

The Influence of Moral Intensity, Offender Status, and Personal Cost on Auditors' Intention to Engage in Whistleblowing with Retaliation as a Moderating Variable

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ABSTRACT

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A behavioral intention is a subjective probability that a person has alternative probabilities of certain behavior that they will choose. The intention to engage in whistleblowing refers to an individual's probability of actually engaging in whistleblowing behavior. An individual's intention to engage in whistleblowing serves as the foundation for the likelihood that they will do so even under pressure. The purpose of this study is to provide empirical evidence on the influence of moral intensity, the status of the violator, and personal cost on auditors' intentions to perform whistleblowing actions, with retaliation as a moderating variable. The population in this study consists of all auditors working at the Provincial Office of BPKP (Financial and Development Supervisory Agency) in Bali and Nusa Tenggara, totaling 211 individuals. The data collection method used is a survey with a questionnaire technique. The data analysis approach applied is Partial Least Squares (PLS), which is a component- or variance-based Structural Equation Modeling (SEM) model. Total 211 questionnaires were distributed, with 197 returned. The results of this study demonstrate that moral intensity and the status of the violator have a positive influence on auditors' intentions to perform whistleblowing, while personal cost negatively influences auditors' whistleblowing intentions. Additionally, this study proves that retaliation weakens the influence of personal cost on auditors' intentions to perform whistleblowing.

Keyword: moral intensity, offender status, personal cost, auditors' intention to engage in whistleblowing, retaliation.

INTRODUCTION

Someone does an action *whistleblowing* of course based on the intention or desire in the heart to reveal the actions of a person/group that violates the rules. Without intention, of course there is attitude *whistleblowing* will not be possible (Abdillah et al., 2021). A behavioral intention is the subjective probability that a person has the probability that a particular behavioral alternative will be chosen. Intention to do *whistleblowing* it refers to an individual's probability of actually engaging in a behavior *whistleblowing* (Prime et al., 2018). Individual intention to perform *whistleblowing* is the basis for the individual's possibility to perform *whistleblowing* even under pressure (Putra & Maharani, 2018). Intention is the desire that arises from within an individual either consciously or unconsciously to perform an action (Puspita Devi & Dwi Ratnadi, 2024).

At the moment *whistleblowing* has become one of the media that is quite effective in revealing fraud in both the public and private sectors in Indonesia. Do *whistleblowing* is not an easy action for someone because that person will be faced with an ethical dilemma regarding violations that they know about. Violation reporting action by *whistleblower* can encourage the emergence of intentions to carry out retribution from people who are reported both formally and materially (Widyanto & Sulistiyowati, 2020).

Indonesia is one of many countries that is also implementing the system *whistleblowing*. The majority of agencies in Indonesia have also implemented this system into their internal control systems,

but there are still very few individuals who are willing to do so *whistleblower*. Regarding its implementation, this system is considered less than optimal, even though Indonesia is a country with a high level of corruption (Hakim, 2017). This is supported by survey results from international and national anti-corruption institutions. A survey conducted by an international anti-corruption agency which periodically makes observations on the corruption perception index (*Corruption Perception Index/CPI*) in a country, supports the previous statement.

Based on Report *Corporation Perceptions Index* (www.transparency.org/en/cpi/2024) Indonesia's CPI value experiences increases and decreases every year. In 2019 the CPI score value was at the highest score among the following years, which indicates that in 2019 in Indonesia there were not many cases of fraud or corruption. Meanwhile, in 2024, Indonesia's CPI score will increase from 34 in 2023 to 37. Even though there is an increase in the score to 37, this shows that corruption remains a significant problem in Indonesia. This increase in score reflects a positive perception of efforts to eradicate corruption, but challenges in practice, such as internal auditors' fear of reporting fraud, still exist. The fluctuating CPI score shows that although there has been improvement, disclosure of corruption cases has not been optimal, one of which is due to the low courage of auditors in carrying out *whistleblowing*.

By report *Association of Certified Fraud Examiners (ACFE)"Occupational Fraud 2024: A Report to the Nations"* found that corruption is one of the biggest forms of fraud in the public sector. Based on ACFE data, the government sector experiences an average loss of 5% of the total budget due to fraud, with *whistleblowing* become the most effective detection method in uncovering corruption cases (ACFE, 2024). This report confirms that more and more *whistleblower* who report fraud, the greater the opportunity to reduce the number of corruption.

However, in Indonesia, there are still obstacles in practice *whistleblowing* by internal auditors. Many auditors are afraid of the negative impact of reporting, such as job loss, pressure from superiors, and retaliation from perpetrators of fraud. The rise in fraudulent acts revealed in recent years in both the private and government sectors has received serious attention from the public. Problem *whistleblowing* occurs in the public sector in Indonesia, the most sensitive typology of fraud and of concern is corruption cases (Abdillah et al., 2021).

Internal auditors have an important role in the company. Because internal auditors act as independent assessors to review company operations by measuring and evaluating the adequacy of controls as well as the efficiency and effectiveness of the company's work (Basri, 2022). Internal auditors provide management with the information they need to carry out their responsibilities effectively. Internal review of controls in accounting and management is the responsibility of the internal auditor.

Several cases of fraud that have been revealed, especially in reporting fraud, have become an issue of interest to the world community. The cases that were revealed had both positive and negative impacts, one of which was that it could reduce or increase the level of public trust in a company/organization/government agency, especially in the financial sector (Santos & Larasati, 2025).

