

## Whistleblowing Intention: The Impact of Commitment and Ethics

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### ABSTRACT

*As profit-making businesses, banks have goals for achieving profits to draw in investors and compete with rivals. Setting high goals compels all workers to put in more effort than is necessary, which might lead to fraud as a justification for target completion. It is believed that the degree of bank fraud can be decreased by putting in place a whistleblower mechanism and practicing excellent corporate governance. The factors that can influence employee intentions to whistleblow include professional commitment, organizational commitment and ethical behavior. Financial services firms are anticipated to gain knowledge from this study about the variables that may affect employees' intentions to be whistleblowers. 110 employees of Bank XX participated in this study as respondents. The parameters for the research sample were established using judgment sampling and purposive sampling procedures. Since the primary data was gathered through the online distribution of surveys using the Google Form link, the study data type falls within the quantitative data category. To gauge respondent's opinions and assessments, a Likert scale with the following options must be used: (1) strongly disagree to (4) strongly agree. The descriptive method and the verification method using the SEM-PLS approach are the analysis techniques employed. According to the study's findings, ethical behavior and organizational commitment were found to be able to raise Bank XX workers' intentions to engage in whistleblowing; professional commitment, on the other hand, had no discernible impact on these intentions. Therefore, it can be said that despite their professional dedication, Bank XX workers are not interested in implementing whistleblowing procedures. This is because they value their loyalty and are afraid of losing their employment, which is their primary source of income.*

**Keywords:** Whistleblowing, Professional Commitment, Organizational Commitment and Ethical Behavior.

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## 1. INTRODUCTION

Fraud is a persistent global issue that affects various industries, with the banking sector being particularly vulnerable. According to the Occupational Fraud 2024: A Report to the Nations published by the Association of Certified Fraud Examiners (ACFE, 2024), Indonesia ranks third globally with 25 recorded fraud cases, the majority of which occurred in the banking and financial services sectors. The Financial Services Authority of Indonesia (OJK, 2019) categorizes common banking fraud into information leakage, asset embezzlement, banking crimes, and other forms of misconduct. Notable cases in Indonesia include a 2023 embezzlement at Bank CIMB Niaga Syariah, Pekanbaru Branch, involving IDR 6.7 billion in unrecorded government bond transactions (Detik.com, 2023). These incidents highlight the relevance of Cressey's Fraud Triangle theory, which identifies pressure, opportunity, and rationalization as key factors in fraudulent behavior (Zulaika & Novita, 2021), (Firdatul et al., 2022), and (Anissa & Novita, 2023). Furthermore, (ACFE, 2024) emphasizes the lack of good governance and inadequate anti-fraud education as major contributors to the prevalence of fraud. To improve governance and rebuild stakeholder trust, many organizations have adopted whistleblowing systems as part of their internal control mechanisms. In accordance with (PBI No. 8/4/PBI/2006 concerning the Implementation of Good Corporate Governance for Commercial Banks), Bank XX has implemented a whistleblowing system to support fairness and transparency. ACFE (2024) reports that 53% of fraud cases are uncovered through tips, including those reported via whistleblowing systems. Research by Nopeanti et al. (2020) suggests that whistleblowing intentions among employees can significantly reduce fraud.

However, contrasting findings by Maisaroh & Nurhidayati (2021) show that the effectiveness of whistleblowing systems is often undermined by low

employee participation, even when appropriate reporting mechanisms are available. These differing findings suggest the need to explore other influencing factors on whistleblowing behavior. Several studies recommend examining professional commitment, organizational commitment, and ethical behavior as key determinants (Kurniawati & Aris, 2022). These variables align with the Theory of Planned Behavior (Ajzen, 1991), which proposes that intention shaped by attitude, subjective norms, and perceived behavioral control drives individual behavior.

Professional commitment is related to employee performance, one example of employee performance is carrying out their work by the responsibilities given by the company. The stronger the professional commitment, the higher the likelihood of considering whistleblowing as an important thing in preventing fraud in the organizational environment (Khairunnisa, 2023). Organizational commitment is an organization's effort to develop activities or programs that are able to increase employee understanding so that it is in line with organizational goals. In addition, organizational commitment is a behavior that describes employee loyalty in supporting the company's success (Rahmanesa & Oktarina, 2023). Ethical behavior is behavior that is in accordance with standards to foster a culture of honesty and morality in a company (Arens et al., 2008). Meanwhile Sukmajati & Sholikhah (2022) defines ethical behavior as behavior that embodies a person's values and widely recognized social standards of appropriate and moral behavior. By creating ethical behavior in the organization, it will motivate employees to whistleblowing when there is fraud or violations in the organization.

