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Factors influencing the intention of financial managers to conduct whistleblowing action (A study on the Government of Kotamobagu City)

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ABSTRACT

This study aims to analyze the factors influencing the intention of financial managers to engage in whistleblowing within the Kotamobagu City Government. Using an associative quantitative research method, data were collected via questionnaires. The population for this study comprises financial managers within the Kotamobagu City Government. Data analysis was conducted using partial least squares (PLS) to determine the influence of each variable on the intention on whistleblowing. The results indicate that whistleblower protection, ethical judgment, and organizational commitment have a positive and significant impact on the intention of financial managers to engage in whistleblowing. Conversely, ethical climate, locus of control, level of seriousness of wrongdoing, and status of wrongdoer do not show significant effects. The variables of gender, age, and tenure also do not significantly influence whistleblowing intentions. These findings suggest that adequate protection for whistleblowers, good ethical judgment, and strong organizational commitment can encourage financial managers to report illegal or unethical actions. This study is expected to contribute to the development of government policies and organizational practices that support a conducive environment for whistleblowing and provide protection for whistleblowers.

Keywords: whistleblowing intention; ethical climate; whistleblower protection; ethical judgement; locus of control; organizational commitment; level of seriousness of wrongdoing; status of wrongdoer; gender; age; tenure
JEL Classification: H11 & H83

1. Introduction

There are two fundamental preventive measures to combat fraud in an organization. The first is to cultivate a culture of honesty, transparency in information, and support for employees. The second is to reduce opportunities for fraudulent actions and impose penalties on

fraud perpetrators (Albrecht & Hoopes, 2014). In line with this, Pittroff (2014) asserts that losses from organizational mistakes can be mitigated by minimizing opportunities for fraud through a whistleblowing system. Whistleblowing serves as a critical mechanism for uncovering and addressing fraud, corruption, and other unethical practices within organizations. Fraud disclosures initiated by reports or tips carried out by whistleblowers took the first place with a presentation of 43% (ACFE, 2024). It entails the disclosure of information by an employee or member of an organization about illicit activities or misconduct to individuals or entities capable of effecting change.

Whistleblowing practice began to be adopted in Indonesia following the issuance of Whistleblowing Guidelines by the National Committee on Governance Policy (or KNKG) formed by the Ministry of Economic Affairs. According to these guidelines, whistleblowing involves internal personnel reporting unlawful or unethical actions to leadership or authorities, aiming to enhance good corporate governance and prevent internal fraud (Semendawai et al., 2011).

Whistleblowing systems have been implemented by ministries, agencies, and local governments over the past decade, though adoption in government institutions has been slower than in the private sector. Implementing a whistleblowing system in the government is challenging due to bureaucratic structures, which can create dilemmas for whistleblowers. Reporting violations can draw public attention and may not be well-received by management. In collectivist societies, such actions are often seen as betrayal, leading to potential retaliation (Smith, 2006; Priyastiwi, 2016).

Whistleblowers in various countries face retaliation. In the US, employees often seek legal protection due to threats to their careers (Smith, 2006). In Indonesia's collectivist culture and bureaucratic environment, such retaliation is also possible, influencing organizational responses to whistleblower reports. Organizations with collectivist cultures tend to be more lenient towards whistleblower reports (Nayir & Herzig, 2012). Corruption conspiracies can cause significant damage to organizations, eroding ethical values and norms and fostering a permissive attitude toward corruption (Nurhidayat & Kusumasari, 2019). It requires active involvement from organization members and society collectively to minimize permissive attitudes towards corrupt behavior.

Despite its importance, whistleblowing is often fraught with significant personal and professional risks, including retaliation, ostracism, and career setbacks (Miceli et al., 2008). Consequently, understanding the factors that influence the intention to blow the whistle is essential for fostering an organizational culture that supports transparency and accountability. Whistleblowing systems can help detect fraud, and governments can utilize them for this purpose. Despite the adoption of such systems in the past decade, fraud cases and related losses remain high, raising questions about factors affecting whistleblowing among financial managers in regional government organizations (or OPD). Employees at the implementation and management levels, especially those handling finances, are often the first to detect fraudulent activities.

