

THE INFLUENCE OF PERSONAL CHARACTERISTICS AND SUBJECTIVE NORMS ON WHISTLEBLOWING INTENTIONS WITH RELIGIOSITY AS A MODERATING VARIABLE

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Abstrak

Manusia di dalam sebuah pekerjaan dapat menciptakan sikap kerja yang dipengaruhi oleh faktor internal maupun faktor eksternal. Dari kedua faktor tersebut manusia dalam melakukan sesuatu memiliki sebuah keputusan yang baik dan salah, sehingga salah satu nilai keputusan yang salah adalah melakukan kecurangan atau ketidakjujuran yang disebut dengan fraud. Dengan kasus fraud adanya bentuk sistem pengendalian internal yaitu penerapan *whistleblowing* sebagai salah satu cara mencegah terjadinya penyimpangan kecurangan (*fraud*). Penelitian ini bertujuan untuk mengetahui pengaruh sikap, norma subjektif, persepsi kontrol perilaku (*Theory of Planned Behavior*) dan *self efficacy* terhadap niat *whistleblowing* dengan religiusitas sebagai variabel moderasi. Penelitian ini menggunakan metode pendekatan analisis kuantitatif yang mengadopsi *Partial Least Square* (PLS) pada Mahasiswa Akuntansi Fakultas Ekonomi dan Bisnis UNIKA Semarang angkatan 2019 - 2022. Beberapa hasil riset menemukan karakteristik sikap, norma subektif, dan *self efficacy* berpengaruh positif dan signifikan terhadap niat *whistleblowing*. Sedangkan persepsi kontrol perilaku tidak berpengaruh positif dan signifikan terhadap niat *whistleblowing*. Sementara itu, Religiusitas diketahui mampu memediasi norma subjektif terhadap niat *whistleblowing*.

Kata Kunci: Fraud, Theory of Planned Behavior, SelfEfficacy, Whistleblowing, Religiusitas
JEL Code: D42, D40, D51

Abstract

Humans in a workplace can develop work attitudes influenced by both internal and external factors. From these two factors, individuals make decisions that can be right or wrong, and one of the wrong decisions is engaging in fraud or dishonesty. In the case of fraud, there is a form of internal control system, namely the implementation of *whistleblowing* as a way to prevent fraudulent activities. This study aims to examine the influence of attitudes, subjective norms, perceived behavioral control (*Theory of Planned Behavior*), and self - efficacy on *whistleblowing* intention, with religiosity as a moderating variable. This research employs a quantitative analysis approach using *Partial Least Squares* (PLS) on Accounting students from the Faculty of Economics and Business at UNIKA Semarang, class of 2019 - 2022. Several findings revealed the characteristics of attitude, subjective norms, and self - efficacy.

Keywords: Fraud, Theory of Planned Behavior, SelfEfficacy, Whistleblowing, Religiosity
JEL Code: D42, D40, D51

INTRODUCTION

Human beings generally require employment to generate income necessary for fulfilling their basic needs, and within the workplace, their work attitudes are shaped by both internal and external factors. Ultimately, individuals make decisions that can have either positive or negative consequences, not only for themselves but also for those around them. One particularly detrimental decision is engaging in fraudulent activities, often referred to as fraud. Fraud encompasses various deceptive schemes designed by individuals to illicitly acquire additional profits through misrepresentation and deceit (Paransi et al., 2023). These fraudulent activities do not adhere to specific rules, but instead reflect a range of cunning, deceptive, or otherwise unethical practices.

Fraud is a prevalent issue in many countries, including Indonesia, where numerous high-profile cases have surfaced. A particularly notorious case occurred in 2020 during the COVID-19 pandemic, involving Juliari Batubara, the Minister of Social Affairs, who was accused of orchestrating a corruption scheme involving social aid funds. Batubara allegedly embezzled approximately Rp 17 billion by taking a commission of Rp 10,000 per food package from the Rp 300,000 allocated for each social aid package, executed over two separate periods (Sahara, 2021).

This case highlights the severe risks that fraud poses to organizations and businesses, particularly when individuals engage in systematic or repeated fraudulent activities. Addressing such fraud requires a robust response from internal auditors, whose role is essential in uncovering and holding accountable those responsible for fraudulent actions. Moreover, this case underscores the need for an effective internal control system, with whistleblowing mechanisms being integral to preventing fraud. Whistleblowing serves as a critical tool for reporting unethical or illegal behavior within organizations (Simarmata et al., 2024).

However, research by (Park & Blenkinsopp, 2009) reveals that only 32% of whistleblowing systems are perceived as effective, largely due to fear of retaliation, which undermines individuals' intentions to report fraudulent activities. To address this challenge, this study employs the Theory of Planned Behavior (TPB), which posits that individuals' decisions to engage in whistleblowing are influenced by their attitudes toward the behavior, subjective norms, and perceived behavioral control. Several studies (e.g., Damayanthi et al., 2017; Prabasa & Akbar, 2021) support the view that a positive attitude toward whistleblowing is significantly associated with a higher intention to disclose fraud, emphasizing the importance of fostering an environment that encourages individuals to report unethical behavior. Understanding these key factors can enhance the effectiveness of existing whistleblowing systems.