The case of an auditor from the Supreme Audit Agency (BPK) reporting alleged bribery in an audit of the procurement of ballot boxes by the General Election Commission (KPU). This auditor found indications of budget irregularities in the project, which had the potential to cost the state billions of rupiah. However, after reporting this case to the authorities, the auditor faced extraordinary pressure, including threats of transfer and exclusion from the work environment. This case reflects that although auditors have an obligation to maintain transparency, they are still vulnerable to pressure and threats from interested parties (Antari, 2020).

Another case occurred in 2022, an internal auditor working at the Inspectorate General of a ministry found indications of corruption in the procurement of goods and services. After reporting his findings to the authorities, this auditor faced threats of defamation and psychological pressure from colleagues and management. Although this case was ultimately investigated by the Corruption Eradication Commission (KPK) and several parties were found guilty, the auditor who reported this

case experienced retaliation in the form of position degradation and restricted access to important projects.

Based on these phenomena, an auditor's intention to do so *whistleblowing* can be caused by several situational factors or personal factors or the auditor's own personality. Situational factors that influence the auditor's intention to take action *whistleblowing* is the status of the offender and *personal cost*. Meanwhile, the auditor's personal factors influence the auditor's intention to take action *whistleblowing* is moral intensity. This factor relates to the actions a person takes based on planned intentions that are in line with *theory of planned behavior* (Ajzen, 1991). *Theory of planned behavior* explains that a person's behavior is caused by the underlying intention for a person to behave (Puspita Devi & Dwi Ratnadi, 2024). The intention underlying a person's behavior can arise from three factors, namely attitude, subjective norms, and perceived behavioral control (Ajzen, 1991).

Basically *Theory of Planned Behavior* intention *whistleblowing* is considered an indicator of motivational factors that influence a behavior, which is reflected in the violation reporting behavior. *Theory of planned behavior* confirms that intentions are more accurate in predicting behavior that actually occurs and can also function as a substitute that connects attitudes and actual behavior (Arif & Sukarno, 2023). Besides that *Theory of Planned Behavior* explains the behavior that arises from an individual due to the individual's intention to carry out a behavior and the individual's intention to report a violation (*whistleblowing*) can come from internal factors and external factors (Biduri et al., 2022).

The first factor that influences the auditor's intention to do so *whistleblowing* is moral intensity. Moral intensity is an expansion of moral-related issues regarding ethics and intentions. Moral intensity can also be interpreted as a measure of the good or bad of an action in relation to ethical decisions (Eirene Dewi Anggraeni, 2021). Moral intensity must also be considered when investigating ethical decision making and reporting violations (*whistleblowing*) because this impacts an individual's evaluation of the circumstances surrounding an ethical issue. Research on moral intensity conducted by Syahsa Permata Dwitia (2022) states that moral intensity has a positive effect on auditors' intentions to carry out *whistleblowing*, but in other research conducted by Rachmawati et al., (2022) which shows that moral intensity has no effect on auditors' intentions to do *whistleblowing*.

The second factor that influences the auditor's intention to do so *whistleblowing* is the status of the offender or the status of the perpetrator of the violation. Violator status is the position or position of a person who commits an offense. This status influences the intention to do something *whistleblowing* because organizational members' beliefs about whether the organization benefits or loses from fraud will affect the organization's reaction to reporting fraud (*whistleblower*). Research on the influence of violator status was conducted by Sutedjo & Purnamasari (2020) where there was no influence between violator status and the auditor's intention to commit *whistleblowing*, this research is inversely proportional to research conducted by Mulfaq & Serly (2019).

The third factor that influences the auditor's intention to do so *whistleblowing* is *personal cost*. *Personal cost* is an individual's perception of the risks they will accept in doing something *whistleblowing* (Meilisa Triafani, 2024). These risks or sanctions can reduce someone's interest in reporting violations. Research about *personal cost* conducted by Putri et al., (2022) who stated that *personal cost* negative effect on the auditor's intention to do so *whistleblowing*, but has different results from research by Hanif (2017) and Soraya (2022). Various studies related to moral intensity factors, offender status and *personal cost* which can influence the auditor's intention to do so *whistleblowing* has done a lot. The addition of retaliation as a moderating variable is to find out whether other variables that are moderated show significant results in this research as well Retaliation is an important factor that auditors consider in deciding to carry out *whistleblowing*. Plus with inconsistency Indonesia's CPI score changes every year. Inconsistency this is what makes this research done again, which is a development of research by Jayanti & Sutapa (2020) which examines the intentions of auditors at BPKP Bali Region, the development of this research expanded with additional research locations, namely the BPKP East and West Nusa Tenggara Regions.

In Indonesia, a study by Sasmita (2019) found that *personal cost* such as fear of retaliation being the main factor influencing the auditor's intention to perform *whistleblowing*. This research shows that even though auditors have a high ethical commitment, personal risks such as potential social exclusion or negative impacts on careers remain a major obstacle in reporting acts of corruption. This is in line with Putri's (2022) research, which observed that auditors in the public sector are more careful in what they do *whistleblowing* when there is a threat of retaliation or financial loss. All of these studies illustrate the complexity of factors influencing auditors' intentions to report corruption cases, emphasizing the need for safeguards *whistleblower* stronger and support for the development of an organizational culture that focuses on integrity and transparency.

In accordance with the background, the problem formulation of this research is:

- 1) Does moral intensity influence the auditor's intention to do so? *whistleblowing*?
- 2) Does the status of the violator affect the auditor's intention to do so? *whistleblowing*?
- 3) Whether *personal cost* influence the auditor's intention to do so *whistleblowing*?
- 4) Is retaliation able to moderate the influence of personal costs on the auditor's intention to perform? *whistleblowing*?

