

The Influence of Subjective Norm, Attitude, Perceived Behavioral Control, and Gender on Whistleblowing Intention

Putri Dika Oktafiani¹, Meita Larasati², Safier Ramdani^{3*}

^{1,2,3}University of Muhammadiyah Prof. DR. HAMKA

E-mail: ¹putridikaoktafiani@gmail.com; ²meita.larasati@uhamka.ac.id;

³safier_ramdani@uhamka.ac.id

^{*)}Correspondence author

Abstract

This study aims to determine how the influence of Subjective Norms (X1), Attitudes (X2), Perceived Behavioral Control (X3), and Gender (X4) on Whistleblowing Intentions (Y). The sample population is Auditors working in Public Accounting Firms (KAP) in East Jakarta and South Jakarta. The samples used were 202 respondents using the purposive sampling method. The data processing and analysis techniques used with the Evaluation of Measurement Model and the Structural Modeling using the SmartPLS application version 4.0.93. The results of the study show that partially the variables of Subjective Norms, Attitudes, and Perceived Behavioral Control have a positive significant influence on whistleblowing intentions. However, the different results shown by Gender did not have a significance influence on whistleblowing intentions. Subjective Norms, Attitudes, Perceived Behavioral Control, and Gender have simultaneously influenced the significance of whistleblowing intentions.

Keywords: Subjective Norm, Attitude, Perceived Behavioral Control, Gender, Whistleblowing Intention

Abstrak

Penelitian ini bertujuan untuk mengetahui bagaimana pengaruh Norma Subyektif (X1), Sikap (X2), Perceived Behavioral Control (X3), dan Gender (X4) terhadap Intensi Whistleblowing (Y). Populasi sampelnya adalah Auditor yang bekerja pada Kantor Akuntan Publik (KAP) di wilayah Jakarta Timur dan Jakarta Selatan. Sampel yang digunakan sebanyak 202 responden dengan menggunakan metode purposive sampling. Teknik pengolahan dan analisis data yang digunakan dengan Evaluasi Model Pengukuran dan Pemodelan Struktural menggunakan aplikasi SmartPLS versi 4.0.93. Hasil penelitian menunjukkan bahwa secara parsial variabel Norma Subyektif, Sikap, dan Perceived Behavioral Control mempunyai pengaruh positif signifikan terhadap niat melakukan whistleblowing. Namun perbedaan hasil yang ditunjukkan oleh Gender tidak memberikan pengaruh yang signifikan terhadap niat whistleblowing. Norma Subyektif, Sikap, Perceived Behavioral Control, dan Gender secara simultan berpengaruh terhadap signifikansi niat whistleblowing.

Kata Kunci: Norma Subyektif, Sikap, Perceived Behavioral Control, Gender, Intensi Whistleblowing

INTRODUCTION

Fraud has become a global threat. *The Report to the Nations* (2018) issued by the ACFE shows that asset misappropriation is the most common fraud. The occurrence of fraud worldwide calls into question the role of external auditors in preventing organizations from fraud and protecting the public interest, as auditors have long been at the forefront of corporate governance. According to *the Certified Fraud Investigators Association (ACFE)*, corruption is one of the most common frauds and the biggest losses in Indonesia. Corruption continues to increase from year to year, both in terms of the number of cases that occur and the number of losses experienced by state finances. Survey results show that fraud What is most detrimental to Indonesia is corruption. Sequentially, 167 respondents or 69.9% stated that corruption is the most detrimental act of *fraud in Indonesia*. Furthermore, as many as 50 respondents (20.9%) stated that they experienced losses due to misuse of government and company assets/wealth. On the other hand, 22 respondents (9.2%) stated that they experienced losses due to fraud financial reports (Association of Certified Fraud Examiners Indonesia, 2019).

The Indosurya Savings and Loans Cooperative fraud case in Indonesia is described as the largest financial fraud in Indonesian history, involving total losses of IDR 106 trillion (USD 7 billion) from 23,000 customers. Controversy erupted after its chairman, Henry Surya, was acquitted by the court after being proven not to have violated criminal law, but rather civil law (theindonesia.id).

