

Whistleblower Dilemma: Individual and Situational Factors in Whistleblowing Intention

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This study aims to understand how individual and situational factors can influence the psychological condition of employees, which can affect the decision in conducting whistleblowing. This type of research is descriptive qualitative. The subjects of this study were the senior year students in the City of Bandung, Indonesia, who were undergoing an internship process. The sample collection technique used was purposive sampling. This research found that employees seek materiality and advantages by whistleblowing. Even though their whistleblowing output is not a success and has consequences, they believe that they did the right thing by whistleblowing because of their moral responsibility. With this research, companies can obtain a new perspective in preparing a whistleblowing system, culture, and atmosphere that is better for whistleblowers, so that the company they live in will be more protected from possible frauds. This study has limitations on the theory used in looking at aspects that affect individuals in conducting whistleblowing. This research can be developed by looking at other elements that are also related to determining an individual's intention in whistleblowing. Furthermore, different participants in the study would provide the possibility of different answers to this study.

Keywords: *Whistleblowing, Fraud, Whistleblower, Theory of Planned Behaviour, Retaliation.*

Introduction

In dealing with ethical dilemmas, humans will be influenced by factors that originated both from within themselves and from the environment outside themselves. Internal factors that influence the way humans deal with ethical dilemmas are personality, trait, behaviour, character, psychological conditions, and so on. Besides the external factors that influence it, it



also includes organisational culture or the environment, pressure from friends or superiors, rules that apply in their environment, and other factors that also affect indirectly in influencing the psychological condition of humans, which impacts on how humans solve the problem (Keil, Tiwana, Sainsbury, & Sneha, 2010). Ethical violations that are often found in entities are fraud.

Fraud in any type and size must be controlled by performing fraud prevention and fraud detection. A tool commonly used by an entity in managing fraud is a whistleblowing system. This whistleblowing activity becomes very important because the employee is very close to the company's operational activities and knows who is doing and what they are doing. Whistleblowing is an essential tool for an organisation because, without it, fraud, misconduct, and failure may dominate an organisation (Carver, 2010).

However, in fact, whistleblowers often receive revenge for coming forward. Retaliated actions include organisational steps taken to undermine the complaints process, reporter isolation, defamation of character, make difficulties or embarrass the reporter, exclusions from meetings, removal of bonuses, and other forms of discrimination or harassment (Tuanakotta, 2010). According to the data from the Ethics Resource Center, different groups of people will experience various types of retaliation. For example, exclusion from decisions and work activity by the supervisor or management is most likely to be experienced by an employee who is in 18–29 years old age group compared to an employee who is in 45–63 years old age group. For more intense retaliation, an employee who experienced physical harm to person or property is often male and who has worked 3–5 years in the company compared to a female, who has only worked 1–2 or more than 11 years, and who is non-management (Ethics Resource Center, 2012; Liyanarachchi & Adler, 2011).

Humans have characteristics, traits, and personalities. They differ from one another so that every individual is unique. This uniqueness makes individuals different from one another in their actions and ways of solving problems. Because of this, they can be the subject of research and whether they will act the same according to their character in conducting whistleblowing. The purpose of this research is to understand how individual and situational factors can influence employee intention, which can affect the decision to be a whistleblower. Previous studies have only focussed on whether several factors influence whistleblowing intentions, so this research is essential to be carried out to obtain a comprehensive understanding of how these factors affect someone's whistleblowing intentions.

Literature Review

The Theory of Planned Behaviour

Ajzen defines intention as an attempt to perform a given behaviour concerning actual performance (Ajzen, 1985). Behavioural intent can find expression in behaviour, only if the behaviour is under control of the will. That is, if the person can decide at will to do or not do the act. Although some behaviours may satisfy these requirements quite well, performance depends to a large extent and at least to some extent on non-motivational factors such as the availability of opportunities and needed resources (e.g. time, money, skills, cooperation with others). Collectively, these factors represent people's actual control of behaviour (Ajzen, 1991).

Perceived behavioural control, together with behavioural intentions, can be used directly to predict the attainment of behaviour. Behavioural control addresses the resources and opportunities available to a person to a certain extent, and must determine the likelihood of realisation of behaviour (Ajzen, 1991).