This study examines factors influencing whistleblowing by following the framework of Ahmad (2011), focusing on organizational factors (ethical climate and whistleblower protection), individual factors (ethical judgment, locus of control, and organizational commitment), and situational factors (severity of wrongdoing and status of wrongdoer). Demographic factors such as gender, age, and tenure are also considered due to their influence on attitudes and behaviors in collectivist cultures (Koesmastuti, 2015). Previous

research on whistleblowing factors has yielded inconsistent empirical evidence. The limited research in North Sulawesi underscores the urgency of this study, especially among financial managers in The Government of Kotamobagu City. Differences in legal, economic, institutional, and cultural backgrounds significantly impact research outcomes (Near & Miceli, 1995), highlighting the need for specific contextual studies.

2. Literature review

Basic theory

- **Prosocial behavior theory**. The theory of prosocial behavior suggests that individuals are inherently motivated to perform deliberate actions that benefit or assist others. Staub (1978) characterizes prosocial behavior as a positive attitude aimed at benefiting others. However, the motivations behind these actions can be complex and varied. Batson and Shaw (1991) propose that an individual's motivation to help and perform good deeds stems from altruistic traits, selfish traits, or a combination of both. The fundamental distinction between altruistic and selfish traits lies in the actor's objectives. Altruistic traits consciously overlook the actor's own outcomes and benefits, whereas selfish traits consciously prioritize personal gains. Therefore, it becomes evident that prosocial behavior is not entirely driven by pure or benevolent motivations. Near and Miceli (1985) define whistleblowers as members of an organization who expose illegal, immoral, or inappropriate practices to individuals or entities with the authority to address such activities. This definition does not consider the motivational factors that prompt whistleblowers to report wrongdoing. While whistleblowing can indeed benefit the whistleblower, it is generally seen as prosocial because it also benefits others and the organization at large (Dozier & Miceli, 1985). This highlights the variability in individual motivations for engaging in whistleblowing activities.
- **Theory of planned behavior**. The theory of planned behavior (TPB) is a comprehensive theory designed to explain and predict human behavior. TPB is an extension of the theory of reasoned action (TRA) developed by Ajzen and Fishbein (1980). It expands on TRA by adding the construct of perceived behavioral control to the original constructs of attitude toward the behavior and subjective norms. TPB provides a clear framework for analyzing individual intentions and behaviors across various contexts. According to TPB, the relationship between attitudes toward behavior is a critical factor in predicting an individual's actions. The theory posits that a person's intention is a more accurate predictor of actual behavior and can bridge the gap between attitudes and real actions (Ajzen, 2005). TPB assumes that individuals behave based on rational considerations, where they evaluate information about a specific behavior by considering the positive or negative consequences and outcomes of that behavior (Azwar, 2007). The application of TPB can be particularly insightful in understanding the intentions behind whistleblowing. In this study, the concept of TPB is used to highlight behaviors that emerge when there is an intention to become a whistleblower. This intention represents a plan regarding whether the action of whistleblowing will be carried out or not.
- **Fraud**. Fraud is a broad term that encompasses various forms of deceit, cunning, and trickery employed by individuals to gain an advantage over

others through misrepresentation. There are no fixed or definitive rules to provide an alternative meaning of fraud, except that it involves deception, executed in an unorthodox and cunning manner, resulting in others being misled. Typically, fraud is perpetrated by those who are dishonest and full of guile (Nur'aeni & Afriady (2023). Nur'aeni and Afriady (2023) explain that fraud can be categorized into three types, which are: (1) corruption; (2) asset misappropriation; and (3) fraudulent statements, including false statements and report manipulation. Fraud, in its many forms, poses a significant threat to organizational integrity. The definitions and categorizations provided by various experts and the ACFE's fraud tree offer a comprehensive framework for understanding the complexity of fraudulent activities. This framework is essential for whistleblowers, who must navigate these complexities when reporting wrongdoing. By doing so, they help safeguard organizational resources and promote ethical behavior.

