

## DETERMINANTS OF INTENTION TO DO WHISTLEBLOWING IN BANK PEREKONOMIAN RAKYAT

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### *Abstract*

*Whistleblowing is when someone speaks up to expose wrongdoing within an organization, with the goal of protecting it from illegal or unethical behavior. The act of whistleblowing is driven by a deep personal motivation to protect an organization from engaging in illegal activities. This intention can arise due to several factors. This research seeks to analyze on how organizational dedication, individual sacrifices, and ethical thinking impact an individual's decision to report misconduct. This study was conducted at 21 Head Offices of PT Bank Perekonomian Rakyat throughout Denpasar City. A survey was conducted by distributing a questionnaire directly to the participants for collecting data Respondents were selected from employees in the compliance, accounting, teller, credit, and internal auditor divisions, so that the total was 105 respondents. Of the 105 questionnaires distributed, only 92 respondents' answers met the requirements for further analysis using multiple linear regression. The findings of this research reveal that being committed to an organization can increase the likelihood of whistleblowing, while bearing personal costs can also increase the likelihood of whistleblowing. Additionally, moral reasoning does not seem to have an impact on the whistleblowing intention.*

*Keywords: Organizational Commitment, Personal Cost, Moral Reasoning, Intention to Do Whistleblowing*

### 1. INTRODUCTION

Fraud is a hidden danger that can threaten the world. According to the Financial Services Authority Regulation Number 39/POJK.03/2019 concerning the Implementation of Anti-Fraud Strategies for Commercial Banks, fraud is when someone purposely does something to deceive, cheat, or trick banks, customers, or others, either within the bank or using bank services, leading to losses for banks and/or customers, while fraudsters benefit financially. The Association Certified Fraud Examiners (ACFE) categorizes fraud into corruption, financial statement fraud, and misuse of assets. Corruption involves abusing power for personal gain, such as through conflicts of interest, bribery, illegal gifts, or extortion. Financial statement fraud is deliberately changing important information in an organization's financial records. Asset misappropriation is the theft of organizational resources. Asset misappropriation can include cash theft, fraudulent receipt of money, and fraudulent disbursement.

State institutions, especially Financial Services Authority (OJK), strive to prevent fraud through a zero-tolerance fraud policy. One of the concrete manifestations of this policy is the formation of the Anti-Fraud Strategy Guide (SAF). In the SAF, one of the ways that can be used to prevent fraud is with whistleblowing policies and mechanisms. This aligns with

the findings of previous studies done by Merdikawati and Prastiwi (2012); and Natalia and Sujana (2022) which states that whistleblowing is one way to prevent this fraud.

Whistleblowing is an action taken by someone, either from inside or outside the organization, which is carried out to save the organization from actions that violate the law or actions that violate the code of ethics. A whistleblower is someone who exposes wrongful or illegal actions. Whistleblowing relies on individuals who are brave enough to speak out. Becoming a whistleblower is no simple task and requires careful thought and deliberation.

Before something is done, it is common for the human mind to start with an intention. Intention originates from an individual's inner strong drive to achieve a goal. The Theory of Planned Behavior delves into this concept by stating that an individual's actions are driven by their intentions. These intentions are shaped by three key factors - attitude towards the behavior, subjective norms, and perceived control over the behavior. Therefore, according to this theory, the decision to take a particular action, such as whistleblowing in this case, is influenced by a multifaceted psychological process (Odiatma, 2017).

Understanding the reasons behind why whistleblowers choose to come forward is crucial to effectively combating fraud through reporting. Research on the underlying factors or determinants of whistleblowing intentions has been done before and the results produced vary. A study done by Agustin et al. (2020) revealed that various factors like personal costs, the severity of fraud, commitment to the organization, and professional dedication can impact the decision to blow the whistle. In contrast, Nurdianti and Ilyas (2018) found that collectivism and moral reasoning play a crucial role in encouraging whistleblowing, whereas organizational commitment does not have a significant influence on this intention.

Previous research indicates that promoting organizational commitment can increase an individual's likelihood to engage in whistleblowing. Organizational commitment reflects the connection between employees and their company, with highly committed employees being more inclined to take initiative and responsibility in furthering the company's welfare and success.

Widyanto and Sulistiyowati (2020) have previously explored the relationship between organizational commitment and the likelihood of whistleblowing, discovering a positive correlation between the two factors. This finding is further supported by studies conducted by Agustin et al. (2020) and Aulia et al. (2019). In contrast, research conducted by Mustopa et al. (2020) and Nurdianti and Ilyas (2018) suggests that organizational commitment does not impact whistleblowing intentions.