The performance of a behaviour is a joint function of the intention and control of perceived behaviour. For accurate predictions, several conditions must be met. First, measures of intention and control of perceived behaviour must be compatible with the behaviour that must be predicted. So that can be interpreted, the intention and perception of control must be assessed in relation to certain interesting behaviours, and the context specified must be the same as where the behaviour occurred (Ajzen, 1991).

According to this model, attitudes develop naturally from the beliefs held by people about the object of attitude. In general, we form beliefs about an object by relating it to certain attributes. That is, with other objects, characteristics, or events. In the case of attitudes towards a behaviour, each belief associates the behaviour with certain outcomes, or with other attributes such as the costs incurred by carrying out the behaviour. Because the attributes associated with the behaviour have been assessed as positive or negative, we automatically and simultaneously gain attitudes toward the behaviour. In this way, we learn to support behaviours that we believe have very desirable consequences, and we form unpleasant attitudes towards behaviours that we associate with the most undesirable consequences (Ajzen, 1991).

Another aspect of this theory is normative beliefs. Normative beliefs are related to the possibility that important individuals or reference groups agree or disagree on certain behaviours. The strength of each normative trust is multiplied by the person's motivation to comply with the referred reference, and subjective norms are directly proportional to the

number of products produced across prominent normative beliefs (Ajzen, 1991). It is sometimes said that at least in certain contexts, we need to consider not only the perceived social pressure but also personal feelings about moral obligations or responsibilities to do or refuse to do certain behaviours (Ajzen, 1991; Schwartz & Tessler, 1972).

Self-Interest

Self-interest is the cardinal human motive, or so many of the most influential theories of human behaviour would have us believe. Theories as diverse as evolutionary biology, neo-classical economics, behaviourism, and psychoanalysis all assume that people actively and single-mindedly pursue their self-interest, whether it be embodied in reproductive fitness, utility maximisation, reinforcement, or wish fulfilment (Miller & Ratner, 1996).

An individual cares about almost everything in life. For example, independence, knowledge, interpersonal relationships, honour, status, peer approval, group norms, culture, rules of conduct, weather, and so on. They are willing to sacrifice some sufficiently small amounts of any particular good for some sufficiently large quantity of other goods (Jensen & Meckling, 1994).

There are times when people help others, even strangers, and when there is no ready evidence of personal profit (loss situation). It happens because a human has a characteristic that is modelled in the mood maintenance model. Witnessing another person's suffering causes observers to experience negative affect. This unpleasantness motivates them to reduce their distress (Cropanzano, Goldman, & Folger, 2005).

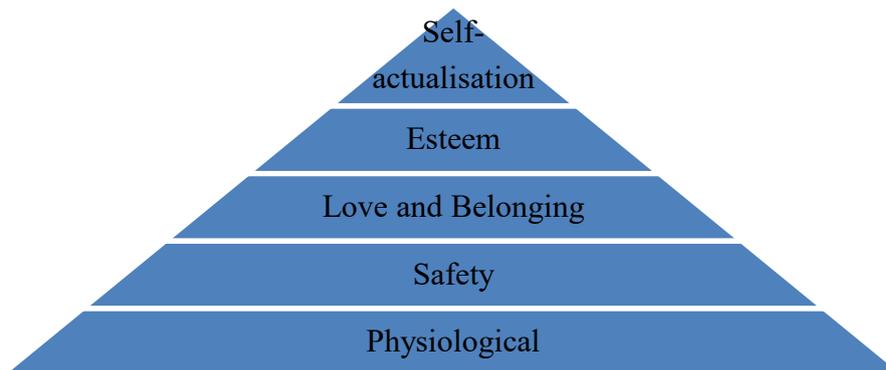
Another aspect covered in the article is a moral duty. In addition to caring for one-self (self-interest) and caring for another person (altruism), there is another alternative. Individuals might also be motivated to act out of a commitment to moral norms conduct, such as justice (Cropanzano et al., 2005).

However, self-interest will also create a conflict of interest among individuals. This happens because everyone has different interests and wants to be fulfilled, which might be contradictory with another's interest. Conflicts of interest are at the heart of many of the recent scandals that have shaken the United States economy. Conflicts of interest, like those between a firm's managers, its shareholders, and its auditors, have existed for some time (Moore & Loewenstein, 2004).