While research on the role of subjective norms in whistleblowing intentions has produced varied findings—Damayanthi et al. (2017) observed a positive influence, whereas Ariansyah & Andhaniwati (2021) found no significant effects among accounting students—the role of perceived behavioral control in shaping whistleblowing intentions has been more consistently supported. For example, Prabasa & Akbar (2021) found a significant positive influence of perceived behavioral control on whistleblowing intentions.

Despite the contributions of previous studies in exploring the three core factors of TPB—attitude toward the behavior, subjective norms, and perceived behavioral control—there remains a research gap in understanding their combined effects on whistleblowing, particularly in educational contexts. This gap presents an opportunity for the current study to explore practical phenomena and propose solutions to whistleblowing issues within educational institutions. The table presented herein outlines several instances of fraud within educational settings, further highlighting the critical need for attention to this issue.

In addition to the factors identified in TPB, this study introduces self-efficacy as an independent variable, recognizing that individuals' confidence in their own abilities may significantly influence their willingness to report fraud within organizations (Khusnah & Jannah, 2021). This is supported by findings from Hidayati & Pustikaningsih (2016), which indicate a positive

relationship between self-efficacy and whistleblowing intentions. However, [Khusnah & Jannah \(2021\)](#). reported contradictory results, suggesting that self-efficacy may not always influence whistleblowing intentions.

Building on these insights, the current study introduces religiosity as a moderating variable, positing that religiosity can strengthen the influence of self-efficacy and other factors on whistleblowing intentions. Rooted in faith and moral principles, religiosity may provide individuals with additional confidence, encouraging them to report fraudulent activities and enhancing the role of whistleblowers within organizations. The novelty of this research lies in its application of self-efficacy as a variable and its exploration of religiosity's moderating effect, which has not been extensively studied in the context of whistleblowing.

LITERATURE REVIEW AND HYPOTHESIS FORMULATION

Whistleblowing

Whistleblowing, which initially emerged in the sports world, can be likened to the action of a referee blowing a whistle to stop illegal play. In terms of accounting, whistleblowing denotes the act disclosing illegal or unethical practices within an organization by individuals, whether they are current or former employees. According to [Near & Micell \(1985\)](#), whistleblowing is an important way to prevent fraud and build public trust. Based on this understanding, whistleblowers play a crucial role in exposing fraudulent activities that harm organizations and other individuals. They have the potential to drive improvements through disclosure reports. Previous research indicates that a someone's intention to blow the whistle is influenced by social factors, such as the presence of support from others ([Park & Blenkinsopp, 2009](#)). Additionally, good internal arrangements within organizations can enhance an individual's intention to report ([Rahmawati et al., 2021](#)). Therefore, understanding the motivations and factors influencing whistleblowing is essential for developing more effective reporting systems.

Theory of Planned Behavior

The Theory of Planned Behavior (TPB) is an extension of the Theory of Reasoned Action (TRA) proposed by ([Fishbein & Ajzen, 1975](#)). TPB aims to explain how an individual's intention to behave, including in the context of whistleblowing, can be influenced by attitude, subjective norms, and perceived behavioral control ([Park & Blenkinsopp, 2009](#)). Attitude toward the behavior reflects an individual's evaluation of an action, which can be positive or negative. According to [Jogiyanto \(2007\)](#), this attitude is an accumulation of a person's feelings toward a specific object or behavior and can be measured using evaluative scales, such as good - bad or agree - disagree. This attitude is important because it influence an individual's decision to take action.

The TPB identifies three main components that influence a person's intention to behave, namely Attitude towards the behavior How positively or negatively a person assesses the behavior, and Subjective norms Individual beliefs about what other people consider appropriate behavior or not, also Perceived Behavioral Control is an individual's beliefs about the extent to which they feel capable of carrying out the behavior ([Mahyarni, 2013](#)). These three elements interact and impact a person's intention to engage in whistleblowing, making it essential to understand this relationship in creating an environment that supports the disclosure of fraudulent actions.

Self-Efficacy

Self-efficacy in psychology pertains to an individual's confidence in their capacity to effectively accomplish task or overcome challenges ([Wahyu & Maharani, 2023](#)). A high level of self - confidence increases the likelihood of an individual achieving success. Confident individuals tend to be more persistent in the face of difficulties, while those with low confidence are more likely to

give up (Stajkovic & Luthans, 1998). Self-efficacy contributes to the creation of a positive environment, where individuals with high confidence are likely to perform better. The successes they achieve further strengthen their self-confidence (Wahyu & Maharani, 2023). Additionally, Hidayati & Pustikaningsih (2016) emphasize that an individual's self-efficacy significantly influences their decision to engage in whistleblowing. Overall, self-efficacy can be seen as a key factor that affects an individual's ability to take whistleblowing action, providing motivation to achieve clear and tangible goals in their surroundings.