Wanaartha Life's failure to pay case PT Asuransi Adisarana Wanaartha (WAL) from 2014 to 2019. KAP Kosasih, Nurdjaman, Mulyadi Tjahjo & Partners in question could not find any indication of manipulation of financial reports, especially not reporting an increase in production from high-risk *savings plan -type insurance products* carried out by shareholders, directors and board of commissioners. Make it appear as if WAL's financial condition and health level still meet the applicable health level. So policyholders continue to buy WAL products that promise quite high returns without paying attention to the level of risk (money.kompas.com).

The alleged corruption case of the BTS 4G Bakti project which is under the supervision of the Ministry of Communication and Information (Kominfo) has been successfully uncovered by the Corruption Eradication Commission. After arresting the suspects, the Corruption Eradication Committee (KPK) also appointed Anang Ahmad Latief as the Main Director of Bakti Kemenkominfo. Corruption costs the country up to IDR 10 trillion. The Attorney General's Office has named Minister of Communication and Information Johnny G Plate as a suspect in the alleged corruption case of 4G BTS towers. Wednesday (17/5/2023). The new suspect is named Windi Purnama (WP) as a trusted person of the previous suspect (national.kompas.com).

Whistleblowing intentions may be unfamiliar to the public, but in the business world *whistleblowing intentions* are no longer foreign. *Whistleblowing intentions* are a disclosure or reporting of alleged violations that have been committed by a person, group, organization or co-workers (Nisar et al., 2019). *Whistleblowing intentions* are considered to be quite efficient, effective, transparent and responsible actions and are able to encourage employee contributions in reporting acts of fraud in an organization. To gain public trust, fraud in companies needs to be caught in an efficient manner, especially by appearing

as a *whistleblower*. A *whistleblower* is defined as someone who informs law enforcers or commissions about the occurrence of criminal acts of corruption but is not a reporter in Government Regulation No.71 of 2000.

The heroic actions of *whistleblowers* cannot be separated from the ethical dilemmas experienced within the scope of work (Larasati, 2018). This view of *whistleblowers* is the reason why potential *whistleblowers* experience a dilemma in applying a *whistleblowing attitude* if financial fraud occurs. It can be stated that the role of a *whistleblower* can be seen, where this is very influential in the success of an agency in the future. However, in the field there are still cases of cheating or deception revealed by outside parties who are not employees or employees of the agency.

Theory of Planned Behavior

Theory of Planned Behavior (TPB) is a development of *the Theory of Reasoned Action* (TRA) which was developed by Icek Ajzen in 1988. Proposed by Ajzen (1991), the Theory of Planned Behavior has been used in the literature especially to explain and predict human behavior. The TPB asserts that actual behavior is largely influenced by intentions and that an individual's likelihood of carrying out a behavior depends on how strong the intention is. (Javier & Esteban, 2015) explains that behavioral intention means a person's evaluation of the likelihood of whether he will pursue a given behavioral alternative.

Theory of planned behavior This links beliefs with behavior. This theory explains how interest in behavior and behavior can be formed. Interest in behavior can be defined as an indication of an individual's willingness to perform the behavior, or it can be assumed to precede action. Action can be interpreted as a visible response from an individual in relation to a given target (Tarjo et al., 2019).

Whistleblowing Intention

Whistleblowing intention is defined as an action by an employee *who* announces either publicly (openly) or privately (closedly) if their organization or company is involved in a corruption case or other illegal and immoral activities that can affect the organization or company as a whole (Nisar et al., 2019). *Whistleblowing intention* is an attempt to reveal illegal practices by members of an organization under the control of its leader to individuals or organizations that are likely to take corrective action. In this case, *whistleblowing* is the action of employees to disclose certain information that they believe is related to violations of laws, rules, practical guidelines or professional statements and involves inappropriate procedures, corruption, abuse of authority or endangers public safety (Triantoro et al., 2020). Reporting a person or organization or company that commits illegal actions that are detrimental to both the company itself and the public interest is known as *whistleblowing* (Nisar et al., 2019; Sarikhani & Ebrahimi, 2021). According to (Nuswantara, 2023; Valentine & Godkin, 2019) each individual's sensitivity and rational approach to ethical issues shape the decision-making process that can trigger *whistleblowing actions*.