Another aspect that can impact an individual's decision to blow the whistle is the personal cost involved. This refers to how an employee views the potential consequences of reporting fraud, including the risk of facing retaliation. Prior to whistleblowing, individuals will assess what repercussions they might face. If someone believes that the personal cost of whistleblowing will be high, their willingness to speak up may decrease. Previous research conducted by Aliyah & Marisan (2017); Laksono & Sukirman (2019); Mustopa et al. (2020) found that personal cost has a negative effect on whistleblowing intentions. In contrast to this research, the results of research conducted by Marliza (2018), and Hamidah et al. (2022) found that personal cost has no effect on whistleblowing intentions.

Moral reasoning is a key factor that can impact the decision to blow the whistle. It involves evaluating ethical values in order to influence behavior. The Theory of Planned Behavior emphasizes the importance of moral reasoning in guiding behavior. A person will

perform a behavior in accordance with his morals. A person will determine the level of good or bad of a behavior that will be carried out according to his own perception of control. Someone with a high level of moral reasoning tends not to let deviant things happen, so they will be more likely to be willing to do whistleblowing. This is in line with research conducted by Nurdianti & Ilyas (2018), and Syafrudin et al. (2020) which states that moral reasoning affects the intention to do whistleblowing. The opposite result is obtained from research conducted by Khusnah & Jannah (2021) which found that moral reasoning has no effect on the intention to do whistleblowing.

This research was conducted at a banking institution. Banking institutions, especially in Indonesia, are one of the most important institutions that must be encouraged to develop so that they can improve the welfare of all levels of society. This is because banking institutions have a function as intermediary institutions, payment channelers, and as transmitters of monetary policy (Fauzi & Nurmatias, 2022). According to Banking Law Number 10 of 1998, a bank is described as a commercial institution that gathers money from the general public through deposits and then lends this money back to the public in the form of loans or other services to enhance the quality of life.

In Indonesia, there are different kinds of banks. One example is the People's Economic Bank, which is now called Bank Perekonomian Rakyat (BPR). BPR operates using either conventional or sharia methods, but does not offer payment traffic services. BPR plays a crucial role as a financial intermediary, particularly in the regions where it operates. The function of BPR as a financial institution is not only to distribute credit to micro, small and medium entrepreneurs, but also to accept deposits from the public and provide simpler requirements in terms of providing credit with a relatively easy process. This makes BPRs very close to the community, especially for micro, small and medium entrepreneurs.

Every year, the number of BPRs in Indonesia is gradually decreasing. By the year 2014, there were 1,643 BPR offices in the country. In the following year, the number of BPRs experienced a continuous decline, until in December 2021 the number of BPRs was recorded at 1,468 offices. This means that from 2014 to the end of 2021 the number of BPRs has decreased by 10.6%.

The decline in the number of BPRs in Indonesia is due to two reasons. The first reason is due to the merger or consolidation process, which is one of OJK's commitments to strengthen BPRs through consolidation. The second reason is due to the BPR Business License Revocation (CIU) process. The revocation of this business license is mostly due to fraud that has been reported in the mass media, both regionally and nationally. The number of fraud reports that have occurred in BPRs as previously described can potentially reduce public confidence in the services provided by BPRs. If this is allowed to continue, it can affect the performance of BPRs.

Multiple previous studies have shown varied outcomes, indicating the need for further research on the factors influencing individuals' inclination to blow the whistle. Seeing the fraud problems that occur in the People's Economic Bank (BPR) that have been described previously, the People's Economic Bank was chosen as the location in this study. The purpose of this study is to investigate how organizational commitment, personal sacrifices, and ethical decision-making impact individuals' willingness to speak out about wrongdoing, taking into account the context of the situation.

## **2. LITERATURE REVIEW**

### **2.1. Theory of Planned Behavior**

The Theory of Planned Behavior was created by Icek Ajzen in 1991 as an enhancement of the Theory of Reasoned Action. Ajzen believed that the Theory of Reasoned Action was limited in its scope, as it only focused on explaining voluntary behaviors rather than required behaviors. To address this limitation, the Theory of Planned Behavior introduced the concept of perceived behavioral control to enhance the predictive power of the model.

### **2.2. Prosocial Organizational Behavior Theory**

Prosocial behavior involves individuals willingly offering assistance to people or groups. This behavior encompasses any act of aiding others, regardless of the reasons for doing so. Prosocial behavior is characterized by voluntary efforts to support or benefit other individuals or groups (Mussen and Einsenbergh, 1989) in Usman & Rura (2021).