Religiosity

Religiosity is the consistent and sincere practice of worship, carried out without coercion from others, with the hope of receiving divine grace and favor (Allisa & Triyono, 2023). It encompasses the understanding, beliefs, and appreciation of the religion one follows, as well as the execution of its rituals and principles (Aviyah & Farid, 2014). Research by Putri (2016) indicates that religiosity influences the intention to engage in whistleblowing. However, a contrasting finding by Rahayu (2018) states that the religiosity of auditors does not affect their intention to report fraud. This suggests that the relationship between religiosity and the intention to whistleblowing can vary depending on the individual's context.

Hypothesis Development

Attitude is defined as a belief about behavior and indicates the degree to which an individual holds a positive or negative assessment of that behavior (Ajzen, 1991). According to Mustafida (2020), a person's attitude toward behavior is conditioned by beliefs regarding the repercussions of that action. Individuals who perceive whistleblowing as a fair and ethical action tend to have a high value for reporting it (Zhang et al., 2009).

Research by Hays (2013) shows that attitudes toward behavior have a strong influence on accountants' intentions to report fraud. Findings from Fajrian Putra & Maharani (2018); Khanifah, Anam & Astuti (2017) also indicate that positive attitudes are significantly related to whistleblowing intentions. However, Iskandar & Saragih (2018) found that attitudes does not have a significant impact on those intentions, suggesting that this relationship may vary depending on the context and individuals. Thus, in explaining the attitude towards the intention to carry out whistleblowing, it relies on the individual's belief that he or she will tend to reveal fraud by acting as a whistleblower, if the individual already knows the consequences of his or her actions, so that the first hypothesis proposed in this study presents the following:

H1: Attitude Toward The Behavior Positively Influences Whistleblowing Intention.

Fishbein and Ajzen (1975) in the Theory of Reasoned Action asserts that an individual's behavior is influenced by the intention to perform it, which is further influenced by subjective norms. Subjective norms reflect an individual's social perceptions regarding the opinions of those they look up to. A person is likely to follow the opinions of these referents, and if they believe that their referents would engage in the same behavior, their intention to do so will also be strong. In the context of whistleblowing, the Theory of Planned Behavior clarifies that the intention to engage in whistleblowing is affected by subjective norms. If individuals feel that their referents consider whistleblowing to be a good and beneficial action, they are likely to adopt that view. This process strengthens the intention to engage in whistleblowing. Therefore, the greater the positive attitudes and subjective norms related to whistleblowing, the greater the positive attitudes and subjective norms related to whistleblowing, the greater the intention and relationship to carry out such actions (Suryono & Chariri, 2016).

H2: Subjective Norms Positively Influences Whistleblowing Intention.

Perceived behavioral control, as defined by Ajzen (1991), is crucial in the intention to engage in whistleblowing. Persons who feel difficulties in reporting issues may face obstacles to whistleblowing, even if they have the intention to do so. According to Near & Micell (1985), whistleblowing is an act of disclosure aimed at correcting illegal activities within an organization. Study conducted by Pitriani, Carolina & Nurhayati (2021) shows that perceived behavioral control has a positive and substantial influence on whistleblowing actions. However, studies by Mustafida (2020) and Purwantini et al. (2017) found that perceived behavioral control does not influence whistleblowing. This indicates variation in research findings that requires further attention to understand the factors influencing whistleblowing behavior.

H3: Perceived Behavioral Control Positively Influences Whistleblowing Intention.

Those with high levels of self-efficacy tend to have a greater intention to engage in whistleblowing. According to Bandura (1995), high self-efficacy helps individuals achieve their goals more effectively, thanks to clear objectives, stable emotions, and confidence in their abilities. Research by Hidayati & Pustikaningsih (2016); Purwantini et al. (2017) indicates that self-efficacy has a favorable and substantial impact on whistleblowing intention. However, other studies by Hartono & Roman Cahaya (2017); Khusnah & Jannah (2021) found that self-efficacy does not influence whistleblowing behavior. This variation in findings suggests the need for further research to gain a deeper knowledge of the association between self-efficacy and the intention to engage in whistleblowing.

H4: Self Efficacy Positively Influences Whistleblowing Intention.

Religiosity can play a dual role in either strengthening or weakening the association between attitudes toward behavior and the desire to engage in whistleblowing. Religious values that emphasize justice and moral objections can help hesitant individuals develop a more positive view of whistleblowing. Bloodgood et al. (2008) emphasize that religiosity can enhance moral identity and ethnic intent, thus supporting ethical decision making. In relation to Theory of Planned Behavior, attitudes toward behavior significantly influence the intention to engage in whistleblowing, and religiosity can function as a moderating factor that reinforces ethical beliefs and provides social support. This emphasizes the need for additional research to explore how religiosity and attitudes interact in relation to whistleblowing.

H5: Religiosity as a Moderator Has a Positive Influence on Attitudes Towards the Behaviour Regarding Whistleblowing Intention.

Religious Individuals often have strong social support from their religious communities, which can enhance courage and conviction to engage in whistleblowing, despite negative social pressure from their work environment. In the framework of the Theory of Planned Behaviour, Subjective norms significantly influence the intention to whistleblow, and religiosity can strengthen this relationship by enhancing moral conviction and reducing fear of consequences.