Based on the background and problem formulation described above, the objectives of this research are as follows:

General purpose

The general aim of this research is to provide empirical evidence of the influence of moral intensity, offender status, personal costs on the auditor's intention to do so *whistleblowing* with retaliation as a moderator in the scope of auditor employees at the Representative Office of the Financial and Development Supervisory Agency (BPKP) for the Bali and Nusa Tenggara Regions.

Special purpose

- 1) To provide evidence empirical influence moral intensity of the auditor's intention to do so *whistleblowing*.
- 2) To provide empirical evidence of the influence of violator status on auditors' intentions to commit *whistleblowing*.
- 3) To provide empirical evidence of the influence of personal costs on the auditor's intention to perform *whistleblowing*.
- 4) To provide empirical evidence that retaliation moderates the influence of personal costs on the auditor's intention to perform *whistleblowing*.

It is hoped that this research will be able to increase and expand knowledge and insight regarding the influence of moral intensity, offender status, and personal cost towards the auditor's intention to carry out *whistleblowing* with retaliation as a moderating variable and this research is expected to be able to contribute to the development of theories in organizational behavior to determine ethical decisions in the auditor's work environment. It is hoped that the results of this research will be able to provide useful information for interested parties, such as auditors in audit practice, especially in efforts to improve the quality of audits produced and reduce the occurrence of auditors' irregular behavior in conducting *whistleblowing*.

The limitations of this research are the influence of moral intensity, offender status and personal cost against the auditor's intention in doing *whistleblowing* with retaliation as a moderating variable. As well as the limitation of this research being carried out at the Office of the Bali and Nusa Tenggara Regional Financial and Development Supervisory Agency.

Research Hypothesis

H1: Intensity morale has a positive effect on the auditor's intention to perform *whistleblowing*.

H2: Violator status has a positive effect on the auditor's intention to commit *whistleblowing*

H3: *Personal cost* has a negative effect on the auditor's intention to do so *whistleblowing*.

H4: Retaliation weakens the effect *personal cost* against the auditor's intention in doing *whistleblowing*.

RESEARCH METHODS

Research Design

This research uses a quantitative approach in the form of associative research. The aim of this research is to obtain empirical evidence regarding moral intensity, status of offenders and *personal cost* against the auditor's intention in doing *whistleblowing* with retaliation as a moderating variable. The sample used in the research, data source, and data collection method are determined first before carrying out statistical testing. The results of statistical analysis are interpreted to answer existing problems. The final part of this research is to make conclusions and suggestions on the research.

Research Location and Time

This research was conducted at the Representative Office Financial and Development Supervisory Agency (BPKP). Representative office Financial and Development Supervisory Agency (BPKP) was chosen because this research develops previous research conducted by Ekajayanti & Sutapa (2020) who conducted research at the Representative Office Financial and Development Supervisory Agency (BPKP) Bali Province Meanwhile, expanding research locations to Representative Offices Financial and Development Supervisory Agency (BPKP) West Nusa Tenggara and East Nusa Tenggara regions. The research time is 2023.

Research Scope

Scope can be interpreted as the boundaries of the problems that will be raised by researchers. Scope can also be interpreted as the limits of the subject to be conducted research. The scope of this research is the Auditor's Intentions in Carrying Out *Whistleblowing* (Y) is influenced by Moral Intensity (X1), Violator Status (X2), *Personal Cost* (X3) and moderated by Retaliation (Z) at the Representative Office Financial and Development Supervisory Agency (BPKP) Bali and Nusa Tenggara Region. The subjects to be studied are auditors who work at Representative Offices Financial and Development Supervisory Agency (BPKP) Bali and Nusa Tenggara Region.

Variable Identification

In this research, there are three variables used, namely the dependent variable, the independent variable, and the moderating variable. The dependent variable (Y) in this research is the auditor's intention to do so *whistleblowing*. The independent or independent variables (X) in this study are moral intensity (X1), offender status (X2), and *personal cost* (X3). Variable moderation (Z) in this research is retaliation.

Population, Sample and Sample Determination Method

The population in this study were representative office auditor employees Financial and Development Supervisory Agency (BPKP) Bali and Nusa Tenggara Region. In determining the sample to be used in this research, the saturated sample method was used. This saturated sampling method is a sampling technique in which all members of the population are used as samples. Meanwhile, to determine the sample size, use the census method or another term for census, namely saturated sample. The sample for this research consists of auditors who work at Representative Offices Financial and Development Supervisory Agency (BPKP) Bali Province which consists of 55 auditors. Representative office Financial and Development Supervisory Agency (BPKP) West Nusa Tenggara Province which consists of 67 auditors and Representative Offices Financial and Development Supervisory Agency (BPKP) East Nusa Tenggara Province which consists of 89 auditors.

Data Types and Sources

The type of data used in this research is quantitative data. The quantitative data in this research is in the form of the number of auditors working at each public accounting firm and the results of the questionnaire which are the respondents' answers are measured using *Likert- Like Scale*. There are two data sources used in this research, namely primary data and secondary data. In this case, the primary data obtained are the respondents' answers and questionnaire distributed by researchers.

Method of collecting data

The data collection method used in this research is a survey method with questionnaire techniques. The questionnaire distributed was a list of the author's statements to respondents regarding moral intensity, offender status and personal costs regarding the auditor's intention to carry out

whistleblowing actions with retaliation as a moderator. Answers to respondents' statements were measured using a 5-point Likert scale.

Research Instrument

Data functions as a means of proving hypotheses and describing research variables. The accuracy of the data determines the quality of the research. The instrument was tested for validity and reliability using SmartPLS.