- **Whistleblowing**. Whistleblowing is the act of disclosing wrongdoing or reporting actions that are illegal, immoral, unethical, or otherwise detrimental to an institution or its stakeholders. According to Whistleblowing System 2008 by KNKG, disclosure is typically done confidentially by employees to senior officials or other authorities with the power to address the violations. Whistleblowing involves individuals or groups revealing wrongdoing within an organization to external parties (Keraf, 1998). Near and Miceli (1985) define it as the disclosure or reporting of unethical, illegal, or illegitimate practices by current or former members of an organization. This act is expected to prompt leaders to take corrective actions. A whistleblower, often a subordinate or employee, reports fraud within the scope of their duties in the organization. According to Government Regulation No. 71 of 2000, a whistleblower provides information to law enforcement about acts of corruption. The primary difference between a whistleblower and a reporter is that the former reports wrongdoing encountered during their duties, while the latter witnesses the wrongdoing in their daily activities. Culiberg and Mihelič (2017) describe whistleblowing as an individual's decision influenced by various considerations, including ethical choices about whether to act or not. The decision can result in different responses such as taking action, staying silent, reporting through official channels, reporting non-procedurally, or directly intervening to correct the issue. Ahmad (2011) identifies several factors influencing whistleblowing decisions: organizational, individual, situational, and demographic factors. Motivation, intention, and individual behavior in whistleblowing are significantly influenced by the values and culture surrounding the whistleblower (Culiberg & Mihelič, 2017). Ahmad (2011) identifies several factors that influence a person's propensity to become a whistleblower, including organizational, individual, situational, and demographic factors.

Hypothesis development

- **Ethical climate and whistleblowing behavior**. Ethical climate defined as the collective perceptions of what is ethically correct within an organization, significantly impacts whistleblowing behavior. Individuals are motivated to engage in whistleblowing when they perceive that their organization upholds ethical

values that prioritize benefits not only for themselves but also for others and adhere to established rules (Culiberg & Mihelič, 2017). Following Setyawati et al. (2015), this study suspects that a strong ethical climate fosters a culture where individuals are more inclined to report wrongdoing and hypothesized as follows.

H1: ethical climate has a positive influence on whistleblowing behavior

- **Whistleblower protection and its influence**. Whistleblower protection measures whether organizational policies or legal safeguards play a crucial role in encouraging whistleblowing behavior. Employees are likely to blow the whistle if they feel protected from potential retaliation such as social isolation, verbal abuse, or job loss (Chang et al., 2017). Legal and organizational policies safeguarding whistleblowers mitigate fears of reprisals, thereby promoting reporting of misconduct. Chang et al. (2017) confirms that perceived protection against retaliation positively influences whistleblowing behavior. Based on those findings, the hypothesis of this study is written as follows.

  H2: whistleblower protection has a positive influence on whistleblowing behavior

- **Ethical judgement and its role**. Ethical judgement, which involves an individual's ability to discern right from wrong in ethical dilemmas, significantly influences whistleblowing behavior. Individuals with strong ethical judgement are more likely to perceive misconduct as unethical and therefore feel compelled to report it (Barnett et al., 1998). Ethical considerations guide individuals in determining the moral implications of whistleblowing, influencing their decision-making process. Following Chiu (2002), this study suspects that ethical judgement is a critical factor in whistleblowing decisions so the hypothesis is written as follows.

  H3: ethical judgement has a positive influence on whistleblowing behavior

- **Locus of control and whistleblowing intentions**. Perceived control over the outcome of whistleblowing affects intentions to report wrongdoing (Park & Blenkinsopp, 2009). Locus of control which refers to an individual's perception of the degree to which they can control events affecting them, plays a significant role in whistleblowing behavior. Individuals with a higher internal locus of control, believing they have control over their circumstances, are more likely to engage in whistleblowing when they perceive wrongdoing (Park & Blenkinsopp, 2009). Consistent with Siallagan et al. (2017), and Iskandar and Saragih (2018), the hypothesis of this study is written as follows.

  H4: locus of control has a positive influence on whistleblowing behavior

- **Organizational commitment and whistleblowing**. High organizational commitment fosters a sense of loyalty and responsibility towards the organization (Mowday et al., 1979). Organizational commitment, characterized by an individual's dedication to the goals and values of the organization, positively influences whistleblowing behavior. Committed employees are likely to engage in whistleblowing because they perceive it as a means to protect and enhance the organization's interests (Bagustianto & Nurkholis, 2015; Joneta et al., 2016). Based on previous findings, the hypothesis of this study is written as follows.

  H5: organizational commitment has a positive influence on whistleblowing behavior

- **Seriousness of wrongdoing and whistleblowing behavior**. The

severity or seriousness of wrongdoing significantly influences whistleblowing behavior (Miceli & Near, 1985). Individuals are more inclined to blow the whistle on serious misconduct that poses substantial risks or harm to the organization (Bagustianto & Nurkholis, 2015; Nurhalizah & Saud, 2021). This study suspects that the perceived seriousness of misconduct is a key factor motivating whistleblowing actions. The hypothesis of this study is written as follows.