H6: Religiosity as a Moderator Has a Positive Influence on Subjective Norms Regarding Whistleblowing Intention.

Religiosity as a moderating variable has the potential to influence the extent to which Perceived Behavioral Control (PBC) contributes to the intention of whistleblowing. Social and moral support from religious communities can help individuals overcome barriers and fears related to whistleblowing, enhancing their perception of control over such behavior. This suggests that while religiosity can provide courage and support, other factors may be more influential in shaping the intention to report misconduct. Therefore, it is important to consider the complex dynamics between personal and external factors in understanding the intention to engage in whistleblowing.

H7: Religiosity as a Moderator Has a Positive Influence on Perceived Behavioral Control Regarding Whistleblowing Intention.

Individuals with high religious values tend to feel afraid of committing violations that contradict their religious teachings, which encourages them to act in accordance with more principles. Religious values, such as honesty, justice, and integrity, can strengthen individuals' beliefs in their ability to take the right actions, which strengthens their self-efficacy in relation to whistleblowing. Self-efficacy, or trust in one's abilities, is crucial for motivating individuals to make decisions related to reporting fraudulent activities. Without this belief, individuals will struggle to successfully report violations. Therefore, the development of religious values can be key to enhancing an individual's intentions and abilities to effectively engage in whistleblowing.

H8: Religiosity as a Moderator Has a Positive Influence on Self Efficacy Regarding Whistleblowing Intention.

RESEARCH METHODS

With the title the effect of Attitudes, Subjective Norms, Perceived Behavioral Control and Self-Efficacy on Whistleblowing Intentions with Religiosity as a Moderating Variable. This research was conducted by taking quantitative methods from case studies of Accounting Students at the Faculty of Economics and Business, Unika Soegijapranata Semarang from the 2019 - 2020 class with 20 respondents in each class. This research uses independent variables including, Attitude, Subjective Norms, Perceived Behavioral Control and Self Efficacy. At the same time, the dependent variable is whistleblowing intention, with religiosity acting as a moderating variable. By using a quantitative approach that adopts Partial Least Square (PLS). PLS does not rely on many assumptions, allows analysis of data that does not have to have a multivariate normal distribution and does not require large sample sizes. This method is effective both for confirming the theory and for explaining the relationship between latent variables. Thus, this approach supports the validity and relevance of research findings.

There are two ways of measuring models, which includes the measurement model (outer model) and the structural model (inner). Assessing The measurement model (outer model) is essential for determining the validity and reliability of the model. For models with reflexive indicators, evaluation is carried out using several criteria, namely Convergent Validity, measuring the correlation between the construct and latent variables, based on the standardized loading factor. A high figure indicates a strong relationship between the measurement items and the construct. Discriminant Validity is confirmed when the square root of the average variance extracted (AVE) for each construct surpasses its correlation with other constructs, which shows that the construct has good discriminant validity. The AVE value is expected to be higher than 0.5. The Composite Reliability stage also indicates the consistency of the measuring instrument, with a value above 0.7 indicating high reliability. Then for models with formative indicators, evaluation is carried out in two ways, namely Significance of Weights which ensures that the weight value of the formative indicators on the construct is significant and Multicollinearity, checked with the Variance Inflation Factor (VIF) value, a VIF value below 10 indicates that there is no multicollinearity between indicators. Thus, a comprehensive outer model analysis is crucial to guarantee that the measurement model is accurate and trustworthy before proceeding with further analysis.

Inner model testing includes several important analyzes to understand the relationships between variables in the model. The following are the key elements in evaluating the inner model, among others, R-Square indicates the extent of influence the independent (exogenous) variable has on the dependent (endogenous) variable. R-Square has three assessment categories: 0.67 (Substantial), 0.33 (Moderate), 0.19 (Weak). Then F-Square measures the effect of an exogenous variable on the endogenous variable, with the following effect categories: Small effect ($0.02 \leq f^2 <$

0.15) Medium effect ($0.15 \leq f^2 < 0.35$) Large effect ($f^2 \geq 0.35$). Path Coefficient shows the direction of the relationship between variables. The path coefficient value ranges from -1 to 1: 0 to 1 (positive relationship) -1 to 0 (negative relationship).