Evaluation of the Measurement Model (Outer Model)

- **Validity Test:**
 - *Convergent Validity:* Valid if loading factor > 0.70 (or 0.50–0.60 for the initial level), as well as AVE > 0.50.
 - *Discriminant Validity:* Fornell-Larcker Criterion and cross loading ensure that the correlation between variables meets standards (> 0.70).
- **Reliability Test:** Using composite reliability and Cronbach's alpha (> 0.70).

Data Analysis Techniques

This research uses Partial Least Square (PLS), a variance-based SEM method to handle small samples, missing values, and multicollinearity. Evaluation in PLS-SEM includes an outer model and an inner model.

Evaluation of the Structural Model (Inner Model)

- **R-Square (R²):** Measures the strength of the independent variable (0.19 low, 0.33 moderate, 0.67 high).
- **Path Coefficient:** Assess the influence of the independent variable on the dependent.
- **Predictive Relevance (Q²):** If > 0, good prediction.
- **Model Fit:** NFI > 0.90 indicates good fit.
- **Effect Size (f²):** Influence category (weak 0.02, moderate 0.15, strong 0.35).
- **Hypothesis Testing:** Significant if T-statistics > 1.96 and P-values ≤ 0.05.

RESEARCH RESULTS AND DISCUSSION

Description of research data

Questionnaire Distribution

Data was collected by distributing questionnaires to auditors of the Representative Offices of the Financial and Development Supervisory Agency (BPKP) for the Bali and Nusa Tenggara regions. Respondents were given a questionnaire to answer in order to determine the influence of moral intensity, status of violators and *personal cost* against the auditor's intention in doing *whistleblowing* with retaliation as a moderating variable. The distribution of questionnaires in this study is described in Table 5.1.

Table 1 Questionnaire Return Rate

Information	Amount
Distributed questionnaires	211
Unreturned questionnaires	14
Returned questionnaire	197
Incomplete questionnaire	0
Questionnaires are returned and usable	197
Rate of Return (<i>Response rate</i>) $197/211 \times 100\% = 93,4\%$	
Questionnaire levels that can be used (<i>Usable response rate</i>) $197/211 \times 100\% = 93,4\%$	

Source: Primary data processed, 2023

The number of questionnaires that have been distributed is 211 with a respondent return rate of (*response rate*) of 93.4% and an analyzable rate of return (*useable response rate*) of 93.4%. Sugiyono (2013: 129) states that the minimum sample size that is appropriate for research is 30, so this research

is worth continuing.

Respondent Characteristics

Respondent characteristics were obtained from 197 respondents who participated in filling out the research questionnaire and can be used. All respondents in this study have filled in their identities completely including gender and latest education. Data on respondent characteristics can be described as follows:

1. The characteristics of respondents based on gender are known to be mostly men, 51.8%, while 48.2% of respondents are women. The composition of male and female employees which is not much different shows that the agency applies the principles of social justice which creates equal opportunities for all genders at BPKP.
2. Characteristics of respondents based on education level. Respondents with a Bachelor's educational background amounted to 130 people or 66%. This means that to become an auditor at the Financial and Development Supervisory Agency (BPKP), the minimum level of education that must be completed is a bachelor's degree (S1) in the relevant field.

Descriptive Statistical Analysis

The data used in this research is based on the results of answers to a questionnaire distributed in August 2023 and respondents were given two weeks to fill in the data until the data was collected. Descriptive statistical analysis is a description or explanation of data on research variables based on the number of samples, minimum value, maximum value, average value (*mean*), and standard deviation. Descriptive statistical results are presented in Table 5.2

Table 2 Descriptive Statistical Test Results

Variable	Code	N	Minimum	Maximum	Mean	Std. Deviation
Moral intensity	X1	197	12	30	20,85	4,30
Violation status	X2	197	6	15	10,40	1,95
Personal cost	X3	197	6	15	10,78	2,24
The auditor's intention in performing <i>whistleblowing</i>	AND	197	7	17	11,25	1,80
Retaliation	WITH	197	6	15	10,37	2,60

Source: Processed data, 2023

Based on Table 5.2 it can be explained as follows:

1. Moral intensity with a minimum value of 12.00, a maximum value of 30.00, and an average value of 20.85. The average value of 20.85 indicates that the respondents' perceptions regarding moral intensity are quite good. The standard deviation of moral intensity is 4.33. The research results show that respondents have similar views or assessments, or it can also be interpreted that there are no significant differences in respondents' opinions.
2. Violation status with a minimum value of 6.00, a maximum value of 15.00, and an average value of 10.40. The average value of 10.4 means that respondents perceive the status of the violation as being in the high category. Meanwhile, the standard deviation value is 1.95, meaning that the variations in the answers given between respondents are not different.
3. *Personal cost* with a minimum value of 6.00, a maximum value of 15.00, and an average value of 10.78. The average value of 10.78 shows the respondents' perceptions regarding the assessment *personal cost* as relatively high. The standard deviation is 2.24, meaning that the variations in the answers given between respondents are not different.
4. Intention *whistleblowing* with a minimum value of 7.00, a maximum value of 17.00, and an average value of 11.25. The average value of 11.25 indicates that the respondents' perceptions are related to the assessment of intentions of *whistleblowing* with a fairly high category. The standard deviation value of intention *whistleblowing* of 1.80, meaning that the variation in answers given between

respondents is not different.

- Retaliation with a minimum value of 6.00, a maximum value of 15.00, and an average value of 10.37. The average value of 10.37 indicates that the respondent's perception is related to the assessment of retaliation in the high category. A standard deviation value of 2.60, meaning that the variation in answers given between respondents is not different.