### **2.3. The Effect of Organizational Commitment on Intention to Whistleblowing**

Prosocial theory explains a person's behavior or actions that aim to help or benefit other people or groups. Although it has many risks, whistleblowing behavior includes prosocial behavior because it has the aim of protecting the public interest or organization from harmful actions. Prosocial theory talks about altruistic behavior, which is an act of helping others without expecting anything in return. Individuals or people who have a high sense of organizational commitment tend to show altruistic behavior, including whistleblowing, because they want to contribute to the good of the organization.

Organizational commitment is strongly connected to attitude towards behavior when viewed through the Theory of Planned Behavior. Attitude towards behavior is a person's positive or negative response due to a behavior. In this case, individual attitudes have a role in deciding whether the individual will continue to take whistleblowing actions or not. People with strong dedication to their organization are more likely to feel accountable for enhancing the well-being and prosperity of the company in order to reach objectives.

Previous research conducted by Aulia et al. (2019) found that organizational commitment has a positive influence on the intention or intention to commit whistleblowing. These results are also in line with other research previously conducted by Agustin et al. (2020); Hadinata & Azzahrah (2021); Hamidah et al. (2022); Marliza (2018); Putri et al. (2024); Setiawati et al. (2016); and Widyanto & Sulistiyowati (2020) that organizational commitment has an influence on the intention or intention to whistleblowing.

Organizational commitment refers to the extent of dedication an individual has towards the organization they are part of. When employees are treated with respect and appreciation, they are more likely to feel a sense of duty towards the organization, leading to better performance and feedback. A strong sense of commitment towards the organization makes achieving organizational goals more feasible. The greater the level of commitment an individual has, the stronger their attachment to the organization, reducing the likelihood of hesitancy in reporting wrongdoing. Following the explanation provided, the hypothesis of this research is formulated as such.

H<sub>1</sub>: Organizational commitment has a positive effect on intention to whistleblowing.

#### **2.4. The Influence of Personal Cost on the Intention to Engage in Whistleblowing**

The Theory of Planned Behavior suggests that an individual's decision to partake in a specific action is shaped by their beliefs, social pressures, and sense of agency over the behavior. From the aspect of attitude, if an individual perceives that the personal cost associated with whistleblowing is greater than the benefits to be gained, the individual is likely to have a negative attitude towards the action or behavior in question.

In the context of prosocial theory, personal cost refers to the losses that may arise from helping others. These losses can include aspects such as time, money, energy, as well as social and emotional costs. Although prosocial theory emphasizes actions that help others without expecting a reward, personal cost remains a significant factor to consider before engaging in prosocial behavior. The more someone believes they will have to pay a high price personally, the less likely they are to participate in the activity.

Previous studies have explored the concept of personal cost, with researchers obtaining different outcomes. Mustopa et al. (2020) discovered a notable adverse impact of personal cost on individuals' inclination to participate in whistleblowing. This finding is supported by other studies conducted by Aliyah & Marisan (2017); Indriani & Yulia (2019); Laksono & Sukirman (2019); Libriani (2016); Pratolo et al. (2020); and Shonhadji (2022), which also found that personal expense hinders the willingness to participate in whistleblowing.

The expense to an individual can hinder or impede the practice of whistleblowing. If an individual has a high perception of the costs associated with reporting wrongdoing, their intention to report is likely to decrease. On the other hand, individuals who believe the personal consequences of reporting misconduct are minimal are more inclined to blow the whistle. With that being said, the research hypothesis is formulated as follows:  
H<sub>2</sub>: Personal cost negatively affects the intention to engage in whistleblowing.

#### **2.5. The Effect of Moral Reasoning on Intention to Whistleblowing**

Moral reasoning is the ability of a person (human) to consider or assess a behavior based on morals, such as good or bad, may or may not, and ethical or unethical. Moral reasoning can determine a person's behavior. Individuals with a strong sense of morals are more likely to have a favorable view of whistleblowing, according to the Theory of Planned Behavior, as they believe it is the right thing to do.

If it is related to prosocial behavior (in this case whistleblowing), individuals with elevated moral standards are inclined to engage in more altruistic behaviors compared to those with lower moral standards. Those with a strong sense of moral responsibility are more likely to act in accordance with their beliefs, leading them to make decisions that have positive outcomes in the long run, such as speaking out against wrongdoing.

This coincides with earlier studies carried out by Dwiyanti & Sariani (2018) that individuals with higher levels of moral reasoning have a greater intention to carry out whistleblowing, compared to someone with lower moral reasoning. Previous studies by Lestari (2015); Nurdianti & Ilyas (2018); Shonhadji (2021); and Syafrudin et al. (2020) have also provided evidence for the findings of this research. The research discovered that having strong moral principles can encourage individuals to speak out about wrongdoing, known as whistleblowing.