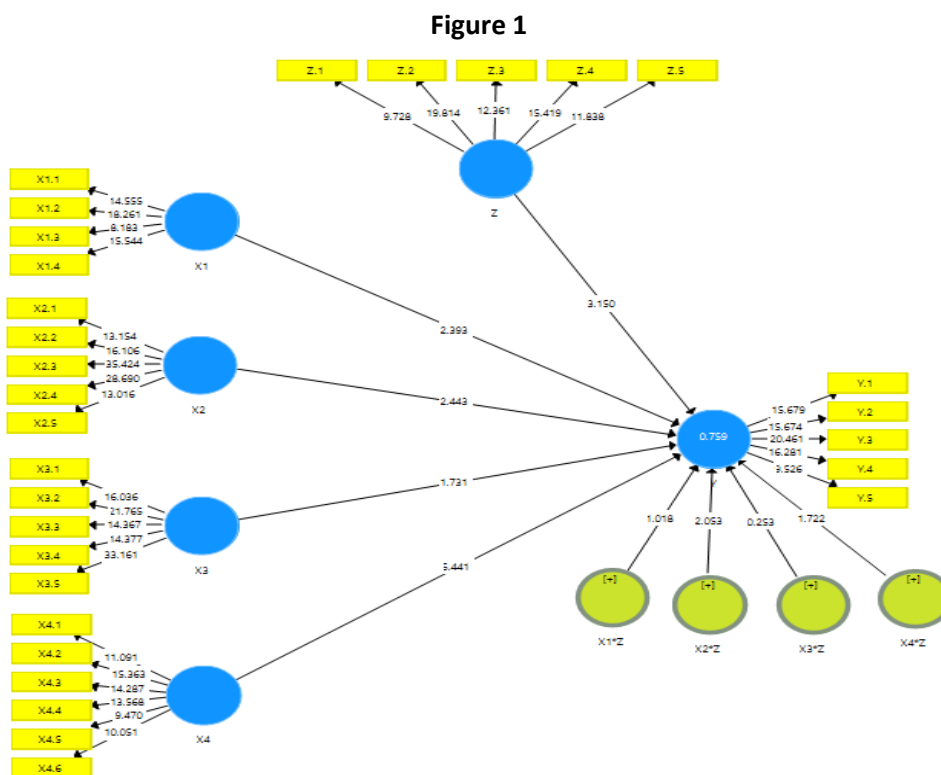
Thus, inner model analysis provides insight into the power and direction of the relationship between variables in the research to understand the dynamics of the model as a whole and hypothesis testing can be seen from the t-statistic values and probability values. To test the hypothesis using statistical values, for alpha 5% the t-statistic value used is 1.96. So, the criteria for accepting the hypothesis is when the t-statistic > 1.96 and $p < 0.05$.

RESULTS AND DISCUSSION

Respondent Description

The sample for this research was active accounting students at UNIKA Semarang with criteria from the 2019 - 2022 class, with 20 respondents taken from each class. The respondent data that was collected was 84 students out of 80 students as a requirement as a sample for this research. Of this number, the characteristics of the respondents consisted of 37 men (44%) and 47 women (56%).

Outer Model Evaluation



In Figure 1, we test the convergent validity of each construct. The convergent validity test is used to test the validity of a construct. The convergent validity test is related to the principle that the measures of a construct should be highly correlated. The convergent validity test of reflexive indicators with the SmartPLS 3.0 program can be seen from the loading factor value for each construct indicator (Ghozali, 2019). The loading factor value must be more than 0.70 to show that the indicator is valid (Salim, et al, 2022).

All variables in this study meet the criteria for reliability and validity, with convergent validity values exceeding the threshold of 0.7, thereby confirming their validity. Specifically, the item for Attitude (x1) exhibits values ranging from 0.895 to 0.799, Subjective Norms (x2) ranges from 0.722 to 0.782, and Perceived Behavioral Control (x3) falls between 0.764 and 0.866. The Self-Efficacy (x4) variable item shows values between 0.729 and 0.742, while the Whistleblowing (Y) variable ranges from 0.757 to 0.712. The Religiosity (Z) variable has values between 0.791 and 0.799. Additionally, the results from the interaction tests reveal that the Attitude*Religiosity* (x1z) interaction has a value of 1.713, Subjective Norms*Religiosity* (x2z) yields 1.281, Perceived Behavioral Control*Religiosity* (x3z) shows 1.420, and Self-Efficacy*Religiosity* (x4z) is at 1.362.

Table 1
Results Discriminant Validity Test

	Moderating Effect 1	Moderating Effect 2	Moderating Effect 3	Moderating Effect 4	X1	X2	X3	X4	Y	Z
Moderating Effect 1	1.000									
Moderating Effect 2	0,493	1.000								
Moderating Effect 3	0,540	0,619	1.000							
Moderating Effect 4	0,494	0,608	0,586	1.000						
X1	-0,508	-0,254	-0,294	-0,222	0,585					
X2	-0,190	-0,167	-0,171	-0,157	0,323	0,573				
X3	-0,243	-0,189	-0,208	-0,131	0,439	0,466	0,561			
X4	-0,176	-0,167	-0,126	-0,142	0,343	0,510	0,456	0,517		
Y	-0,315	-0,266	-0,277	-0,325	0,278	0,504	0,417	0,534	0,544	
Z	-0,444	-0,455	-0,427	-0,467	0,326	0,324	0,278	0,326	0,429	0,557

Another criterion in the outer model that must be met in table 1 is discriminant validity which will be declared valid with a reflexive indicator, namely looking at the cross-loading value for each variable which must be > 0.70. Based on the results of the researcher's data, each variable has a value of 1,000. This means that the discriminant validity test in this study has met the criteria. Apart from validity testing, model measurements are also carried out to test the reliability of a construct.