Subjective Norms

Subjective norms are defined as social pressure felt on someone to perform or not perform certain behavior (Samad et al., 2021). Family members, coworkers, friends, and others close to the decision maker may influence the decision maker. Subjective norms are also assumed to be a function of beliefs with which someone agrees or disagrees in showing a behavior. Beliefs contained in subjective norms are also called normative beliefs. An individual will intend to exhibit a certain behavior if he or she feels that significant others think he or she should do it.

Attitudes Toward Behavior

According to (Samad et al., 2021) defines attitude as the extent to which an individual has a favorable or unfavorable evaluation of certain behavior. attitude towards a behavior is an attitude that is expected to produce positive results compared to behavior that produces negative results. Attitudes that are considered positive are attitudes that individuals will choose to behave in everyday life. An individual's attitude towards a behavior is obtained from beliefs about the consequences of that behavior. If someone carries out behavior that produces positive outcomes, then that individual has a positive attitude, and vice versa (Fahmi Dj, Achmad; Afrizal; Wahyudi, 2021).

Perceived Behavioral Control

Perceived behavioral control is a perception of the level of ease or difficulty in carrying out fraud prevention behavior and involves a person's perception of the opportunity component of fraud (Sarikhani & Ebrahimi, 2021). This cognitive behavioral control reflects past experiences and anticipates existing obstacles so that the more attractive the subjective attitudes and behavioral norms, the greater the perceived behavioral control, the greater the stronger the intention to carry out the considered behavior. Changes in perceived behavioral control will influence the behavior displayed so that it is no longer the same as desired. Cognitive behavioral control plays an important role in the theory of planned behavior. In fact, the theory of planned behavior differs from the theory of reasoned action beyond the perception of behavioral control.

Gender

The World Health Organization (WHO) defines gender as the socially constructed behaviors, activities and attributes that society deems appropriate for men and women. *Women's Studies Encyclopedia* states that gender is a cultural concept that forms differences in roles, behavior, mental and emotional characteristics between men and women, which experience development and development in society. Regarding gender, it is seen that men and women have significant differences in moral, ideological, cultural and social perceptions. In *Webster's New World Dictionary*, gender is defined as the visible differences between men and women in values and behavior. Gender is a concept used to identify differences between men and women in terms of socio-cultural influences (Puni & Hilton, 2020; Wüschner, 2017).

To simplify research within the theoretical thinking framework explained above, it can be structured and described as follows:

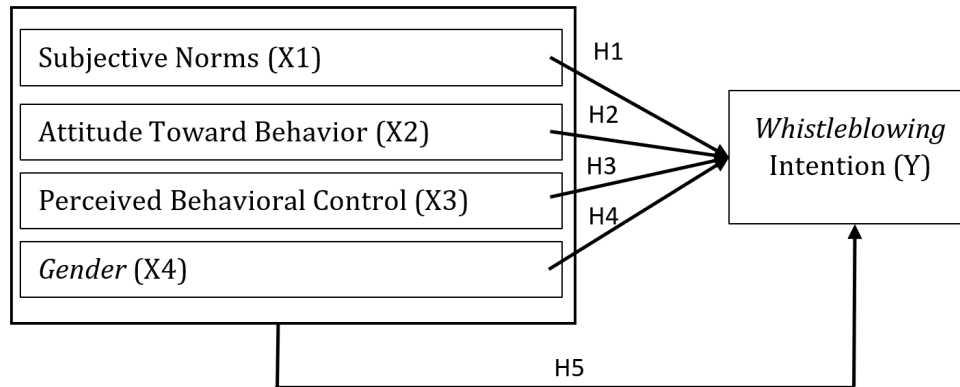


Figure 1. Research Model

From the description above, a hypothesis can be obtained, as follows:

- H1: Partially the influence of subjective norms on the *whistleblowing* intention.
- H2: Partially the influence of attitude on the *whistleblowing* intention.
- H3: Partially the influence of perceived behavioral control on the *whistleblowing* intention.
- H4: Partially the influence of *gender* on the *whistleblowing* intention.
- H5: Simultaneously the influence of subjective norms, attitudes, perceived behavioral control, and *gender* on the *whistleblowing* intention.