Theory of Human Needs

There is a theory conveyed by Abraham Maslow. This theory discusses the needs that are owned by humans which are classified into several groups and levels. The theory is described in a hierarchy as follows:

Figure 1. Human Needs Hierarchy



Quoted from the book *General Psychology* (Boeree, 2017), the hierarchy of human needs will be explained as follows:

a. **Physiological needs**

Physiological needs are human physical needs that cannot be separated. This need consists of the need for oxygen, water, protein, salt, calcium, sugar, minerals, and other vitamins.

b. **The need for safety and security**

After physiological needs are sufficiently met, then the next level is humans will need a safe environment, stability, and protection.

c. **The need for love and ownership**

After the second level needs are met, then the next is the need for friends, lovers, children, and loving relationships.

d. **The need for appreciation**

The next stage is humans begin to look for self-esteem. This award can be in the form of status, fame, greatness, recognition, attention, reputation, appreciation, dignity, and dominance. Besides, the higher forms of appreciation can be in the form of confidence, competence, achievement, mastery, independence, and freedom.

e. The need for self-actualisation

The top stage is the need for self-actualisation. This stage refers to the highest motivations, such as creativity, care, appreciation for beauty, truth, justice, and other things.

Maslow explained in the theory that an individual would need a higher stage of needs if only they have already achieved the stage before it. People who haven't fulfilled the first stage, physiological needs, will always focus on that compared to other needs, and so on.

Whistleblowing

Near and Miceli define whistleblowing as disclosure by members of the organisation (previous or current) regarding illegal, immoral, or illegitimate practices under the control of their employer to people or organisations who might be able to take action on these practices (Mesmer-Magnus & Viswesvaran, 2005; Near & Miceli, 1985). Whistleblowers usually have internal and external reporting channels available to report organisational violations. Research shows that almost all whistleblowers initially attempt to report errors through internal channels before using external channels (Mesmer-Magnus & Viswesvaran, 2005; Miceli & Near, 2002), although whistleblowing through internal channels is less threatening to the organisation than external reporting that threatens public scrutiny or legal intervention (Mesmer-Magnus & Viswesvaran, 2005; Miceli, Dozier, & Near, 1991).

Whistleblowing in an organisation is not often welcomed. Rather than being appreciated, reports of whistleblowers are often buried or ignored (Mesmer-Magnus & Viswesvaran, 2005; Miceli, Near, & Schwenk, 1991). In this case, the reporter did not succeed in stopping organisational mistakes, and worse, is placed in a position to experience negative consequences for their actions. Burying or ignoring reports and retaliation against whistleblowers is most likely to occur when the whistleblower is considered by top management as an obstacle to the organisational authority structure (Mesmer-Magnus & Viswesvaran, 2005; Miceli & Near, 2002).

Employees of the organisation have three options for dealing with unpleasant situations encountered in an organisation. The first is to leave the organisation, voice dissatisfaction (e.g., do whistleblowing), or remain silent. The support of supervisors and co-workers, the organisational climate, the threat of retaliation, and the size of the organisation make the difference in the individual's decision to do whistleblowing (Mesmer-Magnus & Viswesvaran, 2005).

In Zhou's research, the results show that the perceived ethical climate was positively associated with whistleblowing intention and that the relationship is mediated by organisational identification and moral identity. Furthermore, individual risk aversion weakened the effect of organisational identification on whistle-blowing intention but did not

weaken the effect of moral identity on whistleblowing intention (Zhou, Liu, Chen, & Zhao, 2018).

Potential reporters sought 'materiality' as auditors did before starting any action. Likewise, organisational members are more likely to do whistleblowing on organisational mistakes when they have convincing evidence about mistakes, and when violations personally affect them. When strong norms of reciprocity develop and high social support between members of the organisation exists, errors that harm the organisation and/or co-workers are more likely to be reported, especially using internal channels (Mesmer-Magnus & Viswesvaran, 2005; Near & Miceli, 1985).