Table 2
Composite Reliability

	Composite Reliability
Moderating Effect 1	1,000
Moderating Effect 2	1,000
Moderating Effect 3	1,000
Moderating Effect 4	1,000
Sikap	0,907
Norma Subjektif	0,914
Persepsi Kontrol	0,903
Perilaku	
Self Efficacy	0,881
Whistleblowing	0,887
Religiusitas	0,900

The reliability test in table 2 was carried out using composite reliability. Composite reliability that can be specifically accepted in research ranges from 0.70 to 0.80. Based on these results, each construct has a value of more than 0.70. This means that the composite reliability criteria have been met and the construct is considered reliable.

Inner Model Evaluation

Table 3
Results F Square Test

	F Square	Keterangan
Moderating Effect 1	0,031	Small Effect
Moderating Effect 2	0,067	Small Effect
Moderating Effect 3	0,001	Small Effect
Moderating Effect 4	0,054	Small Effect
Sikap	0,094	Small Effect
Norma Subjektif	0,090	Small Effect
Persepsi Kontrol Perilaku	0,038	Small Effect
Self Efficacy	0,341	Medium Effect
Religiusitas	0,174	Medium Effect

Based on the inner model evaluation in table 3, the F - Square test shows that 2 exogenous variables have a medium effect (0.341 and 0.174) on the endogenous variable, while 2 exogenous variables have a small effect (0.094 and 0.090) on the endogenous variable. Meanwhile, the moderating variable has a small influence (0.031, 0.067, 0.001, and 0.054) on the endogenous variable. The R-square value is used to explain the influence of certain exogenous latent variables on whether endogenous latent variables have a substantive influence. R-square value 0.75; 0.50; and 0.25, it can be concluded that the model is strong, moderate and weak. The results of R-square represent the amount of variance of the construct explained by the model (Ghozali, 2019).

Table 4
Results Determination Test

	R Square	R Square Adjusted
Y	0,759	0,729

Table 6 shows that the determinant coefficient value of going concern audit opinion is 0.729. This means that the model in this research is strong, as mentioned in the previous explanation. The Adjusted R-square value represents the interaction value of each independent variable in influencing the dependent variable by 72.9%.

Table 5
Results Coefficient Test

	Y
Moderating Effect 1 -> Whistleblowing	-0,094
Moderating Effect 2 -> Whistleblowing	0,255
Moderating Effect 3 -> Whistleblowing	-0,032
Moderating Effect 4 -> Whistleblowing	-0,190

Attitude -> Whistleblowing	-0,236
Subjective Norms -> Whistleblowing	0,238
Perceived Behavioral Control -> Whistleblowing	0,155
Self Efficacy -> Whistleblowing	0,464
Religiosity -> Whistleblowing	0,275

The results of the Path Coefficient Test in table 5 show that attitude is -0.236, which shows a negative relationship with whistleblowing intentions. In contrast, the path coefficient value for subjective norms is 0.238 which indicates a positive relationship. Meanwhile, perceived behavioral control has a path coefficient value of 0.155, which shows a positive relationship. Thus, subjective norms and perceived behavioral control contribute positively to whistleblowing intentions, while attitudes have a negative impact.

Hypothesis Testing

Tabel 6
Results Hypothesis Testing

	T Statistics	P Values	Keterangan
Attitude -> Whistleblowing	2,3460	0,0190	Accepted
Subjective Norms -> Whistleblowing	2,4260	0,0160	Accepted
Perceived Behavioral Control -> Whistleblowing	1,6130	0,0743	Rejected
Self Efficacy -> Whistleblowing	4,9980	0,0000	Accepted
Religiosity -> Whistleblowing	2,9300	0,0040	Accepted
Moderating Effect 1 -> Whistleblowing	1,1220	0,1819	Rejected
Moderating Effect 2 -> Whistleblowing	2,0160	0,0440	Accepted
Moderating Effect 3 -> Whistleblowing	0,0002	0,5590	Rejected
Moderating Effect 4 -> Whistleblowing	1,6290	0,0722	Rejected

Hypothesis testing bootstrapping calculations in Smart PLS. Table 6 presents the results of the research model hypothesis test which explains the influence of the independent variables (exogenous) Attitude (X1), Subjective Norms (X2) Perceived Behavioral Control (X3), Self Efficacy (X4) on the dependent variable (endogenous) Whistleblowing (Y). As well as the moderating variables of (X1*Z, X2*Z, X3*Z, X4*Z).

The Influence of Attitude Toward the Behavior on Whistleblowing Intentions

The results of hypothesis testing indicate that attitude toward the behavior has a positive and significant impact on whistleblowing intentions, leading to the acceptance of the first hypothesis in this study. According to (Ajzen, 1991)., attitude toward behavior can either support or contradict an individual's actions, reflecting their reaction to a positively or negatively perceived object. When individuals view whistleblowing as a morally correct action that contributes to positive outcomes such as organizational justice or enhanced ethical standards, they are more likely to intend to engage in whistleblowing. Positive attitudes are often fueled by the belief that reporting misconduct will benefit others, improve the work environment, and align with personal and social integrity values.

This perspective is further supported by Mustafida (2020), who explains that attitudes are shaped by an individual's evaluation of behavior, based on beliefs about the potential consequences of that action. Specifically, individuals who perceive whistleblowing as an ethical, fair, and appropriate response are more likely to have strong intentions to blow the whistle (Zhang

et al., 2009). The findings of this study align with Ajzen (1991) Theory of Planned Behavior (TPB), which suggests that individuals tend to form intentions based on a thoughtful consideration of multiple factors before engaging in a specific behavior.