H6: level of seriousness of wrongdoing has a positive influence on whistleblowing behavior

- **Status of wrongdoer and its impact**. The hierarchical status of wrongdoers within an organization negatively impacts whistleblowing behavior. Employees are less likely to blow the whistle on misconduct committed by individuals in higher positions due to fear of retaliation, organizational dependence on senior figures, and potential negative consequences to organization (Miceli et al., 1991; Near & Miceli, 1995). This hypothesis aligns with findings about status and power dynamics influence whistleblowing decisions so it is written as follows.

  H7: status of wrongdoer has a negative influence on whistleblowing behavior

- **Gender and whistleblowing**. Gender influences whistleblowing behavior, albeit differently. Rehg et al. (2008) suggest that while both men and women engage in whistleblowing, women may face greater risks and consequences for whistleblowing compared to men. Factors such as assertiveness and career risks play a role in how gender influences the decision to blow the whistle (Dworkin & Baucus, 1998). This study suspects that gender dynamics affect whistleblowing tendencies and hypothesized as follows.

  H8: gender has an influence on whistleblowing behavior

- **Age and whistleblowing behavior**. Age influences whistleblowing behavior as individuals mature and develop a deeper understanding of organizational dynamics and ethical considerations (Brennan & Kelly, 2007). Older employees may be more inclined to blow the whistle due to their experience and concern for the organization's well-being, despite potential personal consequences (Near & Miceli, 1995). This study suspects that age-related factors contribute to whistleblowing intentions and hypothesized as follows.

  H9: age has a positive influence on whistleblowing behavior

- **Length of employment and whistleblowing behavior**. Employees' length of service in an organization positively influences whistleblowing behavior. Longer-tenured employees are more likely to blow the whistle as they become more familiar with organizational policies, procedures, and ethical norms (Mesmer-Magnus & Viswesvaran, 2005; Near & Miceli, 1995). New employees, in contrast, may lack the knowledge or confidence to blow the whistle highlighting the impact of tenure on whistleblowing behavior. Based on findings, the hypothesis of this study is written as follows.

  H10: tenure has a positive influence on whistleblowing behavior

3. Research method

The unit of analysis is individuals, specifically finance managers among civil servants (or PNS) in the Government of Kotamobagu City. The study employs a causal research design to explain cause-and-effect relationships between several independent variables and a dependent

variable. The independent variables include organizational factors, individual factors, situational factors, and demographic factors, while the dependent variable is whistleblowing behavior.

This study uses formative and reflective indicators to measure latent variables. Reflective indicators are used for latent variables such as whistleblowing behavior (Y), ethical climate (X1), whistleblower protection (X2), ethical judgment (X3), locus of control (X4), organizational commitment (X5), level of seriousness of wrongdoing (X6), and status of wrongdoing (X7). Formative variables include gender (X8), age (X9), and tenure (X10). Ghozali (2014) explains that observable traits like personality and attitude are considered observable but not entirely explanatory of the construct. Models related to attitudes, intentions, and other behaviors use reflective indicators measured by semantic differential scales, such as good-bad, like-dislike, and likely-unlikely. Figure 1 describes the framework of this study.

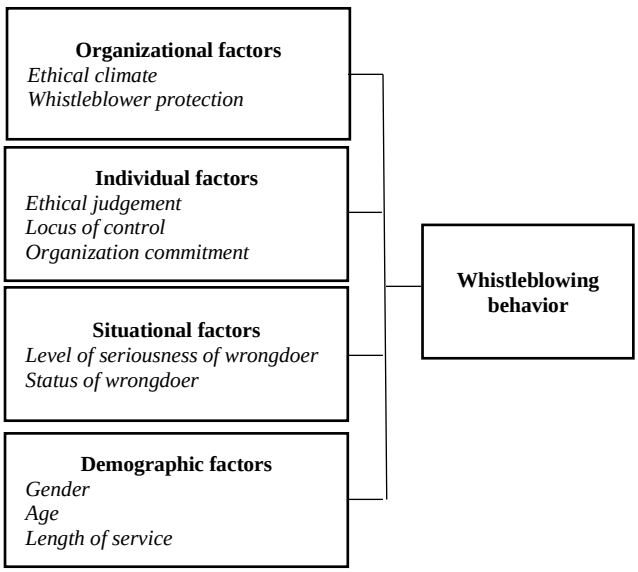

Figure 1. The framework

Partial Least Square (PLS) method is used to analyze the data. PLS evaluates outer and inner models without classical assumptions like data distribution, multicollinearity, and autocorrelation. The evaluation of the outer model conducted by testing factor loading, reliability, and validity as follows.