Retaliation can take many forms, from attempting to coerce a whistleblower to revoke accusations of violations to the direct exclusion of whistleblowers from the organisation. Other acts of retaliation may include organisational steps taken to undermine the grievance process, isolate whistleblowers, defame character, give difficulties or embarrass the whistleblower, exclusion from meetings, the abolition of bonuses, and other forms of discrimination or harassment (Mesmer-Magnus & Viswesvaran, 2005; Parmerlee et al., 1982).

The top management of the organisation does not always use retaliation. The whistleblower supervisor or co-worker can initiate hidden retaliation with or without sanction by top management. Monitors may be motivated to retaliate against whistleblowers for a variety of reasons, but they often do so for fear that the whistleblower's claim indicates their inability to maintain order and compliance within their department, or fear that a legitimate complaint will result in a limitation or cessation of their operations or influence (O'day, 1974; Parmerlee et al., 1982).

Research has examined the specific actions taken by whistleblowers to influence and the extent to which they have responded, such as the use of internal or external channels to report errors, whether the whistleblower tries to remain anonymous during the grievance process, how successful the reporter ultimately curbs organisational errors, and even whether others in the organisation ignore mistakes (Mesmer-Magnus & Viswesvaran, 2005; Near & Miceli, 1986). The use of external channels is more likely to lead to revenge behaviour because it violates the power and authority structures that exist in the organisation. Likewise, whistleblowers who fail to try to remain anonymous during the whistleblowing process are more likely to be retaliated (Mesmer-Magnus & Viswesvaran, 2005; Miceli & Near, 1994).

Correlation of the Theories

Whistleblowing can be categorised as human behaviour. This behaviour can be conducted based on several factors that are covered in Ajzen's theory of planned behaviour. Also, this behaviour can be conducted because of human needs. The human needs theory presented by Maslow can be a theoretical assumption for observing the interaction between human needs and whistleblowing intention. Consequently, the theories can be used to analyse whistleblowing intention with different perspectives so the result would be more comprehensive.

Methodology/Materials

This study uses a qualitative method. By using qualitative methods, knowledge, interpretation, and in-depth understanding of relevant conditions and facts will be obtained in the field. This type of research is descriptive qualitative. In descriptive qualitative research, the data collected is stated in the form of text because in understanding the deep meaning, it cannot go through numbers because numbers are only symbols (Raco, 2010).

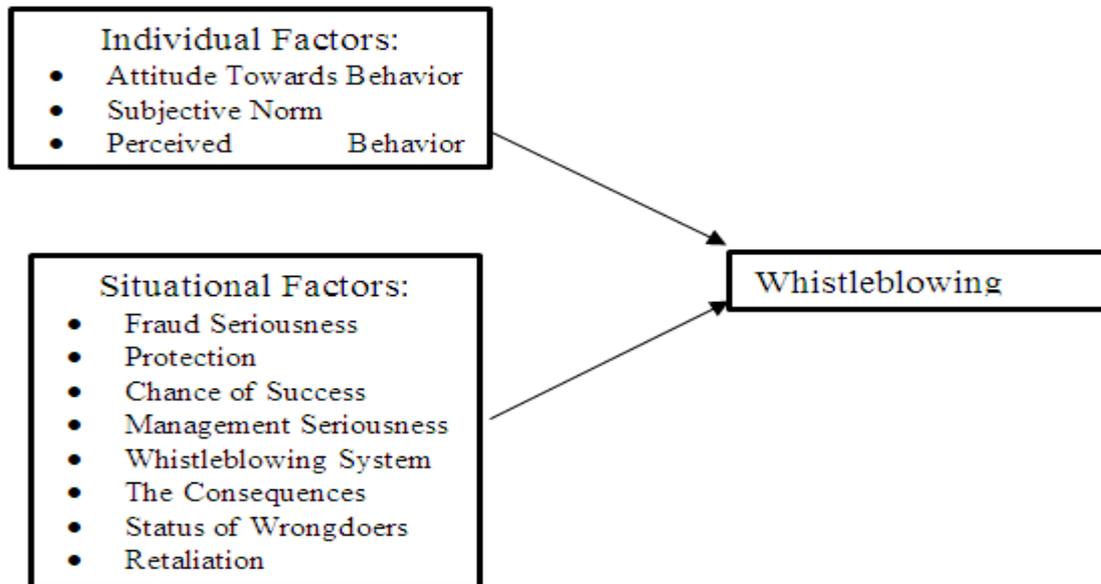
The sample of this study was collected from senior year students in the City of Bandung, Indonesia, who were undergoing an internship process. The sample collection technique used was purposive sampling. The sampling is restricted to specific types of people who can provide the desired information, either they are the only ones who have it or fit some criteria set by the researcher (Sekaran, 2003). These resource persons were chosen assuming the resource persons will soon enter the workforce and have experience and insight in working in a company. Data collection techniques are a crucial step in research because in conducting research, data must be obtained from relevant sources. In this study, the data collection techniques used were interviews and documentation.