An individual or person who has high moral reasoning believes that ethical violations or illegal acts must be reported tends to have a positive attitude or reaction to whistleblowing.

This can increase their intention to report actions that are considered unethical. According to the explanation provided earlier, the hypothesis for this research is outlined as follows.

H<sub>3</sub>: Moral reasoning has a positive effect on the intention to do whistleblowing.

### **3. RESEARCH METHODS**

This research comprises of causal investigation employing a quantitative approach. Causal research seeks to investigate the connections among variables and comprehend their impacts. Numeric data is used for analysis in this study, utilizing the quantitative approach.

The focus of the study is the desire of People's Economic Bank employees to engage in whistleblowing. The dependent variable in this research will be the intention to blow the whistle. Conversely, the independent variable is the element that impacts or leads to changes in the dependent variable. In this research, the independent variables utilized are comprised of organizational commitment (X<sub>1</sub>), personal cost (X<sub>2</sub>), and moral reasoning (X<sub>3</sub>).

This study measures the whistleblowing intention variable by utilizing a questionnaire obtained from W. A. Putri & Dwita (2022) research and adapted to the research topic. All questions or statements are measured on a five (5) point Likert scale. The indicators used include the level of a person's willingness to disclose fraud, a person's effort in disclosing fraud, and the purpose in disclosing fraud. Organizational commitment is measured using four questions adapted from Septianti's (2013) questionnaire in Widyanto & Sulistiyowati, (2020) research and adjusted to the research topic. All questions or statements are measured on a five (5) point Likert scale. The criteria taken into consideration consist of a firm conviction in the objectives and principles of the company, a readiness to work towards advancing the organization's interests, and a keen interest in remaining part of the organization. In this study, the personal cost variable was measured using a questionnaire sourced from Schutlz et al., (1993) found in Salamah (2021) and adapted to the research topic. All questions or statements are measured on a five (5) point Likert scale. The indicators used are the risk of retaliation and sanctions.

Moral reasoning is the way individuals view an action as good or not using logic. In this study, the Multidimensional Ethics Scale (MES) was used. Al-Fithrie (2015) in Sugiharti (2015) states that The MES offers a straightforward way to assess ethical perspectives across various moral principles. The Multidimensional Ethics Scale (MES) focuses on understanding the justification for ethical decisions and the underlying beliefs of individuals regarding ethical actions. Within the MES, there are five key components that encompass justice, relativism, egoism, utilitarianism, and deontology. Based on these indicators, the research statement was developed. Measurement of moral reasoning variables in this study is to use instruments developed by Al-Fithrie (2015) in Sugiharti (2015) using a Likert scale.

This study focused on the People's Economic Banks in Denpasar City that have head office status. Saturated sampling, which is a non-probability technique, was the sampling method utilized. The sample consisted of all 21 People's Economic Banks with head office status in Denpasar City. The questionnaire will be distributed to one person each in the compliance, accounting, teller, credit, and internal auditor divisions in each BPR so that 105 respondents are used in the study.

The research utilized quantitative and qualitative data. Quantitative data is composed of numbers that are examined through statistical analysis, whereas qualitative data includes

words, images, or symbols. Quantitative information was collected by analyzing respondents' responses on Likert scale surveys. The qualitative data utilized was the list of questions in the questionnaire. Primary data was collected directly from the research subjects, in this case, from the respondents' questionnaire responses.

The method of data collection involves obtaining information. To gather research data, questionnaires were distributed in both physical and digital formats. The questionnaire consists of a series of questions presented to participants. Responses on the questionnaire are rated on a five-point Likert scale with options ranging from "Strongly Disagree" to "Strongly Agree." The study utilizes multiple linear regression analysis to determine the extent of impact that exists amongst two or more independent variables using linear regression analysis.

## 4. RESULTS AND DISCUSSION

### 4.1. Analysis Results

#### 4.1.1. Respondent Characteristics

The attributes of the participants reflect the makeup of the 92 individuals who took part in the research. Information on the respondents' traits was gathered through primary data collection via a survey given to 105 participants from 21 rural banks in Denpasar City. The respondents' characteristics are divided into several groups, including gender, age, education, and length of service.