Measurement Model Evaluation (Outer Model)

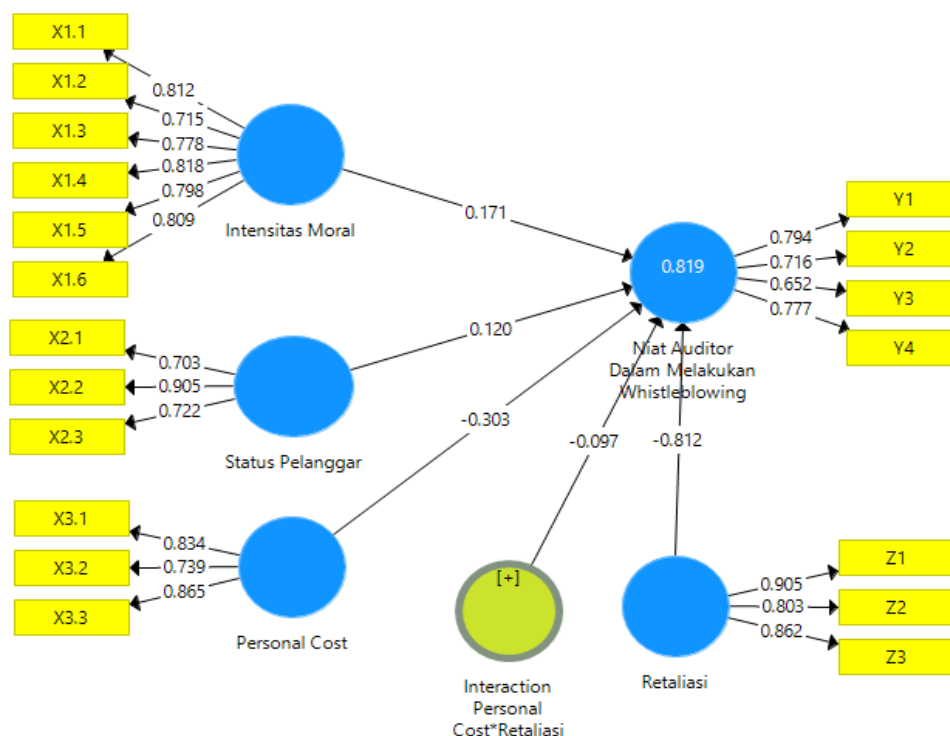


Figure 1 Measurement Model Results (Outer Model)

1. *Convergent Validity*

Test results *convergent validity* presented in Table 3 Based on test results *loading factor* by looking at the results *outer loading*, the entire value *outer loading indicators* in this study have values above 0.6 – 0.7, so it can be concluded that the measurement *convergent validity* has fulfilled the requirements with grades *loading factor* greater than 0.7 and can be continued at the next stage of testing.

Table 3 Average Variance Extracted (AVE) Test Results

Variable	Average Variance Extracted (AVE)
Moral Intensity	0.622
Auditor's Intention_ In Conducting_ Whistleblowing	0.543
Personal Cost	0.663
Retaliation	0.735
Violator Status	0.612

Source: Processed data, 2023

Based on Table 3, it shows that the value of Average Variance Extracted (AVE) each variable is above the expected value, namely above 0.5. Moral intensity variables, offender status, *personal cost*,

the auditor's intention in performing *whistleblowing*, and retaliation have value Average Variance Extracted (AVE) greater than 0.5, which means that the indicators used in this research are valid or have met *validity converge*.

2. *Discriminant Validity*

Table 4 *cross loading* shown in the following table:

Table 4 Cross-Loading Values

Indicator	Moral Intensity	Auditor's Intention in Doing_Whistleblowing	Personal Cost	Retaliation	Violator Status
X1.1	0.812	0.055	0.063	0.099	0.041
X1.2	0.715	0.093	-0.011	0.051	0.073
X1.3	0.778	0.176	-0.043	-0.036	0.062
X1.4	0.818	0.189	-0.010	-0.039	0.058
X1.5	0.798	0.118	0.062	0.029	0.071
X1.6	0.809	0.033	0.064	0.119	0.042
X2.1	-0.042	0.065	-0.034	0.070	0.703
X2.2	0.118	0.139	-0.006	-0.027	0.905
X2.3	0.046	0.028	-0.057	0.145	0.722
X3.1	0.144	-0.236	0.834	-0.036	-0.045
X3.2	-0.182	-0.255	0.739	0.019	0.063
X3.3	0.070	-0.213	0.865	-0.074	-0.090
Y1	0.182	0.794	-0.306	-0.570	0.217
Y2	0.074	0.716	-0.172	-0.642	0.001
Y3	0.102	0.652	-0.188	-0.581	-0.003
Y4	0.164	0.777	-0.188	-0.597	0.147
Z1	-0.026	-0.749	0.004	0.905	0.024
Z2	0.006	-0.643	-0.039	0.803	0.017
Z3	0.042	-0.690	-0.058	0.862	0.023

Source: Processed data, 2023

Mark *cross-loading* each indicator is higher for each latent variable measured compared to the other latent variable indicators. This shows that the indicators used in this research are valid or have met discriminant validity.

3. *Composite Reliability*

Test results *composite reliability* presented in Table 5 as follows:

Table 5 Test Results Composite Reliability

Variable	Cronbach's Alpha	Composite Reliability
Moral Intensity	0.895	0.908
Auditor's Intention_In Conducting_Whistleblowing	0.717	0.826
Personal Cost	0.744	0.855
Retaliation	0.819	0.893
Violator Status	0.763	0.823

Source: Processed data, 2023

Based on Table 5, *composite reliability* and *Cronbach's alpha* moral intensity variable,

auditor's intention to do so *whistleblowing*, personal costs, retaliation and status of the offender have value *composite reliability* greater than 0.7 so it can be said that the reliability for this variable is high and has good reliability.