In this study, the model used to analyse data is the Miles and Huberman model. Data analysis in qualitative research is carried out while the data collection process is in progress, and after the data is collected. Miles and Huberman stated that the activities in qualitative data analysis were carried out interactively and continuously until the data reached its saturation point. In data analysis, there are data reduction activities, data presentation, and data conclusion-verification (Miles & Huberman, A. Michael Saldana, 2014). After the interview is done, the transcribed interview will be summarised, and only the relevant answer will be chosen. The used technique is the theme analysis.

In this research, source triangulation and theory triangulation will be used. Source triangulation is used to test the credibility of the data carried out by examining data that has been obtained through several sources (Denzin, 1978). Whereas, the triangulation of theories

is the use of various perspectives to interpret a data set (Guion, 2002). To understand more clearly about the factors that will be examined, those will be mapped below:

Figure 2. Map of Factors



Results and Findings

Subjective Norms and the Level of Fraud Seriousness in Whistleblowing Intentions

By doing an interview, it is revealed that the participants believe that fraud is a wrong thing and will choose to report it. Participants choose to do the whistleblowing because performing fraud is not following existing provisions. In addition to that, fraud will also harm the company and fellow employees. However, the participant still considers the seriousness of the fraud. They will report it if the fraud is very serious and has a systemic impact. Conversely, if they felt that fraud has little impact and is not repeated, participants will choose to leave it alone.

The result is in line with the theory of planned behaviour proposed by Ajzen, which states that one person's behaviour is determined by the individual's normative beliefs, rooted in the subjective norms that exist in society (Ajzen, 1991). This is supported by research that says the individual factor also has the main effect on somebody's whistleblowing intention (Park & Blenkinsopp, 2009).

The consideration of the seriousness of the fraud is also in line with the results of the research which states that the seriousness of fraud affects the level of whistleblowing intentions of a person (Andon, Free, Jidin, Monroe, & Turner, 2018; Indriani, Yulia, & Ariska, 2019;

Mesmer-Magnus & Viswesvaran, 2005; Near & Miceli, 1985; Schultz, Johnson, Morris, & Dyrnes, 1993). Thus, it can be concluded that the level of seriousness of fraud is a situational factor that determines the level of an employee's whistleblowing intentions.

Protection and Whistleblowing Intention

In this case, everyone will see the resources and opportunities they have before taking an action. That is, in this case, whistleblowing. The participants said that whistleblower protection provided by the company would increase their confidence to do whistleblowing. The reason is that the report they submitted will be questioned, so they need someone else who can support or back them up when the report is being processed. Also, the reporter's personality factor is involved in making this decision.

However, some participants also said that there is a possibility that the protection of the company did not affect their intentions in conducting whistleblowing. The reason is that reporting fraud is a moral responsibility that they have, so any fraud that occurs must be reported.

Protection is the main thing desired by the employee or prospective whistleblower. The forms of protection desired by employees include, among others, the security of information conveyed, so as not to leak to unauthorised parties. The security reveals the whistleblower's identity, as well as the protection and legal assistance provided by the company.

Reporter identity is also a dilemma in terms of whistleblowing. On the one hand, anonymity is needed by the reporter to protect himself. On the other hand, anonymity is not desired by the company because they need the reporter's name to be responsible for the contents of the report. However, the interview results show that employees will maintain their anonymity to protect themselves from retaliation or negative things that will occur from the report.