Table 1. Respondent Characteristics

No.	Variable	Classification	Total	Percentage
1.	Gender	Female	58	63%
		Male	34	37%
		Total	92	100%
2.	Age	20-30 Years	38	41%
		30-40 Years	36	39%
		>40 Years	18	20%
		Total	92	100%
3.	Education	High School/Diploma	18	20%
		Bachelor	70	76%
		Master	3	3%
		Other	1	1%
		Total	92	100%
4.	Length of Service	<5 Years	34	37%
		5-10 Years	23	25%
		>10 Years	35	38%
		Total	92	100%

Source: Primary Processed Data, 2024

The respondent characteristics data include gender, age, education, and length of service, which can be described as follows:

a) Respondent Characteristics by Gender

This characteristic helps determine the proportion of male and female respondents across all BPR head offices in Denpasar City. Table 2 shows that the number of female respondents is 58 (63%) and the number of male respondents is 34 (37%). This indicates that there are more female respondents than male respondents.

b) Respondent Characteristics by Age

This characteristic helps identify the age range of respondents working at all BPR head offices in Denpasar City. Table 1 shows that 38 respondents (41%) are aged between 20 to 30 years, 36 respondents (39%) are aged between 30 to 40 years, and 18 respondents (20%) are aged over 40 years. These data indicate that the majority of respondents contributing to this study are between 20 and 30 years old.

c) Respondent Characteristics by Education

This characteristic helps determine the highest level of education attained by respondents at all BPR head offices in Denpasar City. Table 1 shows that 18 respondents (20%) have completed high school or diploma-level education, 70 respondents (76%) have a bachelor's degree, 3 respondents (3%) have a master's degree, and 1 respondent (1%) has another level of education. These data indicate that the majority of respondents in this study have a bachelor's degree as their highest level of education.

d) Respondent Characteristics by Length of Service

This characteristic helps determine the work experience of respondents across all BPR head offices in Denpasar City. Table 1 shows that 34 respondents (37%) have worked for less than 5 years, 23 respondents (25%) have worked for 5 to 10 years, and 35 respondents (38%) have worked for more than 10 years. These data indicate that the majority of respondents contributing to the survey have worked for more than 10 years.

#### 4.1.2. Validity Test

According to Table 2, it is evident that all the measurement indicators in the survey are used to assess the variables of Organizational Commitment ( $X_1$ ), Personal Cost ( $X_2$ ), Moral Reasoning ( $X_3$ ), and the Intention to Conduct Whistleblowing ( $Y$ ) have a Pearson Correlation value with the total score for each statement item greater than 0.3. This indicates that all these statement indicators are valid as they meet the validity test requirements.

**Table 2. Validity Test Results**

No	Variable	Indicators	Pearson Correlation	Remark
1.	Intention to Conduct Whistleblowing ( $Y$ )	Y.01	0,526	Valid
		Y.02	0,595	Valid
		Y.03	0,408	Valid
		Y.04	0,519	Valid
		Y.05	0,477	Valid
		Y.06	0,567	Valid
		Y.07	0,523	Valid
		Y.08	0,637	Valid
2.	Organizational Commitment ( $X_1$ )	X1.1	0,317	Valid
		X1.2	0,395	Valid



		X1.3	0,592	Valid		
		X1.4	0,434	Valid		
		X1.5	0,539	Valid		
		X1.6	0,302	Valid		
		X1.7	0,448	Valid		
		X1.8	0,367	Valid		
		X1.9	0,599	Valid		
		X1.10	0,324	Valid		
		X1.11	0,577	Valid		
		X1.12	0,510	Valid		
		X1.13	0,370	Valid		
		X1.14	0,350	Valid		
		X1.15	0,552	Valid		
		3.	Personal Cost (X <sub>2</sub> )	X2.1	0,406	Valid
				X2.2	0,482	Valid
X2.3	0,380			Valid		
X2.4	0,308			Valid		
X2.5	0,568			Valid		
X2.6	0,394			Valid		
X2.7	0,328			Valid		
X2.8	0,613			Valid		
X2.9	0,654			Valid		
X2.10	0,560			Valid		
X2.11	0,539			Valid		
4.	Moral Reasoning (X <sub>3</sub> )	X3.1	0,305	Valid		
		X3.2	0,523	Valid		
		X3.3	0,330	Valid		
		X3.4	0,312	Valid		
		X3.5	0,370	Valid		
		X3.6	0,346	Valid		
		X3.7	0,526	Valid		
		X3.8	0,683	Valid		
		X3.9	0,689	Valid		
		X3.10	0,609	Valid		
		X3.11	0,340	Valid		
		X3.12	0,467	Valid		

Source: Primary Processed Data, 2024

#### 4.1.3. Reliability Test

**Table 3. Reliability Test Result**

No.	Variable	Crobanch's Alpha	Remark
1	Organizational Commitment (X <sub>1</sub> )	0,715	Reliable
2	Personal Cost (X <sub>2</sub> )	0,669	Reliable
3	Moral Reasoning (X <sub>3</sub> )	0,677	Reliable
4	Intention to Conduct Whistleblowing (Y)	0,630	Reliable

Source: Primary Processed Data, 2024

Based on Table 3, all Cronbach's Alpha values for each variable exceed 0.60, which indicates that all variables meet the reliability test requirements. Therefore, the instruments for each variable can be used for the study.