METHODS

This research is descriptive research with a quantitative approach. A quantitative approach is research based on the philosophy of positivism to examine a particular population or sample and random sampling by collecting data using instruments, and statistical data analysis (Sugiyono, 2019). The method used in this research is a *survey* by distributing questionnaires to respondents in accordance with the objectives of this research. In this research, the independent variable is the influence of subjective norms, attitudes, perceived behavioral control, and *gender*.

In this study the dependent variable is the *Whistleblowing* Intention. The sampling procedure used in this research was the *purposive sampling method*. The population in this study are all auditors who work at Public Accounting Firms (KAP) in the East Jakarta and South Jakarta areas, which were obtained through the OJK on the official *website* (ojk.go.id). Minimum results obtained by researchers from calculations using G*Power 3.1.9.7 *software*. So the minimum sample required to conduct research is 129 respondents.

The data collected in this research was then processed using *Smart PLS 4.0.93* by adopting the SEM-PLS method so that we could find out whether there was a correlation between variables. PLS analysis is a development of path analysis *and* multiple regression. The path analysis model for all latent variables in PLS is carried out through two PLS sub models, namely the measurement *model* or *outer models* and structural models (*structural models*) or *inner models*.

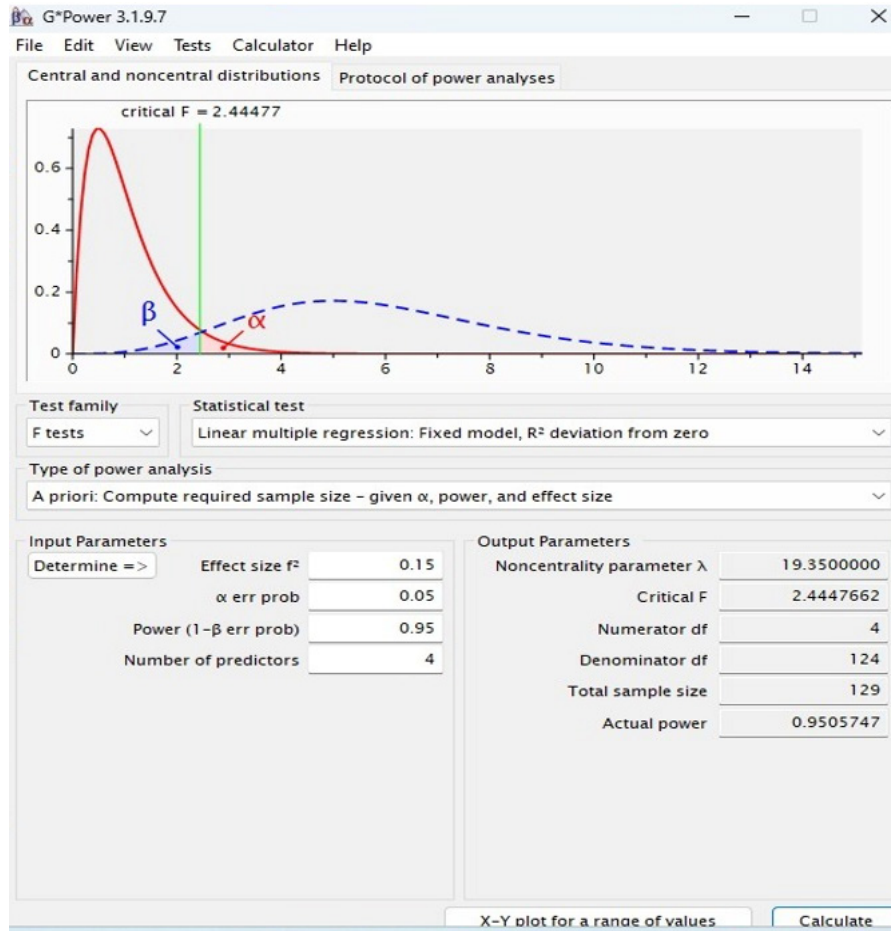


Figure 2. Minimum Sample Calculation

RESULTS

The structural equation model can be seen in Figure 3.