This research is included in quantitative research because it uses questionnaire distribution as data collection. The statements distributed use a Likert scale of 1-4 with a purposive sampling method. From the results of the questionnaire distribution, 110 respondents were

obtained who had met the research criteria and would be samples in this study. The software and data analysis methods used in this study are different from those in earlier research; the author used Smart PLS software and the Structural Equation Model Partial Least Square (SEM-PLS) data analysis technique, whereas earlier research used IBM SPSS. Because the sample utilized in this study is small and has a complex causal model between variables, the SEM-PLS technique was chosen.

Despite existing research on fraud prevention and whistleblowing, there is limited empirical evidence linking these three specific psychological and organizational factors to whistleblowing intention in Indonesia's banking sector. This study addresses that gap by investigating how professional commitment, organizational commitment, and ethical behavior influence the intention to perform whistleblowing among employees of Bank XX. The findings are expected to provide practical insight into improving internal reporting systems and to support the development of fraud prevention strategies in financial institutions.

## 2. LITERATURE REVIEW AND HYPOTHESIS

### Theory of Planned Behavior (TPB)

The theory of planned behavior was initiated by (Ajzen, 1991) to measure behavioral intentions as predictors of behavior. (Kreshastuti & Prastiwi, 2014) said that the theory of planned behavior is useful for understanding and predicting the impact of behavioral intentions, identifying strategies to change behavior and explaining individual real behavior (Zulaika & Novita, 2021). Behavior is formed through intention, while intention is formed by three components, namely: (1) attitude towards behavior (2) subjective norms (3) perceived behavioral control. The three components can be applied differently, it could be that only attitudes

influence interest, in different conditions, attitudes and behavioral control are considered sufficient to explain interest, or even all three have an impact.

### Intention to Carry Out Whistleblowing Actions

Whistleblowing is defined as the disclosure of violations of the law that are not in line with ethical or immoral behavior that can harm the company and stakeholders committed by employees and reported to the company management or other institutions authorized to take action against violations (KNKG, 2008). A whistleblower is a term for someone who reports or reports fraudulent acts to the public or authorized officials. Some view the reporter as a "hero" but others view the reporter as a "traitor". These conflicting views make potential reporters face a dilemma in determining their attitude in decision making. In addition, reporters are often ostracized in the workplace and even lose their jobs because of the actions they take, even though these actions are the right actions that can help the organization survive and avoid detrimental fraudulent acts. To overcome employee concerns in reporting fraud, companies should implement protection for reporters in accordance with the provisions (Law of the Republic of Indonesia No. 31 of 2014) concerning Protection of Witnesses and Victims and implement an effective, transparent and responsible violation reporting system. With the laws protecting victims and witnesses, there will be more people planning to take part in whistleblowing. The intention of whistleblowing can be measured through the intention manifested in the form of behavior. Employees who have high intentions will be encouraged to become whistleblowers and reveal all illegal activities that occur in the organization, because employees believe that the behavior, they do is right and will not harm the organization.

### **Professional Commitment**

Professional commitment is an employee's attachment to his work to act according to applicable professional standards. Meanwhile Adler et al. (1981) said professional commitment as a person's love for his career, which includes beliefs, acceptance, and goals and ideals of the profession (Elias, 2006). The stronger the professional commitment, the more likely it is to consider whistle - blowing as important in preventing fraud (Khairunnisa, 2023). Employees who uphold their commitment to their profession will stop behavior that is not in accordance with professional norms and act to prevent violations that require it. report the violation (Sabirin, 2021). In essence, employees who have strong intentions will always behave in accordance with their profession, this can be linked to the theory of planned action (Ajzen, 1991) which predicts behavior based on intentions.

### **Organizational Commitment**

Organizational commitment is an organization's effort to develop activities or programs that can improve employee understanding so that it is in line with organizational goals. Meanwhile, organizational commitment according to Dewi & Nuratama (2022) is a sense of attachment, ownership, and willingness that is internalized in a person to support his organization. Organizational commitment can also be used as a measure to assess the level of employee loyalty to the organization, with high loyalty employees will always participate in every activity held by the organization. Three factors that can be used to measure organizational and employee attachment according to Mowday et al. (1979) include (1) strong acceptance and belief in the goals of the organization; (2) willingness to make adequate efforts on behalf of the organization; and (3) a strong desire to remain a member of the organization (loyalty). Thus, when someone is committed to their organization, it will usually go in a way that benefits them, not

harms them (Dewi & Nuratama, 2022). This is in line with the theory of planned action (Ajzen, 1991) which is related to employee intentions in behaving.

### **Ethical Behavior**

Ethical behavior is behavior that is in accordance with standards to foster a culture of honesty and morality in a company (Arens et al., 2008). Meanwhile Sukmajati & Sholikhah (2022) defines ethical behavior as behavior that embodies a person's values and widely recognized social standards of appropriate and moral behavior. Moral employees will definitely comply with all regulations that have been established in the organization which are commonly known as the code of ethics, in addition to complying, employees are also required to maintain the confidentiality of the organization. Employee ethical behavior can be associated with the theory of planned action (Ajzen, 1991) because ethical behavior is motivated by intentions before being realized into behavior. In addition, the creation of ethical behavior in the organization will motivate employees to whistleblowing when fraud or violations occur in the organization.