The result is in line with the previous research that says moral intensity plays a role and is positively correlated to whistleblowing intention (Ajzen, 1991; Chen & Lai, 2014; Keil et al., 2010; Schwartz & Tessler, 1972). The theory of human needs presented by Abraham Maslow also states that after physiological needs are met, then humans will try to meet their needs for security (Boeree, 2017). It can be said that the need for security is a second priority human need. These results are also in line with the theory of planned behaviour, which states that in determining behaviour, individuals also see the resources, opportunities, and consequences of their actions (Ajzen, 1991).

Chance of Success, Management's Seriousness, and Whistleblowing Intention

When whistleblowing, participants do not see a chance of success from the report. Participants reasoned that whatever will happen in the future, the most important thing is that they have tried to submit the report and complete their responsibilities as employees to report the frauds they have found.

Furthermore, they considered that with the seriousness of management in following up on reports from employees. It will increase the employee's desire to do whistleblowing. They argue that the reports they provide will not be in vain and will benefit the health and survival of the company. The seriousness of this management can be seen from the follow-up of the reports that came in earlier. The participants said that they would feel proud of the whistleblowing they had done because it had a positive impact on the company and its environment. The result is in line with the theory of human needs conveyed by Abraham Maslow. At the last stage in meeting their needs, humans will try to fulfil their actualisation needs. It refers to the highest motivations, such as creativity, care, appreciation for beauty, truth, justice, and other things that also meet their actualisation needs (Boeree, 2017). Besides the theory of human needs, this result is also in line with previous research that says employees are more likely to do the whistleblowing if they perceive that management will take corrective action to resolve the problem or concern (Keil et al., 2010).

Whistleblowing System and Whistleblowing Intention

In the factors that are considered in the whistleblowing action, the condition of the whistleblowing system is considered not to affect the intention of employees to conduct whistleblowing. They reasoned similarly to the previous argument, which stated that they would try to submit the report first and not weigh heavily about the system owned by the company. Therefore, this result can be related to the theory of human needs related to self-actualisation that explains the need for justice, truth, and others (Boeree, 2017).

Whistleblowing and Its Consequences

Every action will certainly bring consequences for those who do it. These consequences will limit individual actions in doing something. In the case of whistleblowing, many cases and facts of revenge are circulating in society. Negative reporting about whistleblowing has an impact on employees. Employees will feel afraid to whistleblow because, according to the participants, "fear" is an instinctive nature possessed by humans. The facts of revenge that spread in society also make employees rethink when they will do the whistleblowing.

The fears they face are, among other things, their impact on the reporter. Reporters who are individuals must be opposed to the alleged perpetrators of fraud because the fraud

perpetrators are a group that has many members. Yet, they will continue to do so because they have a moral responsibility to report the mistakes they have encountered.

The result is in line with the research conducted by Zhou, where humans always avoid risks (Yusuf, Yousaf, & Saeed, 2018; Zhou et al., 2018). However, because humans also need self-actualisation related to justice, truth, and care, humans will also continue to do whistleblowing. If these two theories are combined, it can produce an assumption that humans will try to fulfil their actualisation needs by considering the risks faced in the process of meeting those needs.

Status of the Wrongdoers and Whistleblowing Intentions

Before conducting whistleblowing, participants will consider who the alleged perpetrators of the fraud are. The participants assume that the perpetrators will determine the possibility of revenge that will be received by the complainant. The higher the position carried by the wrongdoers, the lower the desire of employees to do the whistleblowing for fraud that occurs. It happens because actors who have higher positions, will have more power to do things outside the norm. It is supported by the fact that they will be more daring to report their subordinates because they feel they have more power. With power it will be safer to report such fraud, which also clarifies this relationship. It is explained in the research by Zhou, that humans will avoid risks (Gao, Greenberg, & Wong-On-Wing, 2015; Robinson, Robertson, & Curtis, 2012; Yusuf et al., 2018; Zhou et al., 2018).

A unique fact is found in the data collection process. If the perpetrators of the frauds are partners who are in the same position, then the decision-making will also involve other factors such as competition in the company. If the whistleblower has other interests besides saving the company, for example, a promotion, then that will increase the employee's intention to report a colleague who is committing fraud. The result supports the finding that emerged from Jensen's research which mentioned individuals care about their honour and status (Jensen & Meckling, 1994; Yusuf et al., 2018). Consequently because of this nature, humans can be opportunistic and use whistleblowing to their advantage.