#### 4.1.4. Classical Assumption Test

##### a) Normality Test

**Table 4. Normality Test Results**

	Unstandardized Residual
N	92
Kolmogorov-Smirnov	0,070
Asymp.Sig (2-tailed)	0,200

Source: Primary Processed Data, 2024

##### b) Multicollinearity Test

**Table 5. Multicollinearity Test Results**

Variable	Tolerance	VIF	Remark
Organizational Commitment ( $X_1$ )	0,582	1,718	No Multicollinearity
Personal Cost ( $X_2$ )	0,598	1,673	No Multicollinearity
Moral Reasoning ( $X_3$ )	0,813	1,229	No Multicollinearity

Source: Primary Processed Data, 2024

Based on the output table "Coefficient" in the "Collinearity Statistics" section, it is noted that the Tolerance value for the Organizational Commitment variable ( $X_1$ ) is 0.582, for Personal Cost ( $X_2$ ) is 0.598, and for Moral Reasoning ( $X_3$ ) is 0.813. All Tolerance values for the independent variables ( $X$ ) are greater than 0.10, indicating that there is no multicollinearity. This can also be seen from the VIF values for the Organizational Commitment variable ( $X_1$ ) at 1.718, for Personal Cost ( $X_2$ ) at 1.673, and for Moral Reasoning ( $X_3$ ) at 1.229. The VIF values for the independent variables  $X$  are all under 10, indicating the absence of multicollinearity. Hence, following the criteria for the multicollinearity test, it can be determined that there is no presence of multicollinearity in the regression model.

##### c) Heteroscedasticity Test

**Table 6. Heteroscedasticity Test Results**

Variable	Sig	Remark
Organizational Commitment ( $X_1$ )	0,127	No Heteroscedasticity
Personal Cost ( $X_2$ )	0,136	No Heteroscedasticity
Moral Reasoning ( $X_3$ )	0,088	No Heteroscedasticity

Source: Primary Processed Data, 2024

From the output above, the significance or Sig. (2-tailed) value for the Organizational Commitment variable ( $X_1$ ) is 0.127, for Personal Cost ( $X_2$ ) is 0.136, and for Moral Reasoning ( $X_3$ ) is 0.088. Because the values for all three independent variables ( $X$ ) are above 0.05, it can be inferred that there are no signs of heteroscedasticity. This indicates that the regression model utilized in this study is appropriate for examination.

#### 4.1.5. The Multiple Linear Regression Analysis

**Table 7. Multiple Linear Regression Analysis Results**

Model	Unstandardized Coefficient		Standardized Coefficient	t	Sig.
	B	Std. Error	Beta		
(Constant)	5,936	3,061		0,939	0,056
Organizational Commitment ( $X_1$ )	0,199	0,072	0,309	2,789	0,006
Personal Cost ( $X_2$ )	0,199	0,078	0,278	2,546	0,013
Moral Reasoning ( $X_3$ )	0,097	0,060	0,152	1,622	0,108

Source: Primary Processed Data, 2024

The regression equation can be derived from Table 7 in the following manner:

$$Y = a + b_1X_1 - b_2X_2 + b_3X_3 + \epsilon$$

$$Y = 5,936+ 0,199X_1 + 0,199 X_2 + 0,097 X_3 + \epsilon$$

From the above multiple linear regression equation, the following explanations can be derived:

1. The fixed value ( $\alpha$ ) equals 5.936, indicating that when organizational commitment, personal cost, and moral reasoning are all at zero, the intention to engage in whistleblowing ( $Y$ ) is 5.936. This indicates that all independent variables have a significant positive influence on the dependent variable.
2. The organizational commitment variable is positively related to the intention to engage in whistleblowing with a coefficient of 0.199 for  $\beta_1$ . If organizational commitment ( $X_1$ ) goes up by one unit, the likelihood of engaging in whistleblowing ( $Y$ ) tends to increase by 0.199, holding all other independent variables constant.
3. The personal cost variable has a positive correlation with the intention to engage in whistleblowing, as evidenced by the coefficient  $\beta_2$  of 0.199. If the personal cost ( $X_2$ ) goes up by one unit, the likelihood of participating in whistleblowing ( $Y$ ) is expected to increase by 0.199, provided the other factors stay the same.
4. The positive correlation between the intention to participate in whistleblowing and the moral reasoning variable is reflected in the coefficient  $\beta_3$  of 0.097. If moral reasoning ( $X_3$ ) goes up by one unit, the likelihood of participating in whistleblowing ( $Y$ ) is predicted to increase by 0.097, holding other variables constant.