## **RESEARCH HYPOTHESIS**

### **Professional Commitment and Whistleblowing Intentions**

According to the theory of planned behavior, the repercussions of a decision are taken into account when making a behavior decision. Employee loyalty to their work is a key indicator of professional commitment; the more loyal an employee is to their employer, the more dedicated they are to the business. High levels of loyalty foster a sense of attachment among staff members, which in turn heightens their motivation to safeguard the business against workplace fraud (Badrulhuda et al., 2020). Following the relevant code of ethics and reporting fraud through the whistleblower system are the simplest and most efficient ways for employees to safeguard the business (Kurniawati & Aris, 2022). This is consistent with research

showing that professional dedication can raise employee intention to report fraud (Sabirin, 2021; Lestari & Anis, 2023; and Nabilah & Yanti, 2024). As a result, in an attempt to safeguard the business, the desire to report fraud will rise with professional devotion. The first hypothesis proposed is:

H1: Professional Commitment has a positive effect on Whistleblowing Intention

### **Organizational Commitment and Whistleblowing Intentions**

Every organization is dedicated to conducting its operations in a way that promotes growth and prevents fraud. To achieve this, the company has established a culture and set of values that all workers must follow. One of them is the use of whistleblowing, which attempts to lower the number of infractions that occur either internally or externally. Individuals who share the organization's objectives will be more likely to support its commitment and participate because they will experience a sense of belonging and will not allow the organization to lose. According to (Kurniati et al., 2019), an honest workplace and the organization's full support are two factors that have been shown to improve employee intentions to report. The application of organizational commitment that is followed and implemented by employees based on the internal intention to always comply with the policies that have been set in the organization, which then manifests in the form of real attitudes and behavior, by providing good performance and reporting fraud through the whistleblowing system, is in line with the theory of planned behavior (Ajzen, 1991), which explains the relationship between individual attitudes and behavior. Depending on earlier research by (Kurniati et al., 2019), (Rahmanesya & Oktarina, 2023) both companies and individuals who commit fraud against other parties. This study aims to examine the effect of organizational commitment,

seriousness level of fraud, personal costs, and professional commitment on whistleblowing intentions. The research method used in this study is a quantitative research method with primary data obtained from distributing questionnaires. The population in this study are employees at commercial banks in the city of Surabaya. Sampling in this study using a purposive sampling method. The data in this study were processed using Partial Least Square Structural Equation Modelling (PLS-SEM) and Nabilah & Yanti (2024), there is a positive relationship between organizational commitment and the intention to report violations. This indicates that when an organization is more dedicated to its objectives and protecting the privacy of its reporters, employees are more inclined to report violations (whistleblowing). The second hypothesis proposed is:

H2: Organizational Commitment has a positive effect on Whistleblowing Intention

### **Ethical Behavior and Whistleblowing Intentions**

Ethical behavior is an action based on legal sanctions and generally accepted social norms. Companies implement legal regulations and company values. in the form of a code of ethics that can be adhered to by all employees. The establishment of regulations on codes of ethics and behavior aims to provide a deterrent effect on employees who commit unethical acts or violate the code of ethics (Herawati et al., 2022). Ethical behavior also triggers employees to continue to behave honestly while carrying out operational activities. Someone who upholds the values of the company where he works will prevent the company from cheating behavior of colleagues or competitors. This is in accordance with the theory of planned action (Ajzen, 1991) which explains how individuals can decide on an action by considering whether the action taken is positive or negative.

Previously conducted studies by Sabirin (2021), Anindyajati & Yendrawati (2022) and Herawati et al. (2022) has proven that ethical behavior can reduce and prevent fraud in the corporate environment. This study is also in line with research Paradhatu (2019) which shows a beneficial relationship between ethical behavior and the intention to report violations. In addition, ethical behavior has been shown to have a positive impact on fraud prevention. This shows that employees are increasingly interested in reporting unethical activities. The third hypothesis proposed is:

H3: Ethical behavior has a positive effect on Whistleblowing Intention.

### 3. METHOD

This study is included in quantitative research because the study data was obtained from respondents through the distribution of questionnaires. A closing statement that complied with the operational variables listed in Table 1 was provided to distribute the questionnaire online. A Likert scale of 1-4 was used to rate the statements in the questionnaire on each variable, with the options being "strongly disagree," "disagree," "agree," and "strongly agree" (Sugiyono, 2017). The object of this study is the private banking industry in South Jakarta, one of the banking industries that is used as a population in this study is Bank XX with a sample of 150 respondents from a total of five main branch offices with an average total of around 30 employees per branch office. The sample selection method used is a non-probability sampling method, namely purposive sampling, with a technique based on consideration (judgment sampling) which is a type of sample selection to meet the conditional selection process (Ningsih, 2022).