1. Accepted value for factor loading is > 6 (Ghozali, 2014).
2. PLS recognizes two reliability tests, namely Cronbach's alpha and composite reliability. If the Cronbach's alpha score is > 0.6, then the questionnaire is reliable (Sarjono & Julianita, 2011). Composite reliability þc > 0.6 indicates that the latent variable has good internal consistency (Sarwono & Narimawati, 2015).
3. PLS uses the Average Variance Extracted (AVE) to determine the validity of questions, where a statement is considered valid if it has AVE score > 0,5 (Sarwono & Narimawati, 2015).

The evaluation of the inner model is used to estimate the relationships between latent variables (Ghozali, 2014). The impact of these variables can be determined by examining the R-square scores of each independent variable on the dependent variable. Hypothesis test is based on the criterion that the significance value must meet the requirement where the t-statistic value > t-table value for p<0.1. The alternative hypothesis (Ha) is accepted if the t-statistic > t-table. Conversely, Ha is rejected if the t-statistic < t-table.

4. Result and discussion

Result

- **Loading factor test**. The loading factor was tested three times. Based on these tests, the whistleblowing behavior variable (Y) met the criteria with eight indicators, ethical climate (X1) with six indicators, whistleblower protection (X2) with eight indicators, ethical judgment (X3) with sixteen indicators, locus of control (X4) with five indicators, organizational commitment (X5) with four indicators, level of seriousness of wrongdoing

(X6) with four indicators, status of wrongdoing (X7) with four indicators, gender (X8) with one indicator, age (X9) with one indicator, and tenure (X10) with one indicator.

- **Reliability and validity test**. Table 1 presents the result of reliability and validity of the data. The composite reliability and Cronbach's alpha values for each variable are greater than >0.6. This condition indicates that the variable indicators can be concluded to be reliable. While the average variance extracted (AVE) values for each variable are greater than >0.5. This condition indicates that the variable indicators are valid.

Table 1. Reliability and Validity Test

Variable	Cronbach's α	ρ_A	Composite Reliability	AVE
Y	0.894	0.901	0.916	0.580
X1	0.823	0.836	0.865	0.519
X2	0.899	0.906	0.919	0.589
X3	0.981	0.996	0.982	0.772
X4	0.807	0.859	0.864	0.564
X5	0.754	0.812	0.832	0.557
X6	0.779	0.785	0.854	0.596
X7	0.739	0.737	0.835	0.558
X8	1.000	1.000	1.000	1.000
X9	1.000	1.000	1.000	1.000
X10	1.000	1.000	1.000	1.000

- **Inner model evaluation**. The values of R^2, effect size (f^2), and predictive relevance (Q^2) are considered when evaluating the inner model. The R^2 value is 0.840, based on data processed. This indicates that 84.0% of the research model can be explained by the correlation between the independent and dependent variables. The remaining 16.0% is contributed by additional variables. The explained model is categorized as good. According to the results of data processed, the Q^2 value at the construct level is 0.470. This condition indicates that the model has predictive relevance because the observations have been well reconstructed. The effect size (f^2) value can be used to determine the influence of predictor variables at the structural model level. Table 2 shows the predictor variables resulting from data processed. Variables X1, X4, X7, X8, X9, and X10 have a weak predictor variable influence at the structural level, while variables X3, X5, and X6 have a moderate or medium predictor variable influence. Variable X2 has a strong predictor variable influence at the structural model level. According to the results of data processed, the Q^2 value at the construct level is 0.470. This condition indicates that the model has predictive relevance because the observations have been well reconstructed. The effect size (f^2) value can be used to determine the influence of predictor variables at the structural model level. Variables X1, X4, X7, X8, X9, and X10 have a weak predictor variable influence at the structural level, while variables X3, X5, and X6 have a moderate or medium predictor variable influence. Variable X2 has a strong predictor variable influence at the structural model level.

Table 2. Inner model evaluation

Variable	R^2	Q^2	f^2
Y	0.840	0.470	
X1			0.009
X2			2.546
X3			0.066
X4			0.007
X5			0.038
X6			0.021
X7			0.003
X8			0.016
X9			0.011
X10			0.000

- **Hypothesis test**. The results of data processing that display the path coefficients are presented in Table 3, which shows the test results for each independent and dependent variable. The results of the PLS analysis indicate that whistleblower protection, ethical judgment, and organizational commitment significantly influence whistleblowing intentions. In contrast, ethical climate, locus of control, level of seriousness of wrongdoing, and status of wrongdoer do not have a significant impact on whistleblowing intentions.