Retaliation and Whistleblowing Intention

One of the conditions that potentially will occur if an employee is doing whistleblowing is being opposed or shunned by his co-workers. It is because other employees feel disturbed if their colleagues are reported or worried if the whistleblower will report them. The participants considered that this was one of the factors that could reduce whistleblowing intentions because in the world of work, an employee could not work alone, and if opposed

by colleagues, it would create an uncomfortable working atmosphere and one would face difficulties while working.

In the working world, it's known as the positioning system. The participants considered that the position was very important in the world of work so that the act of revenge involving his position would reduce his intention to do whistleblowing. This fact was found in the interview process, which said that revenge actions, such as the loss of opportunities to rise or the potential for demotion, would reduce their intensity in conducting whistleblowing because it will harm their career.

Dismissal is also one form of revenge that reduces employee intentions for whistleblowing. With the dismissal, it will automatically eliminate one or the only source of income for the employee. However, unique facts were found again in the interview process regarding dismissal. The participants consider that being excluded or resigning from a company that commits fraud is better than receiving retaliation in the company because by breaking ties with the company, the moral responsibility assumed by the employee will be lost and he can continue his work activities in other companies without pressure and revenge. Yet participants were also aware that by expelling him from a company that committed fraud, there were two possibilities. Namely, getting praised and being accepted at another company or that it would be difficult to get a job because they had done whistleblowing.

It is because participants believe that a company must have relations with other companies. Therefore, there is a possibility that other companies will also reject the employee for fear that fraud in the company will also be exposed. However, participants also believe that there are still many companies that are clean and assess whistleblowing as a positive and important thing to do.

The form of revenge action that participants are most concerned with is being sued by the company where they work, through legal channels. The participants assume that it will be difficult as an individual against the company and before the law because individuals may have limited funds and evidence that may not be experienced by the company. The participants also said that lawyers also play an important role in a case in court. Expert lawyers hired by companies are certainly more likely to be better at doing their jobs because of the experience they have. This advantage is rarely owned by individuals as whistleblowers.

In addition, participants said that if they were dealing with the law, it would drain not only energy but also time and money. This fact is certainly not wanted by the participants because they assess that those who originally wanted to help save the company, now must drain energy, time, and costs for something that is personally not profitable for them.

The same answer was given by the participants regarding the revenge action aimed at the participant's family. This question is raised because it is not uncommon for many cases of revenge to target whistleblowers. The participants stated that they were better to stop their whistleblowing intentions than if their families had to take revenge from the reported party. They considered that the family was not comparable to the company he had saved.

These results are in line with the theories presented by Graham and the results of Alleyne's research, which state that the personal cost of reporting will reduce employee intentions in conducting whistleblowing (Alleyne, Charles-Soverall, Broome, & Pierce, 2017; Graham, 1986).

Conclusion

Whistleblowing will continue to be a dilemma at any time because many factors affect an individual's intentions when deciding whether to do whistleblowing or not. Every individual is different from one another and the conditions faced are different, so this dilemma cannot be resolved absolutely. Whistleblowers will consider whistleblowing when the risks they face tend to be small, the power they have is greater, and the protection they receive makes them safe in whistleblowing. The implication of this research is the company can lower their fraud risk because they can make a friendlier whistleblowing system and environment that can encourage the employees to do whistleblowing whenever they find a fraud.

This study has limitations on the theory used in looking at aspects that affect individuals in conducting whistleblowing. This research can be developed by looking at other aspects that are also related to determining the intentions of individuals in conducting whistleblowing. Besides, different participants in the research would provide the possibility of different answers to this study.

Through this research, the reader will get a new perspective and understanding related to someone's intention in conducting whistleblowing, following the current role. For students, this research will be an insight that can prepare themselves to enter the workforce. This benefit is also similar to what will be obtained for academics, namely as material for discussion and learning in the classroom about how the factors discussed in this research affect one's intention when conducting whistleblowing. For companies, this research can be a new perspective in preparing a whistleblowing system, culture, and atmosphere that is better and friendlier for whistleblowers, so that the company they live in will be more protected from possible acts of fraud.



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