Data Analysis and Hypothesis Testing

Structural Model Evaluation (Inner Model)

Structural model testing or *inner model* is a structural model that describes the relationship between latent variables in the research model. Testing *inner model* through the process of *bootstrapping* and hypothesis testing. Testing of this inner model includes testing *R-square*, *predictive relevance*, *model fit*, *effect size (f-square)*, and hypothesis testing.

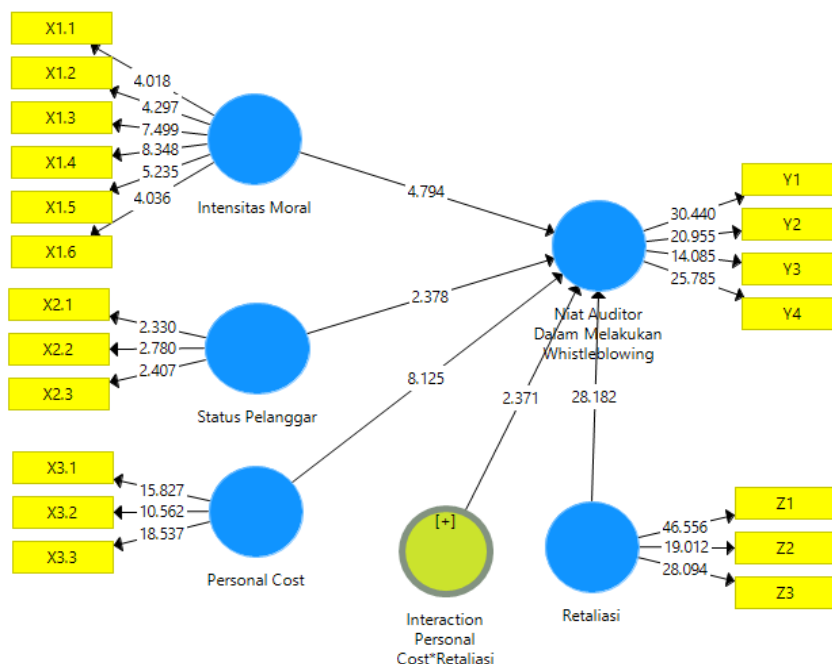


Figure 2 Structural Model Results (Inner Model)

1. R-square (R²) Testing

Value change *R-square* can be used to explain the influence of certain exogenous latent variables on whether endogenous latent variables have a substantive influence. The structural model in this research has one endogenous variable, namely the Auditor's intention to do so *whistleblowing*. *R Results-square (R²)* is 0.819. The model provides an *R-valuesquare* amounting to 0.819 which can be interpreted as moral intensity, offender status, *personal cost*, retaliation, the interaction of personal costs with retaliation on the auditor's intention to perform *whistleblowing* of 81.9%, *R-Valuesquare* of 0.819 also indicates that the model is in the good category.

Table 6 R-square Test Results (R²)

	R Square	R Square Adjusted
Auditor's Intention_In Performing_Whistleblowing	0.819	0.814

Source: processed primary data, 2023

2. Hypothesis Testing

Next, significance is carried out by looking at the parameter coefficient values and t statistical significance values to determine the influence of the variables through the procedure *bootstrapping*. The results of the analysis are presented in Table 5.7 as follows:

Table 7 Hypothesis Test Results

Variable	Original Sample (O)	T Statistics (O/STDEV)	P Values
Moral Intensity -> Auditor's Intention_In Conducting_Whistleblowing	0.171	4.794	0.000
Interaction_Personal Cost*Retaliation -> Auditor's Intention_In Conducting_Whistleblowing	-0.097	2.371	0.018
Personal Cost -> Auditor's Intention_In Conducting_Whistleblowing	-0.303	8.125	0.000
Retaliation -> Auditor's Intention_In Conducting_Whistleblowing	-0.812	28.182	0.000
Violator Status -> Auditor's Intention_In Conducting_Whistleblowing	0.120	2.378	0.018

Source: processed primary data, 2023

Based on Table 5.7, the results of hypothesis testing can be explained as follows:

a. The Influence of Moral Intensity on Auditors' Intentions in Performing *Whistleblowing*

Based on the research results, it can be seen that the calculated t value is 4.794 at a 5% confidence level, it is known that the t table value is 1.96, because the calculated t value (4.794) > t table (1.96) and the original sample value is positive 0.171, it can be concluded that the hypothesis is accepted, or moral intensity has a positive effect on the auditor's intention to carry out *whistleblowing*.

b. The Effect of Violator Status on the Auditor's Intentions in Carrying Out *Whistleblowing*

Based on the research results, it can be seen that the calculated t value is 2.378 at a 5% confidence level, it is known that the t table value is 1.96, because the calculated t value (2.378) > t table (1.96) and the original sample value is positive 0.120, it can be concluded that the hypothesis is accepted, or the status of the offender has a positive effect on the auditor's intention to carry out *whistleblowing*.

c. Influence *Personal Cost* Against the Auditor's Intention in Doing *Whistleblowing*

Based on the research results, it can be seen that the calculated t value is 8.125 at a 5% confidence level, it is known that the t table value is 1.96, because the calculated t value (8.125) > t table (1.96) and the original sample value is negative 0.303, it can be concluded that the hypothesis is accepted, or *personal cost* has a negative effect on the auditor's intention to do so *whistleblowing*.

d. Influence *Personal Cost* against the Auditor's Intention in doing *Whistleblowing* with Retaliation as Moderator

Based on the research results, it can be seen that the calculated t value is 2.371 at a 5% confidence level, it is known that the t table value is 1.96, because the calculated t value (2.371) > t table (1.96) and the *original sample* with a negative value of 0.097, it can be concluded that the hypothesis is accepted, or retaliation weakens the effect *personal cost* against the auditor's intention in doing *whistleblowing*.