To determine the minimum number of research samples, the Slovin formula is used with a tolerable percentage error rate of 5%, as follows:

$$n = N / (1 + N(e)^2)$$

$$n = (150) / (1 + 150(0.05)^2)$$

$$n = (150) / 1.375$$

$$= 109 \text{ rounded to } 110$$

Based on the outcomes of applying the Slovin method to determine the least number, 110 samples are the best that can be utilized as a sample in this investigation. Verification methods and descriptive methods are the data analysis techniques applied. The tool used is Smart PLS software version 3.2.9, and the data analysis technique is Structural Equation Model Partial Least Square (SEM-PLS). The first step of the outer model and the second step of the inner model consist of evaluating the SEM-PLS model. To determine whether the measured data meets valid and reliable standards, the outer model is used. The loading factor value and the average validity extracted (AVE) indicate the validity of the data. According to (Ghozali, 2016), data is considered acceptable if the loading factor value is greater than 0.7. However, other studies can accept data with values between 0.5 and 0.6 as valid data. If the average validity extracted (AVE) value is more than 0.5, it is considered valid (Ghozali, 2016). It is considered reliable if the Cronbach's alpha and Composite Reliability values are greater than 0.7 (Ghozali, 2016). The next stage is to test the path coefficient and calculate R Square to assess the strength of the correlation of each indicator to the latent variable by analyzing the inner model. The relationship between constructs is said to be strong if the path coefficient value approaches +1, while the relationship shows a negative direction if the path coefficient value approaches -1 (Hair et al., 2017). Meanwhile, the determination of the Rsquare value according to Ghozali (2016) is 0.75 (strong), 0.50 (moderate), and 0.25 (weak). The next step is to test the hypothesis as a basis for decision making to accept the hypothesis in this study with the provision of a t-table of 1.96 for a significance of 0.05 (Ghozali, 2016). Then the t-table value is used as the basis for accepting or rejecting the proposed hypothesis, with the rule: the hypothesis is

accepted if the t-statistic value is above the t-table and the hypothesis is rejected if the t-statistic value is below the t-table.

#### 4. RESULT AND DISCUSSION

Table 2 below shows that there are 110 out of 150 respondents who met the criteria classified by gender, age, last education,

position, length of service, and job placement.

Figure 2 shows the professional commitment variable for the sub-variables of dedication to the profession, professional responsibility, self-esteem, belief in self-regulation and professional

Figure 1. Research Model

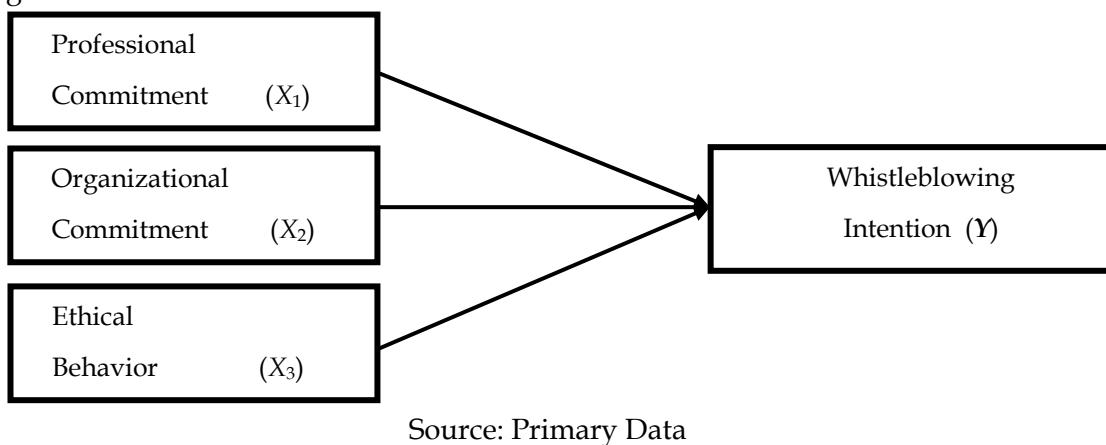


Table 1. Operational Variables

Variables	Indicator	Source
Professional Commitment (X1)	Dedication to the profession Professional responsibility The need to be independent Belief in self-regulation Professional associations	(Kalbers & Fogarty, 1995) in (Khairunnisa, 2023)
Organizational Commitment (X2)	Strong belief & acceptance of the organizational objectives and principles Readiness for duty in supporting the organization Desire to retain employment	(Mowday <i>et al.</i> , 1979) in (Daniyaarti, 2020)
Ethical Behavior (X3)	Organizational code of ethics General behavior of employees Conflict of interest Dealing with people outside the company Agile, communication Privacy and confidentiality	(Arens <i>et al.</i> , 2012)
Whistleblowing Intention (Y)	Have the intention/interest in whistleblowing Have a desire to try whistleblowing Have a plan to carry out whistleblowing action Efforts to conduct internal whistleblowing Attempts to conduct external whistleblowing	(Bagustianto & Nurkholis, 2018)

Source: Data Processed, 2024

associations. The respondents' responses have an average score above 3.0, meaning that respondents who are employees of Bank XX agree and have a good perception of professional commitment.