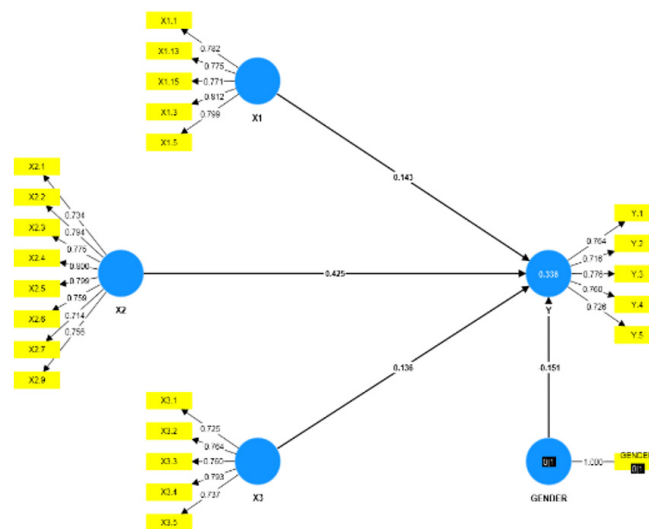


Figure 3. Structural Equation Models

There are two ways to measure reliability in PLS-SEM, namely *Cronbach's Alpha* and *Composite Reliability*.

Table 1. Composite Reliability and Cronbach's Alpha Test Results

Variable	Composite reliability	Cronbach's alpha
Subjective Norms (X1)	0.891	0.848
Attitude (X2)	0.919	0,900
Perceived Behavioral Control (X3)	0.870	0.813
Gender (X4)	1,000	1,000
Whistleblowing Intention (Y)	0.865	0.805

Source: Primary Data, 2023 Processed by *SmartPLS* 4.0.9.3

R-Square adjust (R^2) using PLS-SEM by *SmartPLS* software.

Table 2. *R-Square* Test Results (R^2)

Variable	R-square adjusted
Intention to <i>Whistleblowing</i> (Y)	0.322

Source: Primary Data, 2023 Processed by *SmartPLS* 4.0.9.3

R-Square adjust (R^2) for the variable intention to *whistleblowing* (Y) has a value of 0.322 or 32.2%. This value identifies that the variable *whistleblowing* intention (Y) can be explained by subjective norms (X1), attitudes (X2), perceived behavioral control (X3), and *gender* (X4) amounting to 32.2%. Meanwhile, the remaining 67.8% was influenced by other variables that could not be carried out in this research. So it can be said that the influence of exogenous variables on variables falls into the medium category.

Table 3. Hypothesis Test Results

Variable	Original sample	Standard deviation	T statistics	P values	Hypothesis Results
Subjective Norms (X1) -> <i>Whistleblowing</i> Intention (Y)	0, 143	0.063	2,263	0.025	H ₁ is accepted
Attitude (X2) -> <i>Whistleblowing</i> Intention (Y)	0.425	0.064	6,656	0,000	H ₂ is accepted
Perceived Behavioral Control (X3) -> <i>Whistleblowing</i> Intention (Y)	0.136	0.061	2, 22 3	0.027	H ₃ is accepted
Gender (X4) -> <i>Whistleblowing</i> Intention (Y)	-0.151	0.1 2 1	1, 249	0.213	H ₄ is rejected

Source: Primary Data, 2023 Processed by *SmartPLS* 4.0.9.3

The Influence of Subjective Norms on Whistleblowing Intention

Hypothesis testing results on the relationship between subjective norms and The *Whistleblowing* Intention shows that the regression coefficient or path is positive with a significant value of 0.143 with a t-statistic value of 2.263. This value is greater than the t-table of 1.96. At a significance level of 0.025, this means that the coefficient has a significant positive effect because the significance is $0.025 < 0.05$. So it is concluded that H_0 is rejected and H_1 is accepted by stating that the subjective norm variable has a positive and significant effect on the *Whistleblowing* Intention. The results of this research are supported by (Sarikhani & Ebrahimi, 2021; Suyatno, 2018; Tarjo et al., 2019) which shows that subjective norms significantly influence the *Whistleblowing* Intention. However, this is not in line with research conducted by (Samad et al., 2021; Tuan Mansor et al., 2020).