DISCUSSION OF RESEARCH RESULTS

The Influence of Moral Intensity on Auditors' Intentions in Performing *Whistleblowing*

Based on the results *path coefficient* in Table 5.7, hypothesis testing on the influence of moral intensity on the auditor's intention to do so *whistleblowing* produces a correlation coefficient value (*Original Sample*) of 0.171. Mark *T-statistics* of 4,794 is greater than 1.96 with *P-Values* 0.000 is smaller than 0.05, which means the first hypothesis (H1) is accepted. This shows that moral intensity has a positive effect on the auditor's intention to do so *whistleblowing*. The results of the research provide the meaning that the higher the moral intensity, the more the auditor's intention to do so *whistleblowing* the higher it is. The results of this study are in line with *Theory of Planned Behavior*, a

person's intention to carry out certain behavior is influenced by attitudes towards the behavior, subjective norms. Moral intensity can be seen as a major determinant of attitudes towards behavior. Auditors with high moral intensity tend to have a positive view of *whistleblowing* as an action that fits their values, such as justice, honesty, and responsibility.

The relationship between the moral intensity variable and the auditor's intention to do so *whistleblowing* reflects the interrelationship between aspects of an individual's ethics and their behavioral decisions in dealing with situations involving violations. Auditor looks *whistleblowing* not only as a professional obligation, but also as a moral calling to maintain integrity and justice. According to Daffa (2023), morality plays a role as a foundation in forming auditors' courage to overcome ethical dilemmas. Auditors with high moral intensity have intrinsic values that motivate them to act despite risks. Furthermore, Indriasih & Sulistyowati (2021) and Meilawathi & Sudaryati (2021) stated that morality functions as a strong foundation for auditors in facing ethical dilemmas. The research results of Yulita Zanaria (2016) and Anggraeni and Haryati (2021), which show that moral intensity has a positive influence on auditors' intentions to carry out *whistleblowing*. A similar opinion was also conveyed by Sri Wahyuni Nur (2019), who emphasized that moral intensity contributes positively to the auditor's intention to carry out *whistleblowing*. Auditors with high moral intensity tend to have stronger ethical sensitivity, which makes auditors more likely to feel responsible for violations that occur.

The Effect of Violator Status on the Auditor's Intention to Perform *Whistleblowing*

Based on results *path coefficient* in Table 5.7, hypothesis testing on the effect of violator status on the auditor's intention to commit *whistleblowing* produces a correlation coefficient value (*Original Sample*) of 0.120. Mark *T-statistics* as big as 2.378 greater than 1.96 with *P-Values* 0.018 smaller than 0.05, which means the first hypothesis (H2) is accepted. Based on the research results, the status of the violator has a positive effect on the auditor's intention to do so *whistleblowing*. The research results provide the meaning that the higher the status or position of the perpetrator of the violation in the organization, the greater the likelihood that the auditor will be motivated to report the violation. This meaning indicates that auditors tend to pay more attention to the impact of violations committed by individuals with high status, because their actions have the potential to cause more significant losses to the organization or the public. In addition, violations by individuals with high status are often perceived as a form of abuse of power that violates the principles of justice and integrity, thus prompting auditors to act to protect these values.

Basically *Theory of Planned Behavior* which explains that an individual's perception of the situation, including the status of the offender, can influence intentions and decisions to act. Auditors tend to be more motivated to report violations when the perpetrator is in a higher position or has significant influence within the organization, as violations committed by high-status individuals are often perceived to have a greater impact on organizational integrity and public trust. Meanwhile, according to the theory of prosocial organizational behavior, offender status is one of the situational factors that can influence a person to act prosocially. This is due to the consequences that the candidate may face *whistleblower* when reporting violations committed by perpetrators with certain statuses. This theory also explains that individuals tend to take actions that are believed to provide benefits to other people (Brief and Motowidlo, 1986).

The violator status variable in this study was measured using 3 (three) indicators, namely the level of power, the seriousness of the violation, the level of reporting violations, which have been confirmed to be valid and reliable in measuring the violator status variable. Research findings show that the level of seriousness of the violation is an indicator with the highest loading factor value, this means that this aspect is the most dominant indicator that reflects how the status of the offender influences the perceptions and decisions of individuals, in this case auditors. In other words, auditors tend to consider the seriousness of the offense committed by the offender more than other factors when evaluating the offender's status. The more serious the violations committed, especially by perpetrators with high status, the greater the impact felt on organizational integrity and public trust, so this is the auditor's main concern in deciding to carry out *whistleblowing*. The results of this research are in line

with those conducted by (Sutedjo & Purnamasari, 2020) and (Jayanti et al., 2020) stating that violator status has a positive effect on auditor intentions.