The findings are consistent with prior studies by Fajrian Putra & Maharani (2018); Khanifah, Anam & Astuti (2017), which also concluded that attitude toward behavior positively and significantly influences whistleblowing intentions.

The Influence of Subjective Norms on Whistleblowing

The results of hypothesis testing indicate that subjective norms have a positive and significant impact on whistleblowing intentions, thereby confirming the second hypothesis of this study. Subjective norms are defined as the perception of social pressure or support that influences an individual's behavior (Anugrah & Fitriandi, 2022). The findings demonstrate that the support provided by colleagues, supervisors, and the broader community significantly influences students' confidence in engaging in whistleblowing actions. This aligns with Pitriani, Carolina & Nurhayati (2021), who argue that subjective norms act as a social factor that shapes an individual's intention to engage in specific behaviors.

The influence of subjective norms on whistleblowing intentions is particularly evident in how they shape the level of social pressure individuals feel regarding the disclosure of unethical behavior. When key social figures—such as coworkers, managers, or family members—approve and encourage the act of whistleblowing, individuals are more likely to report unethical behavior. Conversely, when there is disapproval or perceived social pressure to remain silent, the likelihood of whistleblowing is diminished. In the context of the Theory of Planned Behavior, individuals' intentions to blow the whistle are shaped by their subjective norms, or their beliefs about how significant others perceive whistleblowing. If individuals perceive that their role models or social references consider whistleblowing to be a morally right and beneficial action, they are more likely to comply with those beliefs. As such, the stronger the positive subjective norms and attitudes toward whistleblowing, the more likely an individual is to intend to engage in and successfully carry out whistleblowing actions (Suryono & Chariri, 2016).

The Influence of Perceived Behavioral Control Does Not Affect Whistleblowing

The results of hypothesis testing indicate that perceived behavioral control does not have a significant effect on whistleblowing intentions, leading to the rejection of the third hypothesis in this study. These findings challenge the framework of the Theory of Planned Behavior (TPB) proposed by Ajzen (1991), which posits that an individual's belief in their ability to perform a behavior—referred to as perceived behavioral control—should positively influence the intention to engage in that behavior. According to TPB, greater perceived control over the behavior would typically result in stronger intentions to engage in whistleblowing, while limited control would diminish such intentions.

In contrast, the results of this study suggest that perceived behavioral control does not significantly affect students' intentions to report unethical behavior, even when they perceive greater resources and support for whistleblowing. This indicates that the belief in one's ability to act, or the perception of control over the whistleblowing process, does not play as critical a role in shaping intentions as the theory would suggest. These findings are consistent with previous studies, such as those by Mustafida (2020) and Purwantini et al. (2017), which also found that perceived behavioral control had no significant effect on whistleblowing intentions.

The Influence of Self Efficacy on Whistleblowing

The results of hypothesis testing demonstrate that self-efficacy has a positive and significant impact on whistleblowing intentions, leading to the acceptance of the fourth hypothesis in this study. According to the Theory of Planned Behavior (Ajzen 1991), an individual's intention to act—particularly in reporting unethical behavior—is influenced by their level of self-efficacy. Self-efficacy directly shapes intentions to disclose information by affecting an individual's confidence in their

ability to manage the complexities and potential repercussions of such actions. Higher levels of self-efficacy are associated with stronger intentions to report misconduct, as individuals feel more capable of addressing unethical behavior. Conversely, lower self-efficacy reduces the likelihood of whistleblowing due to doubts about one's ability to succeed in the process.

The findings of this study are consistent with previous research, including [Hidayati & Pustikaningsih \(2016\)](#); [Purwantini et al. \(2017\)](#), which also found a significant positive relationship between self-efficacy and whistleblowing intentions.

The Influence of Attitude Toward Behavior on Whistleblowing Intentions with Religiosity as a Moderating Variable

The results of hypothesis testing indicate that religiosity does not moderate the relationship between attitude toward behavior and whistleblowing intentions, leading to the rejection of the fifth hypothesis in this study. These findings suggest that religiosity does not strengthen the influence of attitudes toward behavior on whistleblowing intentions, implying that even individuals with high levels of religiosity may still exhibit negative or hesitant attitudes toward whistleblowing. This outcome aligns with the Theory of Planned Behavior (TPB), which emphasizes that behavior is influenced by individuals' beliefs in their ability to perform a specific action, categorized as perceived behavioral control.

In practice, although students in this study may exhibit a relatively high level of religiosity, if they are unable to translate the moral values of their religion into action, their moral framework will not necessarily translate into increased likelihood of engaging in whistleblowing. This behavior is influenced by both individual factors (such as age, gender, psychological condition, and personal motivations) and situational factors (such as the work environment or external pressures). Additionally, the findings of this research challenge Bloodgood's assertion that religiosity plays a significant role in shaping an individual's behavioral intentions, particularly in the context of ethical decision-making.