Figure 3 shows the organizational commitment variables for the sub-variables of strong belief & acceptance of the organizational objectives and principles, readiness for duty in supporting the organization, and desire to retain employment. The respondent's response had an average score above 3.0, meaning that the respondent, who is an employee of Bank XX, agreed, which shows that the implementation of the organization's

commitment has been well implemented and carried out continuously.

Figure 4 below shows the ethical behavior variables for the sub-variables of the organization's code of ethics: general employee behavior, conflict of interest, dealing with people outside the organization, fast communication, privacy, and confidentiality. Respondents' answers have an average score above 3.0, meaning that respondents who are employees of Bank XX agree. This shows that these employees have ethical behavior and comply with the code of ethics and behavior that applies at Bank XX.

Table 2. Respondent Profile

Information	Category	Frequency	Percentage (%)
Gender	Male	49	45%
	Female	61	55%
Age	20-30	70	64%
	31-40	27	25%
	41-50	13	12%
Last Education	D3	7	6%
	S1	103	94%
Position	Branch Head	4	4%
	Manager	7	6%
	Accounting	5	5%
	Audit	9	8%
	Account Officer	8	7%
	Relationship Officer	8	7%
	Marketing	15	14%
	Customer Service	26	24%
	Teller	28	25%
Length of Service	1-3	57	52%
	4-6	36	33%
	7-10	11	10%
	> 10	6	5%
Job Placement	Branch Office A	23	21%
	Branch Office B	22	20%
	Branch Office C	22	20%
	Branch Office D	22	20%
	Branch Office E	21	19%

Source: Data Processed, 2024

Figure 2. Descriptive Analysis of Professional Commitment



Figure 3. Descriptive Analysis of Organizational Commitment



Figure 5 shows the variable of intention to do whistleblowing in the sub-variables of having intention to do whistleblowing, having desire to do whistleblowing, having plan to do whistleblowing, trying hard to do whistleblowing, and making great effort to do whistleblowing. Respondents' responses have an average score above 3.0, meaning that respondents who are employees of Bank XX agree and make whistleblowing as one of the effective ways to report violations in the work environment.

Figure 6 is proof that all indicators have a constructed value above 0.50, the organizational commitment has a value of 0.633, the professional commitment has a value of 0.556, the ethical behavior has a value of 0.610, and the whistleblowing intention has a value of 0.669 has met the requirements for convergent validity. This indicates that there are no issues with convergent validity in the tested model, which can be considered to have good validity in each construct. Cronbach's alpha value data show that the following variables have good levels of reliability: ethical behavior has a value of 0.941, organizational commitment has a value of 0.916, professional commitment has a value of 0.911, and whistleblowing intention has a value of 0.944. All of these variables have met the criteria above the 0.70 mark. The professional commitment variable has a composite reliability value of 0.926, organizational commitment is 0.932, ethical behavior is 0.949, and whistleblowing intention is 0.952. All of the variables have values above 0.7, indicating high reliability or the possibility that this study is trustworthy.

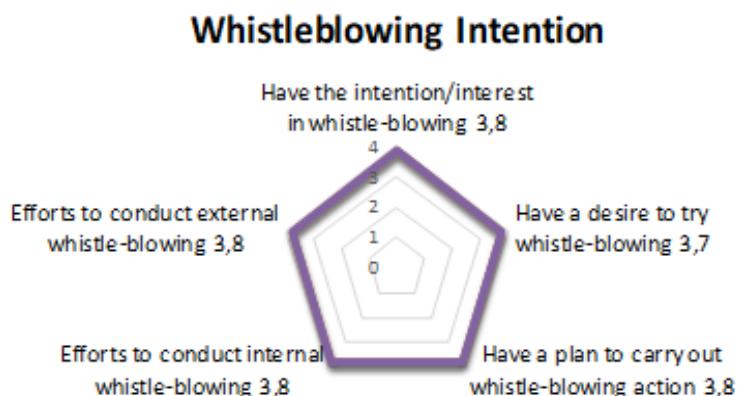
The results shown in Figure 7 show a positive correlation of 0.465 between organizational commitment and whistleblowing intention, and another comparable relationship of 0.476 between ethical behavior variables and whistleblowing intention. While the professional commitment variable has a negative effect of -0.014 on the intention to whistleblowing. Thus, it is known that the intention to whistleblowing has a positive and unidirectional effect on the relationship between organizational commitment and ethical behavior. Awareness of ethical behavior and organizational commitment among Bank XX employees is very important considering the beneficial impact of whistleblowing intention. Meanwhile, the negative or non-directional influence is due to a decrease in whistleblowing intention and an increase in the variable of professional commitment.