Influence *Personal Cost* against the Auditor's Intention in Performing *Whistleblowing*

Based on the results *path coefficient* in Table 5.7, hypothesis testing on the influence of *personal cost* against the auditor's intention in doing *whistleblowing* produces a correlation coefficient value (*Original Sample*) of -0.303. Mark *T-statistics* as big as 8.125 greater than 1.96 with *P-Values* 0.000 smaller than 0.05, which means the first hypothesis (H3) is accepted. Based on the research results, it can be seen *personal cost* has a negative effect on the auditor's intention to do so *whistleblowing*. The research results provide the meaning that the higher *personal cost* (personal costs) perceived by auditors, the lower their intention to perform *whistleblowing*. In this case, personal cost refers to the potential personal losses that an auditor can experience, such as threats to their career, retaliation, or social pressure. In other words, auditors will tend to avoid reporting violations if auditors feel that the personal consequences they have to face are too great or detrimental.

The findings of this research are in line with the theory of planned behavior (*Theory of Planned Behavior*), which states that individuals' intentions are influenced by their perception of the obstacles or risks they face. In this context, auditors who are able to manage risk or *personal cost* tend to have greater courage to report violations, especially if auditors feel that such action is important to maintain the integrity of the organization. The research findings show that the sanctions indicator has the highest loading factor, which means that auditors pay more attention to the risk of sanctions or punishment as the impact of actions *whistleblowing* compared to other factors, such as reduced interest in reporting or risk of retaliation. This can mean that the threat to the auditor's career or reputation due to reporting actions is the main factor influencing the auditor's decision to do so *whistleblowing*. According to Mansor et al., (2021) the act of reporting or *whistleblowing* While auditors are often faced with significant risks to their careers and reputations, Mansor et al., (2021) show that concerns about negative impacts on auditors' careers and reputations are the main factors influencing their decisions to report violations, but uncertainty regarding negative consequences remains a major barrier. Additionally, Kuang et al. (2020) shows that accusations of *whistleblowing* external factors can increase reputation and litigation risks for auditors, which in turn influences the audit strategy they choose.

Influence *Personal Cost* against the Auditor's Intention in doing *Whistleblowing* with Retaliation as Moderator

Based on the results *path coefficient* in Table 5.7, hypothesis testing on the influence *personal cost* against the auditor's intention in *whistleblowing* with retaliation as a moderator produces a correlation coefficient value (*Original Sample*) of -0.097. Mark *T-statistics* as big as 2.371 greater than 1.96 with *P-Values* 0.018 smaller than 0.05, which means the first hypothesis (H4) is accepted. Based on the research results, it can be seen that retaliation weakens the negative influence of *personal cost* against the auditor's intention in doing *whistleblowing*. In the moderator variable retaliation, it is known that the path coefficient is negative and significant, this shows that retaliation has a significant impact in exacerbating negative impacts. *personal cost*. When auditors feel that there is a high probability that they will face retaliation after reporting a violation, the auditor's intent to act becomes lower. This confirms that retaliation is not just an additional factor, but plays an important role in exacerbating the perception of the personal costs that auditors must bear.

The negative and significant coefficient on the interaction variable (the interaction between personal costs and retaliation) indicates that there is a mutually exacerbating relationship between these two variables in influencing the auditor's intention to perform *whistleblowing*. That is, when *personal cost* and retaliation risk are combined, the negative effect on auditors' intention to report violations becomes even stronger. Auditors who feel burdened by personal costs and fear retaliation will tend to avoid reporting actions.

In context of *whistleblowing*, personal costs refer to an individual's perception of the risks they may face, including possible retaliation from coworkers or superiors after reporting. Research conducted by Bernawati & Napitupulu, 2018; Adli & Dewi, 2017, Lestari & Yaya, 2017 show that the higher the perception of personal costs, the lower the auditor's intention to carry out *whistleblowing*.

This is in line with findings showing that auditors tend to be reluctant to report violations when they feel that such actions could result in negative consequences for their career or reputation (Janie, 2023; Cahyani, 2023). Retaliation, which often takes the form of retaliation from the reported party, also contributes significantly to the auditor's decision not to report violations. According to research by Cahyani, auditors who assume that they will face serious retaliation tend to have lower intentions to report violations (Cahyani, 2023). This suggests that fear of retaliation can amplify the negative effects of personal costs or personal losses, creating a cycle where auditors feel trapped between a moral obligation to report and fear of personal consequences (Alethea & Pesudo, 2021).

Implications of Research Results

This research provides empirical evidence that moral intensity and offender status have a positive effect on intentions of *whistleblowing*, temporary *personal cost* provide a negative influence. This strengthens the theory *Prosocial Organizational Behavior* which highlights the importance of altruistic behavior in organizations.

For researchers, this research can add insight into the factors that influence an auditor's intention to take action *whistleblowing*. As well as for auditors, the Bali and Nusa Tenggara Regional Financial and Development Supervisory Agency can increase auditor confidence in the reporting system by providing safe reporting channels, anonymity and protecting against retaliation, providing training to auditors on the importance of the *whistleblowing system* to maintain organizational integrity.

CONCLUSION

Based on the results of the analysis and discussion in the previous chapter, the research can be concluded as follows:

1. Moral intensity has a positive effect on the auditor's intention to perform *whistleblowing*. The results of the research provide the meaning that the higher the moral intensity, the more the auditor's intention to do so *whistleblowing* the higher it is.
2. Violator status has a positive effect on the auditor's intention to do so *whistleblowing*. The research results provide the meaning that the higher the status or position of the perpetrator of the violation in the organization, the greater the likelihood that the auditor will be motivated to report the violation.
3. *Personal cost* has a negative effect on the auditor's intention to do so *whistleblowing*. The research results provide the meaning that the higher *personal cost* (personal costs) perceived by auditors, the lower their intention to perform *whistleblowing*.
4. Retaliation weakens the negative influence *personal cost* against the auditor's intention in doing *whistleblowing*.

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