The Influence of Attitude on Whistleblowing Intention

The results of hypothesis testing on the relationship between attitudes and The *Whistleblowing* Intention shows that the regression coefficient or path is positive with a significant value of 0.424 with a t-statistic value of 6.656. This value is greater than the t-table of 1.96. At a significance level of 0.000, this means that the coefficient has a significant positive effect because the significance is $0.000 < 0.05$. So it is concluded that H_0 is rejected and H_2 is accepted by stating that it is an attitude variable has a positive and significant effect on the *Whistleblowing* Intention. The results of this research are supported by (Alleyne et al., 2019; Owusu et al., 2020; Suyatno, 2018; Tarjo et al., 2019) which shows that attitudes significantly influence the *Whistleblowing* Intention but are not in line with research by Tuan Mansor et al., (2021) because there is no evidence to show that attitude influences the *Whistleblowing* Intention.

The Influence of Perceived Behavioral Control on Whistleblowing Intention

Hypothesis testing results on the relationship between perceived behavioral control and The *Whistleblowing* Intention shows that the regression coefficient or path is positive with a significant value of 0.136 with a t-statistic value of 2.223. This value is greater than the t-table of 1.96. At a significance level of 0.027, this means that the coefficient has a significant positive effect because the significance is $0.027 < 0.05$. So it is concluded that H_0 is rejected and H_3 is accepted, stating that the variable perceived behavioral control has a positive and significant effect on the *Whistleblowing* Intention. The results of this research are supported by (Alleyne et al., 2019; Tuan Mansor et al., 2020, 2021) showing the relationship between perceived behavioral control variables significant effect on *Whistleblowing* Intention. However, in research conducted by (Suyatno, 2018; Zakaria et al., 2020) the variable perceived behavioral control has a negative and insignificant effect on the *Whistleblowing* Intention.

The Influence of Gender on Whistleblowing Intention

The results of hypothesis testing on the relationship between *gender* and The *Whistleblowing* Intention shows that the regression coefficient or path is negative with a significant value of -0.151 with a t-statistic value of 1.249. This value is smaller than the t-table of 1.96. At a significance level of 0.213, this means that the coefficient has no significant effect because the significance is $0.249 > 0.05$. So it is concluded that H_0 is accepted and H_4 is rejected by stating that the *gender variable* is not has a negative and insignificant effect on the *Whistleblowing* Intention. The results of this research are supported by (Fatma Sarni et al., 2020; Alleyne et al., 2019; Sarikhani & Ebrahimi, 2021) which states that the *gender variable* doesn't has a negative and insignificant effect on the *Whistleblowing* Intention.

The F test aims to determine whether the independent variables used in the regression model simultaneously influence the dependent variable. Calculation of test results uses the following formula:

$$F\text{-count} = \frac{R^2 (n - k - 1)}{k (1 - R^2)}$$

$$F\text{-count} = \frac{0.322 (202 - 4 - 1)}{4 (1 - 0.322)}$$

$$F\text{-count} = \frac{0.322 (197)}{4 (0.678)}$$

$$F\text{-count} = \frac{63.434}{2,712}$$

$$F\text{-calculation} = 23,390 \text{ rounded to } 23\%$$

The Influence of Subjective Norms, Attitudes, Perceived Behavioral Control, and Gender on Whistleblowing Intention

The results of hypothesis testing on subjective norms, attitudes, perceived behavioral control, and *gender* with the *Whistleblowing* Intention are that the F-count is 23.390 while the F-table is 2.65 (F-count 23.390 > F-table 2.65). So H_0 is rejected and H_5 is accepted, stating that the variables subjective norms, attitudes, perceived behavioral control, and *gender* simultaneously have a positive and significant effect on the *Whistleblowing* Intention among auditors who work at Public Accounting Firms (KAP) in the East Jakarta area and South Jakarta.