Figure 4. Descriptive Analysis of Ethical Behavior



Source: Data Processed, 2024

Figure 5. Descriptive Analysis of Whistleblowing Intentions



Source: Data Processed, 2024

Figure 6. Validity and Reliability Results

	<i>Cronbach's Alpha</i>	<i>Rho_A</i>	<i>Composite Reliability</i>	<i>Average Variance Extracted (AVE)</i>
Organizational Commitment	0,916	0,920	0,932	0,633
Professional Commitment	0,911	0,912	0,926	0,556
Ethical Behavior	0,941	0,946	0,949	0,610
Whistle-blowing Intention	0,944	0,946	0,952	0,669

Source: Data Processed, 2024

Table 3 shows that the variables of professional commitment, organizational commitment, and ethical behavior have the potential to impact the  $R^2$  value of the whistleblowing intention variable, which is 0.811 or 81.1%. While the remaining

0.189 or 18.9% can be explained by other factors. The results of the ability of each exogenous latent variable to explain the endogenous variable with a size of more than 0.75, which means the relationship between variables is strong.

Figure 7. Path Coefficients

	Organizational Commitment	Professional Commitment	Ethical Behavior	Whistle-blowing Intention
Organizational Commitment				0,465
Professional Commitment				-0,014
Ethical Behavior				0,476
Whistle-blowing Intention				

Source: Data Processed, 2024

Figure 8. Predictive Relevance ( $Q^2$ )

	SSO	SSE	$Q^2 (=1-SSE/SSO)$
Whistle-blowing Intention	1100	514,96	0,532
Organizational Commitment	880	880	
Professional Commitment	1100	1100	
Ethical Behavior	1320	1320	

Source: Data Processed, 2024

Table 3. R Square ( $R^2$ ) Value

	R Square	R Square Adjusted
Whistle-Blowing Intention	0,881	0,806

Source: Data Processed, 2024

The predictive relevance score of 0.532 in Figure 8 indicates a strong predictive relevance ( $Q^2$ ) model in this research. Predictive relevance requirements have been satisfied by organizational commitment, professional commitment, and ethical behavior concerning an intention of whistleblowing.

#### The Effect of Organizational Commitment on Whistleblowing Intentions

The original sample value shows a figure of 0.465 which indicates that there is a positive relationship between organizational commitment and whistleblowing intention, in accordance with the results of the hypothesis test using the bootstrapping test in Figure 9. The hypothesis is accepted and proven to have a significant influence if the t-statistic value of 2.048 is greater than the t-table value of 1.96 and the p-value of 0.021 is less than 0.05. A significant influence indicates that the implementation of good organizational commitment can improve

employee understanding of the importance of organizational values and culture that function to guard against fraud.

When employees are willing to work for the organization, understand its goals and ideals, and want to remain members, then the organization's commitment is considered to be functioning well. Bank XX aims to become a bank with superior service and performance, to realize this goal Bank XX has values that are used as corporate culture including honesty, enthusiasm, responsibility, teamwork, improving skills, and focusing on customer service. The implementation of corporate culture has been well implemented to all employees as a foundation for character building and also as a guideline in carrying out daily work. The Bank internalizes corporate culture through several programs such as the Awareness Program which helps build employee awareness of the importance of preventing fraud in the work environment, by holding training,

sharing sessions containing inspiring stories of employees and broadcasting podcasts that provide education related to anti-fraud. The training program provides training/seminars whose purpose is to improve skills, understand reality and improve corporate culture as a whole for all employees at all levels. Furthermore, the program for selecting high-performing employees, employees from each work unit are included in interactive discussions that aim to measure the progress of internalizing organizational culture in each work unit, after which an assessment is carried out from the results of the interactive discussion, to determine the predicate of high-performing employees who will receive prizes and awards.

Good corporate governance (GCG) is essential for the long-term survival of an organization, especially in the banking sector where operational principles are needed to optimize corporate values and culture and drive continuous performance improvement. Bank XX has established a whistleblowing system managed by a third party, it aims to increase employee interest in reporting indications of fraud or violations of organizational regulations. In addition, the whistleblowing system is implemented as part of the bank's efforts to uphold the basic principles of transparency, fairness and to demonstrate its commitment to good corporate governance. In order to support understanding and increase employee courage in carrying out whistleblowing actions, Bank XX provide learning modules related to responsible reporting through e-learning media as well as socialization related to the implementation of a culture of control and speaking up through the Anti-Fraud Campaign program.

