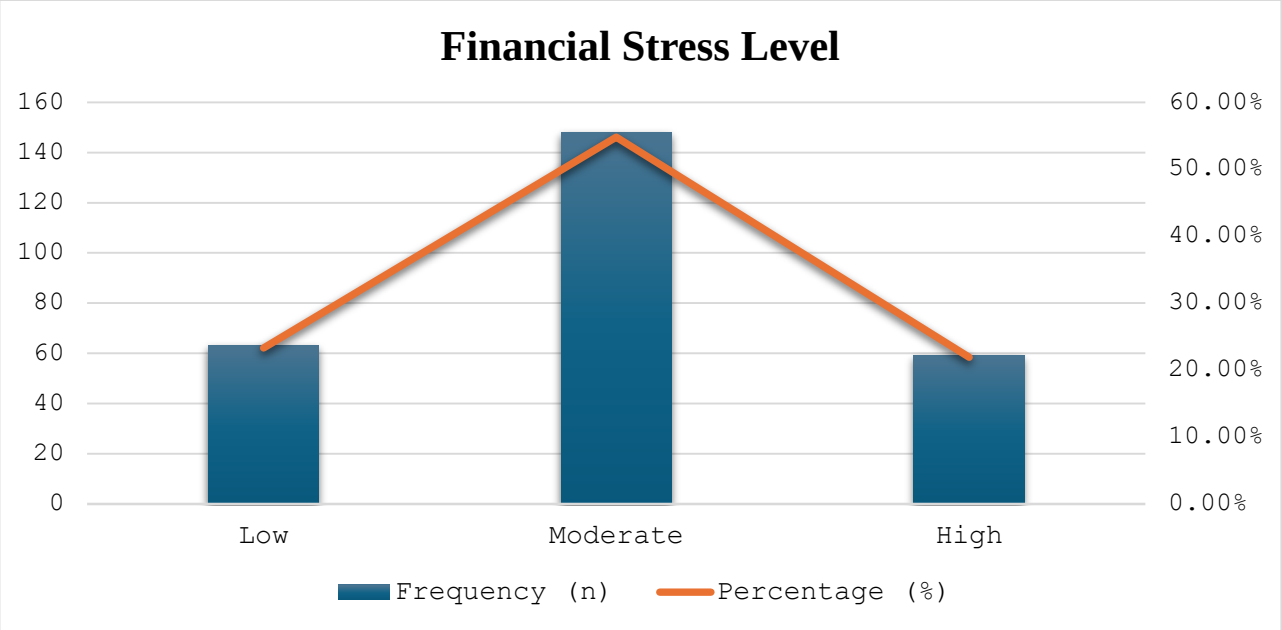
A sample of 270 undergraduate nursing students was surveyed, most of the students were 21- 23 years (52.9%), and 18 - 20 years (27.4%). The vast majority of the participants were female (68.5%), and most were in their 2nd (30.0%) or 3rd (27.0%) year of study. In terms of socioeconomic status, 45.2 % were in the middle-income category, 39.3 % in the low-income category and 15.5 % in the high-income category. This population distribution represents a varied sample concerning age, gender, academic level and financial background.

Table 1: Demographic Characteristics of Participants (N = 270)

Variable	Categories	Frequency (n)	Percentage (%)
Age (Years)	18–20	74	27.4%

	21–23	143	52.9%
	24–26	53	19.6%
Gender	Male	85	31.5%
	Female	185	68.5%
Academic Year	1st Year	52	19.3%
	2nd Year	81	30.0%
	3rd Year	73	27.0%
	4th Year	64	23.7%
Socioeconomic Status	Low	106	39.3%
	Middle	122	45.2%
	High	42	15.5%

Figure 1: Distribution of Financial Stress Levels (N = 270)



The above figure shows that most participants (54.8 per cent) were experiencing moderate financial stress. High financial stress was approximately 21.9 %, and low financial stress was only 23.3 %.