The Influence of Subjective Norms on Whistleblowing Intentions with Religiosity as a Moderating Variable

The results of hypothesis testing indicate that religiosity does not moderate the relationship between subjective norms and whistleblowing intentions, leading to the rejection of the sixth hypothesis in this study. In the context of moderating effects, religiosity could be expected to either strengthen or weaken the influence of subjective norms on whistleblowing intentions. Religious individuals often possess strong social networks within their religious communities, and support from these communities may enhance their confidence and willingness to take ethical actions, such as whistleblowing, despite potential social pressures from the broader work environment. Moreover, religious individuals, guided by a sense of obedience and trust in a higher power, may be more reluctant to engage in unethical behavior due to their moral convictions ([Nurrahma et al., 2022](#)).

From the perspective of the Theory of Planned Behavior (TPB), subjective norms play a significant role in shaping an individual's intention to engage in whistleblowing. While religiosity may be expected to moderate this relationship by reinforcing moral beliefs, reducing fear of potential repercussions, and increasing perceived social support, the findings suggest that it does not exert a significant moderating effect. In fact, individuals with higher religiosity may be more likely to act in alignment with positive subjective norms, yet they remain less susceptible to negative social pressures, ultimately increasing their likelihood of whistleblowing.

The Influence of Perceived Behavior Control Does Not Affect Whistleblowing Intentions with Religiosity as a Moderating Variable

The results of hypothesis testing indicate that religiosity does not moderate the relationship between perceived behavioral control (PBC) and whistleblowing intentions, leading to the rejection

of the seventh hypothesis in this study. Specifically, the findings suggest that religiosity does not influence how perceived behavioral control affects an individual's intention to engage in whistleblowing.

While students' religious knowledge may serve as a moral foundation in their decision-making processes, external pressures appear to diminish their confidence and lead to more hesitant or cautious decisions. In this context, religiosity functions primarily as a guide in ethical decision-making; however, its impact is insufficient to counterbalance external factors that may hinder individuals' willingness to act, particularly in situations requiring the disclosure of unethical behavior.

The Influence of Self-Efficacy on Whistleblowing Intentions with Religiosity as a Moderating Variable

The results of hypothesis testing indicate that religiosity does not moderate the relationship between self-efficacy and whistleblowing intentions, leading to the rejection of the eighth hypothesis in this study. These findings challenge the assertion made by [Satrya et al. \(2019\)](#), which posits that individuals with high religiosity are more likely to experience fear or reluctance to commit violations deemed sinful by their religion.

Self-efficacy, defined as an individual's belief in their ability to manage and perform goal-directed behaviors, is found to have a stronger influence on whistleblowing intentions than religiosity. The study reveals that religiosity does not mediate an individual's intention to report unethical behavior, as self-efficacy appears to play a more significant role in determining whether individuals feel capable of acting. Specifically, individuals with high levels of both self-efficacy and religiosity may paradoxically feel less empowered to report misconduct, suggesting that their sense of control is not enhanced by their religious beliefs in the context of whistleblowing.

CONCLUSION

This study provides valuable insights into the factors influencing whistleblowing intentions, based on the Theory of Planned Behavior (TPB). The findings indicate that attitude toward behavior and subjective norms both have a positive and significant impact on the intention to engage in whistleblowing, supporting the first two hypotheses of the research. Specifically, individuals who perceive whistleblowing as morally right and beneficial to organizational justice, as well as those who feel supported by their social environment, are more likely to report unethical behavior. These results align with prior research ([Fajrian Putra & Maharani, 2018](#); [Khanifah, Anam & Astuti, 2017](#)), highlighting the importance of attitudes and social support in shaping whistleblowing intentions.

In contrast, perceived behavioral control was found to have no significant effect on whistleblowing intentions, challenging the predictions of TPB. This suggests that factors such as resource availability or personal ability, traditionally seen as key enablers of whistleblowing behavior, may not play as significant a role in shaping intentions as previously thought. Similarly, religiosity was found to neither moderate the relationship between attitude or subjective norms and whistleblowing intentions, nor influence the effect of perceived behavior control and self-efficacy on whistleblowing. These findings suggest that while religiosity may shape an individual's moral framework, it does not necessarily enhance their confidence or ability to act as a whistleblower, highlighting the complex and multifaceted nature of decision-making in ethical contexts.

Finally, the study confirms that self-efficacy has a positive and significant effect on whistleblowing intentions, underscoring the role of personal confidence in the likelihood of reporting unethical behavior. This finding reinforces the importance of fostering self-efficacy in individuals, as those with higher self-confidence are more likely to act in alignment with their ethical beliefs. However, the research also highlights the need for a nuanced understanding of how different factors interact in determining whistleblowing behavior, suggesting that future studies

could explore the combined influence of personal, organizational, and societal factors in more depth.

Overall, this study contributes to the growing body of literature on whistleblowing by offering a detailed analysis of the psychological and social factors that influence individuals' intentions to disclose unethical behavior. The findings have practical implications for organizations seeking to foster a culture of ethical behavior and encourage whistleblowing, particularly through interventions aimed at enhancing positive attitudes, social support, and self-efficacy among employees.

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