Bank XX will also ensure to provide protection for the reporter, by maintaining the confidentiality of the reporter's data in accordance with internal policies. Furthermore, Bank XX has implemented clear and firm sanctions against violations of the internal control system in running its business. The sanctions aim to provide

a deterrent effect and improve employee behavior that is not in line with the organization's culture. In addition, Bank XX also provides information on the status of violation reports to employees who report violations (whistleblowers), which can be accessed online by entering the reporting ID and password on the status check page on the Bank XX whistleblowing system website. This is done so that employees or reporters do not feel that their reporting has been in vain and can prove that reporting can prevent actions that are detrimental to the organization.

Thus, it can be concluded that employees are able to carry out *whistleblowing actions* because of the support from the Management of Bank XX through the available facilities and infrastructure. This also supports the theory of planned action (Ajzen, 1991) which explains the relationship between individual attitudes and behavior. Its relationship with organizational commitment is the implementation of organizational commitment followed and carried out by employees based on the intention from within the employee to always comply with the policies that have been set in the organization and then realized in the form of real attitudes and behavior, by providing good performance and reporting fraud through the whistleblowing system, it is expected that by fulfilling organizational commitment, it will be able to encourage business sustainability for a better banking future.

The findings reveal that organizational commitment significantly influences whistleblowing intention. This result aligns with the study of (Kurniati et al., 2019), which found that employees with high organizational commitment are more likely to report misconduct due to their moral responsibility toward the organization's sustainability. Similarly (Rahmanesya & Oktarina, 2023) both companies and individuals who commit fraud against other parties. This study aims to examine the effect of organizational commitment, seriousness level of fraud, personal

costs, and professional commitment on whistleblowing intentions. The research method used in this study is a quantitative research method with primary data obtained from distributing questionnaires. The population in this study are employees at commercial banks in the city of Surabaya. Sampling in this study using a purposive sampling method. The data in this study were processed using Partial Least Square Structural Equation Modelling (PLS-SEM) emphasized that organizational commitment strengthens employee adherence to internal policies and increases their willingness to act against fraud. In addition Nabilah & Yanti (2024) found that organizations that instill core values and offer protection for whistleblowers are more likely to foster an environment that encourages reporting. These findings support the case of Bank XX, which implements an awareness program, utilizes a third-party managed whistleblowing system, and cultivates an ethical organizational culture factors that effectively increase whistleblowing intention.

### The Effect of Professional Commitment on Whistleblowing Intentions

Based on Figure 9, the results of hypothesis testing using bootstrapping test, professional commitment with whistleblowing intention is negatively correlated, with the original sample value being negative. The hypothesis is rejected and proven to have no significant effect because the t-statistic value of 0.121 is

smaller than the t-table value of 1.96 and the p-value of 0.452 is more than 0.05. It is believed that there is no correlation between the intention to leak secrets and a person's commitment to their career.

In the literature review, professional commitment is an individual's attachment to their profession in carrying out the responsibilities that have been ordered. The findings of the research analysis show that although Bank XX employees are dedicated to their work, they do not have the intention to become whistleblowers. This is because workers prefer to be loyal to themselves and their strong ideals rather than to the company (Dewi & Nuratama, 2022). Another factor that causes the ineffectiveness of professional commitment and the intention to whistleblow at Bank XX is because the majority of employees who are respondents are employees who have a work period of between one and three years so that the level of employee professionalism is still low and they do not feel loyal to the organization where they work. In line with the concept of attitude toward the behavior in the theory of planned action (Ajzen, 1991), Bank XX employees are reluctant to whistleblowing, this is because the employee's point of view if whistleblowing can have a negative impact on their work, for example by becoming a whistleblower the employee will be labeled a traitor, ostracized by colleagues and transferred to a distant branch to be isolated, so sufficient consideration is needed to carry out whistleblowing

Figure 9. Bootstrapping Calculation Values

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistic ( O/STDEV )	P Values
Organizational Commitment -> Whistle-blowing Intention	0,465	0,402	0,227	2,048	0,021
Professional Commitment -> Whistle-blowing Intention	-0,014	0,007	0,113	0,121	0,452
Ethical Behavior -> Whistle-blowing Intention	0,476	0,524	0,212	2,244	0,013

Source: Data Processed, 2024

actions. According to research, there is no correlation between professionalism and the intention to whistleblow (Dewi & Nuratama, 2022). Other factors that can be an obstacle is the fear of losing a job which is the main source of income for employees to meet their daily needs. This is in accordance with research (Rahmanesya & Oktarina, 2023) both companies and individuals who commit fraud against other parties. This study aims to examine the effect of organizational commitment, seriousness level of fraud, personal costs, and professional commitment on whistleblowing intentions. The research method used in this study is a quantitative research method with primary data obtained from distributing questionnaires. The population in this study are employees at commercial banks in the city of Surabaya. Sampling in this study using a purposive sampling method. The data in this study were processed using Partial Least Square Structural Equation Modelling (PLS-SEM) which revealed that there is no relationship between the intention to whistleblow and professional commitment.