Table 3. Hypothesis test using t statistics

Hypothesis	Original sample	t statistics	p values	Conclusion
X1 – Y	-0,072	0,941	0,347	Rejected
X2 – Y	0,852	20,504	0,000	Accepted
X3 – Y	0,107	2,470	0,014	Accepted
X4 – Y	-0,067	0,914	0,361	Rejected
X5 – Y	0,153	1,917	0,056	Accepted
X6 – Y	0,085	1,520	0,129	Rejected
X7 – Y	-0,031	0,471	0,638	Rejected
X8 – Y	-0,054	1,450	0,148	Rejected
X9 – Y	0,055	1,189	0,206	Rejected
X10 – Y	0,011	0,218	0,235	Rejected

Significant at 1%

Discussion

- **Ethical climate and whistleblowing behavior**. A good ethical climate does not fully encourage whistleblowing behavior. Respondents were uncertain about their colleagues' willingness to achieve their goals at work and hesitant to report asset misappropriation, abuse of authority, extortion, and fraudulent statements. According to prosocial behavior theory, ethical climate influences the decision to act prosocially. Respondents tended to comply with rules and procedures, reflecting a principle-based ethical climate as described by Victor & Cullen (1988). This principle-based dimension emphasizes institutional standards in decision-making processes.
- **Whistleblower protection and its influence**. Whistleblower protection, such as assurances against dismissal, demotion, or other negative actions, is

a key factor encouraging employees to engage in whistleblowing. The established protection mechanisms in the Kotamobagu City Government significantly motivate employees to report wrongdoing leading to positive and highly significant relationship between whistleblower protection and whistleblowing behavior. This study is consistent with Setyawati et al. (2015) and Chang et al. (2017).

- **Ethical judgement and its role**. Respondents viewed actions like asset misappropriation, abuse of authority, extortion, and fraudulent statements as unethical, inappropriate, morally wrong, culturally unacceptable and were inclined to report such behaviors. This supports the notion that ethical judgment is a crucial factor in whistleblowing behavior as found by Iskandar and Saragih (2018).
- **Locus of control and whistleblowing intentions**. A strong locus of control does not necessarily drive individuals to whistleblowing. Respondents were hesitant to report misconduct reflecting a tendency towards external locus of control where individuals feel less control over their environment as found by Ahmad (2011).
- **Organizational commitment and whistleblowing**. Employees with strong organizational commitment are more likely to engage in whistleblowing. Respondents exhibited high loyalty to their organization and a readiness to report wrongdoing which is consistent with Bagustianto and Nurkholis (2015).
- **Seriousness of wrongdoing and whistleblowing behavior**. The perceived seriousness of wrongdoing does not significantly drive whistleblowing behavior. Respondents were hesitant to report various forms of misconduct, aligning with the prosocial theory that personal and situational factors influence whistleblowing.
- **Status of wrongdoer and its impact**. The status of the wrongdoer does not deter whistleblowing. Respondents were willing to report misconduct regardless of the wrongdoer's status indicating the importance of ethical leadership and organizational tone, as noted by Gunz and Thorne (2015).
- **Gender and whistleblowing**. Gender does not significantly influence whistleblowing behavior. Respondents' hesitation to report wrongdoing was not affected by gender, supporting the prosocial theory that individuals' propensity to act ethically is not gender-specific.
- **Age and whistleblowing behavior**. Age does not significantly impact whistleblowing behavior. Respondents' understanding of organizational authority and systems which grows with age did not significantly affect their willingness to report wrongdoing indicating that whistleblowing behavior is not age-dependent.
- **Length of employment and whistleblowing behavior**. Tenure does not significantly affect whistleblowing behavior. Respondents' professional judgment, developed over their tenure, did not significantly influence their decision to report wrongdoing, supporting the prosocial theory that ethical behavior is not tenure-dependent.

5. Conclusion

This study underscores the importance of protective measures, ethical judgment, and organizational commitment in fostering whistleblowing intentions among financial managers in The Government of Kotamobagu City. The policymakers and organizational leaders should focus on creating an environment that supports ethical disclosures and provides adequate protection for whistleblowers. It is very

suggested for further studies to explore additional variables and contexts to enhance the understanding of whistleblowing behavior.

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