#### 4.1.6. Determination Coefficient ( $R^2$ ) Test

**Table 8. Determination Coefficient ( $R^2$ ) Test Results**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,610	0,372	0,350	2,842

Source: Primary Processed Data, 2024

Based on Table 8, the adjusted R square value is 0.350 or 35 percent. This means that 35 percent of the intention to engage in whistleblowing is influenced by the variables of organizational commitment, personal cost, and moral reasoning, while the remaining 65 percent is influenced by other variables or factors not included in the model.

#### 4.1.7. Model Feasibility Test (F Test)

**Table 9. F Test Results**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	420,667	3	140,222	17,355	0,000
Residual	711,017	88	8,080		
Total	1131,685	91			

Source: Primary Processed Data, 2024

Table 9 shows that the value of F value is 17.355, and the significance value is 0.000, smaller than  $\alpha = 0.05$ . This suggests that the combined impact of organizational commitment, personal cost, and moral reasoning on the inclination to participate in whistleblowing is statistically significant. Hence, the model utilized in this study is suitable for examination.

#### 4.1.8. Hypothesis Test (T Test)

**Table 10. T Test Results**

Model	Unstandardized Coefficient		Standardized Coefficient	t	Sig.
	B	Std. Error	Beta		
(Constant)	5,936	3,061		0,939	0,056
Organizational Commitment ( $X_1$ )	0,199	0,072	0,309	2,789	0,006
Personal Cost ( $X_2$ )	0,199	0,078	0,278	2,546	0,013
Moral Reasoning ( $X_3$ )	0,097	0,060	0,152	1,622	0,108

Source: Primary Processed Data, 2024

Based on result provided, the following explanations can be made:

##### a) Testing $H_1$

Analysis findings show that organizational commitment has a positive impact on the likelihood of whistleblowing, with a coefficient of 0.199, a t-value of 2.789, and a significance level of 0.006. The organizational commitment's significance value is 0.006,

less than  $\alpha = 0.05$ , suggesting that H0 is denied while H1 is endorsed, showing that organizational commitment has a positive partial impact on the willingness to participate in whistleblowing in BPR in Denpasar City.

b) Testing H<sub>2</sub>

The results from the analysis show that there is a positive relationship between personal cost and the intention to engage in whistleblowing, as indicated by a coefficient of 0.199 with a t value of 2.546 and a significance level of 0.013. The p-value for personal cost is 0.013, less than  $\alpha = 0.05$ , suggesting that H0 is accepted and H2 is rejected, showing that personal cost negatively influences the intention to participate in whistleblowing in BPR in Denpasar City.

c) Testing H<sub>3</sub>

The findings of the study display a positive relationship between moral reasoning and the likelihood of participating in whistleblowing, with a coefficient of 0.097, a t-value of 1.622, and a significance value of 0.108. The p-value for moral reasoning is 0.108, higher than the significance level of  $\alpha = 0.05$ . This means that H0 is supported and H3 is rejected, showing that moral reasoning does not have a positive partial impact on the intention to participate in whistleblowing in BPR in Denpasar City.

## 4.2. Discussion

### 4.2.1. The Influence of Organizational Commitment on Whistleblowing Intentions

Based on the results of the hypothesis test, it is clear that organizational commitment is a key factor in impacting the inclination to disclose misconduct. This indicates that people with a strong loyalty to their organization are more inclined to report unethical behavior. Conversely, individuals with low levels of commitment to the organization are less likely to report wrongdoing. Therefore, the initial hypothesis of this study, which indicates a favorable correlation between commitment to the organization and intention to blow the whistle among BPR employees in Denpasar City, has been validated.

The findings from this research are consistent with the theory of planned behavior, which posits that behavior is influenced by intentions in specific circumstances. One of the determinants of these intentions closely related to organizational commitment is the attitude towards the behavior. Behavior attitudes involve a person's reaction, whether positive or negative, towards a certain behavior. The attitude of an individual can impact their decision to blow the whistle or not. Those who are deeply committed to the organization are often motivated by a strong sense of duty to help the organization thrive and accomplish its objectives.

Organizational dedication plays a role in encouraging individuals to speak up and report any wrongdoing they encounter within the company. Organizational commitment combines attitudes and behaviors related to three attitudes: identification with organizational goals, involvement with the organization, and affection for the organization. Committed employees show positivity and loyalty to their company, leading them to actively safeguard it from any possible threats. They are also willing to speak up about any fraudulent activities they may come across.