CONCLUSION

Based on the results of tests that have been carried out using *software Smart PLS 4.0.9.3* by adopting the SEM-PLS method, it can be concluded as follows: The influence of the subjective norm variable on the *Whistleblowing* Intention is partially positive and significant. There is a positive and significant influence on the subjective norm variable on the *Whistleblowing* Intention. This reveals that auditors have high subjective norms which enable them to have the *Whistleblowing* Intention. The influence of the attitude

variable on the *Whistleblowing* Intention partially has a positive and significant influence on the attitude variable on the *Whistleblowing* Intention. This reveals that auditors have a high attitude which allows them to have the *Whistleblowing* Intention. The influence of the variable perceived behavioral control on the intention to *whistleblowing* partially has a positive and significant influence on the variable perceived behavioral control on the intention to *whistleblowing*. This reveals that auditors have a high perception of behavioral control which allows them to have the *Whistleblowing* Intention. *gender* variable on the *Whistleblowing* Intention partially has a negative and insignificant influence on the *gender* variable on the *Whistleblowing* Intention. This reveals that an auditor's *gender* does not have a possible influence on the *Whistleblowing* Intention. The influence of the variables subjective norms, attitudes, perceived behavioral control and *gender* on the intention to *whistleblowing* simultaneously have a positive and significant effect on the intention to *whistleblowing*.

Based on the results of the research conducted, the researcher realizes that there are still shortcomings in this research, therefore it is hoped that this can provide implications for future researchers so that they can produce higher quality research, here are some suggestions that can be expected, namely: 1). Expanding the scope of the research sample area by taking samples in the DKI Jakarta area and outside the city of Jakarta; 2). Auditors who work at Public Accounting Firms (KAP) can socialize the importance of knowledge about *whistleblowing intentions* to users, creators and directors in order to increase efforts to prevent fraud in financial reports; 3). Future research can be expected to add other variables, in order to find out other variables that can strengthen or weaken the independent variable; 4). For future research, it is recommended to use different research methods such as other supporting *software* or direct interviews for more accurate and stronger respondent answers.

REFERENCES

- Alleyne, P., Haniffa, R., & Hudaib, M. (2019). Does group cohesion moderate auditors' whistleblowing intentions? *Journal of International Accounting, Auditing and Taxation*, 34, 69–90. <https://doi.org/10.1016/j.intaccaudtax.2019.02.004>
- Association of Certified Fraud Examiners Indonesia. (2019). Survei Fraud Indonesia 2019. *Indonesia Chapter #111*, 53(9), 1–76. <https://acef-indonesia.or.id/survei-fraud-indonesia/>
- Fahmi Dj, Achmad; Afrizal; Wahyudi, I. (2021). The Influence of Attitudes, Subjective Norms, Perception of Control, and Organizational Commitment To Whistleblowing Behavior With Whistleblowing Intention As a Moderating Variable(Study of Civil Servants in Inspectorate and Bpkp Representative of Jambi). *Jurnal Akuntansi Dan Keuangan Universitas Jambi*, 6(4), 243–252.
- Fatma Sarni, L., Helmy, H., & Fitria Sari, V. (2020). Pengaruh Gender, Dukungan Atasan, Dan Proteksi Terhadap Keputusan Pengungkapan Kecurangan Pada Pemerintah Daerah Di Sumatera Barat. *Jurnal Eksplorasi Akuntansi*, 2(2), 2620–2637. <https://doi.org/10.24036/jea.v2i2.235>
- <https://money.kompas.com/read/2023/12/06/124137226/temuan-tim-likuidasi-aset-wanaartha-life-tak-cukup-bayar-kewajiban?page=all>
- <https://www.kompas.id/baca/english/2023/10/15/en-tetapkan-satu-tersangka-diduga-terima-gratifikasi-rp-40-miliar>
- <https://www.theindonesia.id/news/2023/01/26/145034/timeline-of-indosurya-usd-7-bil-fraud-case-the-biggest-scam-in-indonesia>