### **The Effect of Ethical Behavior on Whistleblowing Intentions**

The original sample value is positive for the intention to whistleblowing, according to the results of the hypothesis test using the bootstrapping test in Figure 9. The hypothesis is accepted and proven to have a significant influence because the p-value of 0.013 is smaller than 0.05 and the t-statistic value of 2.244 is greater than the t-table value of 1.96. Thus, the conclusion of this test is that the intention to whistleblow has a positive effect on ethical behavior. A significant influence shows that ethical behavior can influence the intention to whistleblow. Ethical behavior determines the quality of employees who are influenced by several external factors and then become principles in the form of behavior (Sabirin, 2021). Ethical behavior is needed in everyday life to avoid detrimental actions. Employees who uphold ethical behavior will work and

obey applicable laws and regulations. In this case, employees use the code of ethics and behavior that applies at Bank XX as a control tool in their work. In addition to being a control tool in work, the code of ethics and behavior that is formed regulates the attitudes and actions of employees to work professionally and ensures the consistency of employee attitudes in carrying out operational activities. This is in line with the theory of planned action (Ajzen, 1991) which explains the concept of attitude influencing behavior (attitude towards behavior).

All Bank XX employees are required to comply with six basic ethical standards in carrying out their duties, namely the values of fairness, competence, integrity, confidentiality, and conflict of interest. The purpose of the principle of fairness of the code of ethics is to provide an obligation for all employees to act fairly, maintain a culture of fairness, and communicate honestly with all parties involved. The principle of conflict of interest explains that every employee must be able to avoid conditions that give rise to conflicts of interest, such as being able to separate personal matters from work matters and not using Bank XX facilities for personal, family, or outside interests. As service officers will definitely find customers who give gifts in the form of thanks (gratification), employees who uphold ethical behavior will definitely take action to report the gratification they see or experience to the authorities or through the whistleblowing system. The results of this study are in line with the research conducted by (Sabirin, 2021) which concluded that ethical behavior has an effect on preventing fraud. Then Bank employees must have high integrity because behaving honestly is a must. Furthermore, at work, employees are also expected not to carelessly discuss work-related matters with outside parties. The next principle is confidentiality. Since banking data is confidential and can only be used for the purposes determined by the bank, employees are required to

maintain its confidentiality. Employees must also improve their knowledge and skills by attending seminars to maintain their competence so that they can be more trustworthy. All Bank XX employees have followed the code of ethics and behavior that is applied. Bank XX employees have ethical behavior because employees uphold the code of ethics and behavior that serve as guidelines in carrying out their daily work, this is in accordance with the theory of planned action (Ajzen, 1991) which explains how individuals can decide on an action by considering whether the action taken is positive or negative.

The study confirms that ethical behavior has a significant positive influence on whistleblowing intention. This aligns with (Sabirin, 2021), who argued that ethical behavior plays a crucial role in fraud prevention and detection. Moreover, Anindyajati & Yendrawati (2022), Herawati et al. (2022) emphasized that when ethical values are deeply internalized, employees are more inclined to report violations to protect the organization's integrity. Likewise, Paradhatu (2019) demonstrated that perceptions of ethical norms and the seriousness of violations enhance whistleblowing intentions. In the context of Bank XX, the establishment of a code of ethics, ongoing ethics training, and a transparent reporting mechanism have successfully shaped employee behavior, thus encouraging them to speak up against unethical practices.

#### 4. CONCLUSION

Based on the research findings, it can be concluded that organizational commitment and ethical behavior have a positive and significant influence on employees' intention to engage in whistleblowing, while professional commitment does not show a significant effect. These findings highlight the importance of strengthening ethical culture and internal protection mechanisms to encourage the reporting of fraud in the banking sector.

The consistent implementation of a whistleblowing system, the use of third-party whistleblower managers, as well as programs such as fraud awareness, corporate culture socialization, and the application of sanctions and rewards, have proven effective in enhancing the understanding and courage of Bank XX employees to report violations.

However, a limitation of this study lies in the characteristics of the respondents, who were mostly new employees with 1-3 years of work experience, and may not yet have developed strong loyalty to the organization. Therefore, it is recommended that Bank XX foster closer relationships with employees through engagement activities and performance-based recognition to build loyalty, which in turn can increase the likelihood of whistleblowing. For future research, it is advisable to expand the study area beyond one branch of Bank XX in South Jakarta and to consider other variables that may influence whistleblowing intentions, such as personal cost, moral intensity, seriousness of fraud, religiosity, Machiavellian traits, and reward systems, to obtain more comprehensive results.

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