Figure 2: Academic Integrity Levels (N = 270)

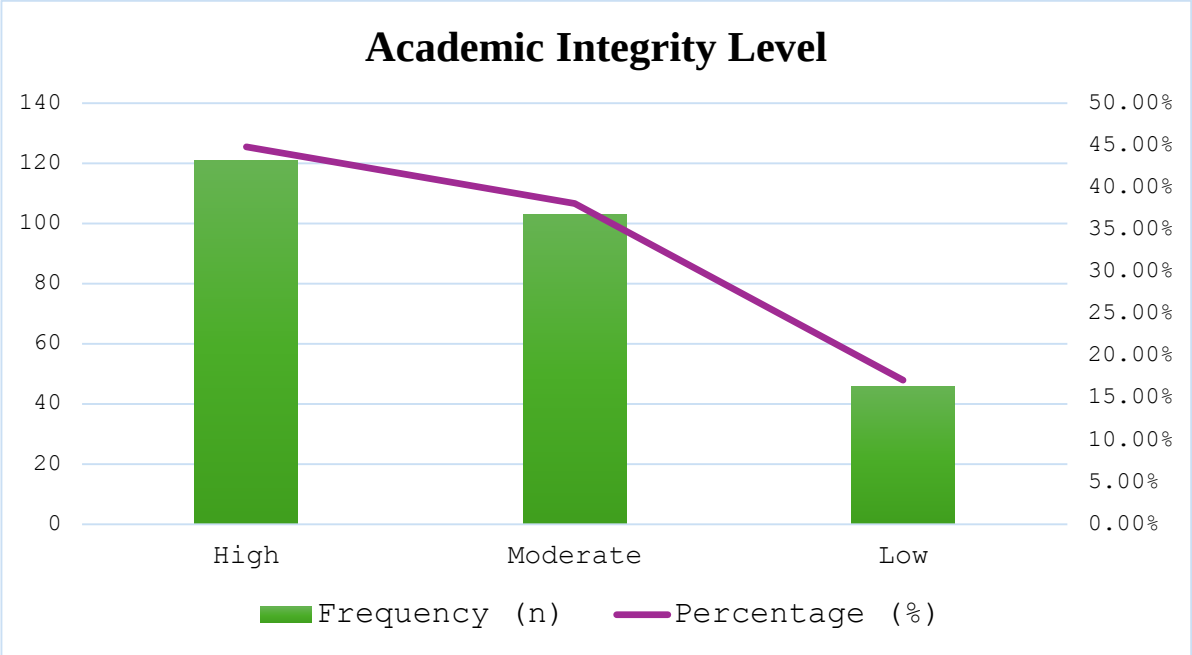


Figure 2 shows that the academic integrity of the 270 nursing students indicated that 44.8 % of the students had high academic integrity. A high percentage (38.1%) were moderate, and 17.1% had low academic integrity. These results indicate the difference in compliance with academic honesty, and it is worrying that a certain segment of students is under threat of committing academic misconduct.

There is a statistically significant association between financial stress levels and academic integrity among undergraduate nursing students. Students with lower financial stress were more likely to report high academic integrity, while higher stress levels were associated with lower integrity.

Table 2: Cross-tabulation of Financial Stress and Academic Integrity (N = 270)

Financial Stress Level	High Integrity	Moderate/Low Integrity	Total
Low	49	14	63
Moderate	56	92	148
High	16	43	59
Total	**121**	**149**	**270**

The Chi-square test revealed a statistically significant association between financial stress and academic integrity among nursing students ($\chi^2 = 31.56$, df = 2, $p < 0.001$). This suggests that students' levels of financial stress are meaningfully related to their academic integrity behaviors. Specifically, lower financial stress is linked with higher integrity. Cramér's V = 0.34 indicates a moderate strength of association.

Table 3: Chi-Square Test for Association Between Financial Stress and Academic Integrity

Statistic	Value
Chi-square (χ^2)	31.56
Degrees of Freedom (df)	2
p-value	< 0.001
Cramer's V	0.34

Discussion

The current research examined the correlation between academic integrity and financial stress among undergraduate nursing students in the private colleges of Sargodha, Pakistan. The results obtained showed that there was a strong correlation between the two variables whereby an increase in financial stress was negatively correlated with academic integrity. Such findings align with preceding studies that have pointed out that the effects of money problems on student academic decision-making and ethical conduct could be detrimental (Pedler et al., 2022), Financial pressure could result in the need to perform at any cost, which prompts some learners to cut corners to uphold academic excellence.

The records indicated that students with low-level financial stress had high tendency of having high academic integrity. It is consistent with the research performed by Giannouli & Tsolaki (2023), who discovered that students with economically stable backgrounds reported low levels of academic dishonesty. Conversely, those students who are economically challenged tended to report using or engaging in dishonest behaviors like assignment copying, cheating in exams, or plagiarized work out of fear of failing academically and the financial impact it would have. This trend underlines the decisive role that economic welfare plays in ethical student choices.