The findings of this research align with earlier studies carried out by Agustin et al. (2020); Aulia et al. (2019); Hamidah et al. (2022); Marliza (2018); Sanjaya (2022); Setiawati

et al. (2016); and Widyanto & Sulistiyowati (2020), which state that commitment within the organization has a positive impact on the intention to report misconduct.

#### **4.2.2. The Influence of Personal Cost on Whistleblowing Intentions**

The hypothesis test results show that the individual cost positively influences the intention to whistleblow in BPR in Denpasar City. The hypothesis stating that personal cost negatively impacts the intention to whistleblow in BPR in Denpasar City is not confirmed.

The results indicate a finding that contradicts the prosocial behavior theory proposed by Brief & Motowidlo (1986), which states that performing a prosocial action is influenced by individual antecedents, namely personal cost. Generally, the higher the personal cost that a whistleblower may face, the lower their intention to whistleblow. Personal cost refers to the risks or losses that an individual might experience if they report a violation (whistleblowing). These losses can include job loss, damaged reputation, or even threats or physical harm.

The strong backing from coworkers or outside parties might lead to a positive connection between personal expenses and the decision to blow the whistle. The substantial support received by an individual may encourage them, making them more enthusiastic about whistleblowing.

The findings are consistent with previous research conducted by Usman & Rura (2021) and Syafrudin et al. (2020). These findings contrast with research conducted by Aliyah & Marisan (2017); Laksono & Sukirman (2019); Mustopa et al. (2020).

#### **4.2.3. The Influence of Moral Reasoning on Whistleblowing Intentions**

Based on the results of the hypothesis test, it was concluded that moral reasoning does not influence the readiness to report wrongdoing. Therefore, the hypothesis linking moral reasoning to the intention to blow the whistle in BPR in Denpasar City is not proven.

The research did not provide evidence supporting the theory that individuals with advanced moral reasoning are more inclined to exhibit prosocial behaviors. This study also does not align with earlier research conducted by Nurdianti & Ilyas (2018), which states that moral reasoning positively influences whistleblowing.

Nevertheless, becoming a whistleblower is not an easy task; it requires courage from employees to report misconduct or fraud. This situation leads employees in BPR in Denpasar City not to consider moral reasoning when deciding whether to report or not if misconduct or fraud occurs. This indicates that the willingness of BPR employees in Denpasar City to report misconduct or fraud is still low, even though there are regulations in place to protect whistleblowers.

Another factor that may contribute to the lack of influence of moral reasoning on the intention to whistleblow is the close relationships with colleagues and the severity of the misconduct. An individual may prefer to remain silent or merely advise the colleague committing the misconduct rather than report it. Given the close relationship with the alleged perpetrator and the severity of the misconduct, they may choose not to act. The previous research conducted by Khusnah & Jannah (2021) has confirmed these results, which indicates that moral reasoning does not have an impact on the decision to blow the whistle.

## 5. CONCLUSION

According to the findings and conversations in the preceding section, the results of this study can be summarized as such: Initially, commitment within an organization has a favorable impact on the willingness to report wrongdoing in the context of BPR within Denpasar City. The findings show that the higher the organizational commitment of BPR employees, the greater their intention to whistleblow. Second, personal cost also positively influences the intention to whistleblow in BPR in Denpasar City. Lastly, moral reasoning does not influence the intention to whistleblow in BPR in Denpasar City.

It is suggested, according to the results, that PT Bank Perekonomian Rakyat in Denpasar City should consistently strive to uphold a strong sense of dedication within its workforce. Some ways to achieve this include preserving and clarifying the organizational culture, ensuring that organizational values are understood, having a clear vision, mission, and objectives, and creating a healthy work environment.

The findings support a crucial element of the Theory of Planned Behavior, which centers on attitudes toward behavior, indicating an individual's favorable or unfavorable response to a particular behavior. Someone who is highly dedicated to their organization is more inclined to have a greater intention to blow the whistle. The research also revealed that the antecedent of prosocial behavior, namely personal cost, does not negatively influence the intention to whistleblow. This is due to the increasing emergence of regulations that protect whistleblowers. Thus, regardless of the personal costs that a whistleblower may incur, it does not deter their intention to whistleblow, as they feel secure with adequate protections in place. This research also offers more details, perspectives, and knowledge expansion on how organizational commitment, individual sacrifice, and ethical reasoning impact the decision to report misconduct.

The findings offer insights into several factors that can support or enhance employees' intentions to engage in whistleblowing. This research is expected to serve as a basis for evaluation for employees and management of the People's Bank in Denpasar City in minimizing instances of fraud that may occur. This study is anticipated to be a valuable resource for upcoming research, providing insights into factors that impact individuals' decisions to report wrongdoing, and potentially guiding future studies on whistleblowing intention.

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