- Javier, A. J., & Esteban, R. F. (2015). Kybernetes Article information : To cite this document : *Journal of Education*, 53(2), 177–196. <https://doi.org/10.1108/JEA-06-2013-0067>
- Larasati, M. (2018). Efek Moral Reasoning Terhadap Niat Auditor Internal Untuk Melakukan Whistleblowing. *Agregat: Jurnal Ekonomi Dan Bisnis*, 2(2), 388. https://doi.org/10.22236/agregat_vol2/is2pp388-398
- Mustafida, N. (2020). Determinants of Employee Whistleblowing Intentions in Indonesia: Applying Theory of Planned Behavior. *The Indonesian Journal of Accounting Research*, 23(02). <https://doi.org/10.33312/ijar.476>
- Nisar, T. M., Prabhakar, G., & Torchia, M. (2019). Whistleblowing: When do employees act to 'blow the whistle'? *Organizational Dynamics*, 48(1), 44–49. <https://doi.org/10.1016/j.orgdyn.2018.03.003>
- Nuswantara, D. A. (2023). Reframing whistleblowing intention: an analysis of individual and situational factors. *Journal of Financial Crime*, 30(1), 266–284. <https://doi.org/10.1108/JFC-11-2021-0255>
- Owusu, G. M. Y., Bekoe, R. A., Anokye, F. K., & Okoe, F. O. (2020). Whistleblowing intentions of accounting students: An application of the theory of planned behaviour. *Journal of Financial Crime*, 27(2), 477–492. <https://doi.org/10.1108/JFC-01-2019-0007>
- Puni, A., & Hilton, S. K. (2020). Power distance culture and whistleblowing intentions: the moderating effect of gender. *International Journal of Ethics and Systems*, 36(2), 217–234. <https://doi.org/10.1108/IJOES-10-2019-0163>
- Samad, S., Kashif, M., Wijeneyake, S., & Mingione, M. (2021). Islamic religiosity and ethical intentions of Islamic bank managers: rethinking theory of planned behaviour. *Journal of Islamic Marketing*. <https://doi.org/10.1108/JIMA-02-2020-0042>
- Sardiana, A. (2021). Moderating Knowledge on Planned Behaviour Theory Toward Intention of Using Islamic Financial Services. *Li Falah: Jurnal Studi Ekonomi Dan Bisnis Islam*, 6(1), 92. <https://doi.org/10.31332/lifalah.v6i1.2507>
- Sarikhani, M., & Ebrahimi, F. (2021). Whistleblowing by accountants: an integration of the fraud pentagon and the extended theory of planned behavior. *Meditari Accountancy Research*. <https://doi.org/10.1108/MEDAR-10-2020-1047>
- Sugiyono (2019). Metode Penelitian Kuantitatif, Kualitatif, dan R&D. Bandung : Alfabeta.
- Suyatno, B. (2018). *Predictors of Employees' Intention To Whistleblow Using Theory of Planned Behaviour: a Case Study of an Indonesian Government Department*. April, 379.
- Tarjo, T., Suwito, A., Aprillia, I. D., & Ramadan, G. R. (2019). Theory of planned behavior and whistleblowing intention. *Jurnal Keuangan Dan Perbankan*, 23(1), 45–60. <https://doi.org/10.26905/jkdp.v23i1.2714>
- Triantoro, H. D., Utami, I., & Joseph, C. (2020). Whistleblowing system, Machiavellian personality, fraud intention: An experimental study. *Journal of Financial Crime*, 27(1), 202–216. <https://doi.org/10.1108/JFC-01-2019-0003>
- Tuan Mansor, T. M., Ariff, A. M., Hashim, H. A., & Ngah, A. H. (2021). Whistleblowing intentions among external auditors: an application of the moderated multicomponent model of the theory of planned behaviour. *Meditari Accountancy Research*. <https://doi.org/10.1108/MEDAR-07-2020-0948>
- Tuan Mansor, T. M., Mohamad Ariff, A., & Hashim, H. A. (2020). Whistleblowing by auditors: the role of professional commitment and independence commitment. *Managerial Auditing Journal*, 35(8), 1033–1055. <https://doi.org/10.1108/MAJ-11-2019-2484>
- Valentine, S., & Godkin, L. (2019). Moral intensity, ethical decision making, and whistleblowing intention. *Journal of Business Research*, 98(September 2017), 277–288. <https://doi.org/10.1016/j.jbusres.2019.01.009>

- Wüschner, P. (2017). Shame, guilt, and punishment. *Foucault Studies*, 23, 86-107. <https://doi.org/10.22439/fs.v0i0.5343>
- Zakaria, M., Omar, N., Rosnidah, I., Bustaman, H. A., & Hadiyati, S. N. (2020). Adopting The Planned Behavioural Theory in Predicting Whistleblowing Intentions Among Indonesian Public Officials. *MANAGEMENT & ACCOUNTING*, 19(3).