Remarkably, in our study, we have reported that a good percentage of 54.8% of the students were moderately stressed financially, and a big percentage of this lot had damaged academic integrity. The given finding correlates with a study by Huang & Tang (2020), who stated that, although not as severe as high stress, moderate financial pressure also impacts cognitive functioning and decision-making, leaving students open to unethical practices. Contrastingly, however, Grace & Uveges (2022)observed that the effects of peer pressure and lack of academic preparation were stronger indicators of academic dishonesty than the financial stress, indicating that the relationship between financial stress and academic dishonesty might be moderated by culture and institutional factors.

The other dimension which needs to be discussed is gender inequality in terms of level of academic integrity. Not being the primary focus of our study, we still observed that female students constituted the major part of the sample and were more likely to report higher levels of academic integrity than males. This result differs from those of a study conducted by Haahr et al (2020), which indicated that gender is not a major factor in academic dishonesty. Nevertheless, Grace & Uveges (2022) stated that women tend to follow institutional regulations and ethical principles more, particularly in fields like nursing, where the concepts of care and responsibility are prevalent.

In addition, the proposed study contributes to the small amount of existing literature, which investigates the phenomenon of academic integrity as applied to nursing education. The majority of past research was conducted among medical or general university (Adesuyi et al., 2024). With our specifically targeted study on nursing students, we were able to elicit the significance of integrity in a career path that required tight ethical constraints. Honesty in nursing is an academic issue, but a requirement in the profession. So, the financial stress in students is not only a student welfare concern but also one of professional ethics and patient safety.

Although there are uniform patterns with the existing written works, other studies have demonstrated mixed findings. Indicatively, Johnstone (2022) indicated that academic integrity relates more to institutional culture and faculty attitudes than the financial pressure. This could be why there are differences in outcomes in different environments and on different populations. It proposes that any intervention aimed at alleviating academic dishonesty ought to be multi-faceted in the sense that they should focus on both monetary provisions as well as institutional ideals. Also, Adesuyi et al (2024) highlighted the possibility of mentorship and ethical training during internships to cushion the effect of financial stress.

In general, the results of this study illustrate the fact that nursing institutions should pay more attention to the financial counseling and support services as part of the student welfare and academic policies. The economic pressures of students may be alleviated by offering grants like scholarships and part-

time employment, as well as money management courses, to instill a value of honesty. Moreover, including a course on ethics in the study program may support the relevance of honesty, particularly in a high-stakes profession such as nursing. These actions would help not only in the enhanced academic behavior but also in the making of morally responsible future health practitioners.

Conclusion:

The present study determined the relationship between financial stress and academic integrity among undergraduate nursing students in the private colleges of Sargodha, Pakistan. The results indicated that there was a statistically significant correlation between a great dealt of financial stress and a low dealt of academic integrity. Less financially strained students were more inclined to maintaining academic honesty whereas moderately and highly strained students were more susceptible to engaging in unethical academic practices. These findings highlight the role of economic welfare in student decision-making and ethical behaviour especially in a field such as nursing where professionalism and integrity are paramount. The research problem presented in the paper focuses on discussing the importance of managing financial stress as one of the issues that might directly affect the academic and ethical performance of the future providers of healthcare services.

Recommendations:

- ✓ Financial Support Programs: To reduce the financial pressures on students, institutions can think of launching need-based scholarships; emergency finances; and flexible tuition payment plans.

- ✓ Financial Literacy Education: Include budgeting, financial planning, and stress management workshops or courses into the curriculum to allow students to better cope with economical hardships.

- ✓ Ethics Training: Support academic honesty with frequent seminars, coursework and mentorship programs, which stress professional ethics and the impact of dishonesty.

- ✓ Counseling Services: Develop or reinforce mental and financial counseling departments to assist students under pressure due to stress factors that could negatively impact on their studies and integrity.

- ✓ Surveillance Systems: Install open systems of identifying and dealing with academic dishonesty that is accompanied by rehabilitative approaches as opposed to purely punitive.

- ✓ Faculty Involvement: Faculty should be encouraged to take active role in advising students on ethical conducts and inculcate the culture of honesty in the classroom activities and evaluations.

- ✓ Further Research: More longitudinal studies as well as interventional studies ought to be done to determine the effects of financial interventions and ethical education on academic integrity in the long run.

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