

PERSONAL AND ORGANIZATIONAL FACTOR ON WHISTLEBLOWING INTENTION WITH RELIGIOSITY AS A MODERATING VARIABLE

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ABSTRACT

Whistleblowing is considered to be one of the most effective ways of preventing and detecting fraud. Whistleblowing is a complex process because it involves not only organizational factors but also individual personal factors. This study discusses the professional commitment, supervisor support, and retaliation as a construct of Theory of Planned Behavior (TPB), with religiosity as moderating variable, towards whistleblowing intentions. Data collection was carried out by distributing questionnaires with the respondents being lecturers and university staff. This study applied the Moderated Regression Analysis to test hypotheses. The results showed that all three variables had a significant positive effect on whistleblowing. Religiosity as moderating variable did not meet the significance level (α) so that the research hypotheses were not accepted.

Key words: whistleblowing, professional commitment, supervisor support, retaliation, religiosity, TPB.

INTRODUCTION

Fraud-related issues have become a global concern over the last few decades, marked by the emergence of the Enron and WorldCom cases in early 2000. This is where the Sarbanes Oxley Act of 2002 (SOX) was born, which seeks to protect the interests of investors. The SOX requires public companies to implement programs that can help individuals report fraud (Brennan & Kelly, 2007; Elias, 2008, Yeoh, 2014). Fraud cases did not stop with the formation of SOX. In 2011, there were fraud cases that hit Olympus, then Toshiba in 2015, and British Telecom in 2017. Based on the Report To The Nations' 2018 Global Study On Occupational Fraud And Abuse, there were 2,690 cases of occupational fraud that occurred in 125 countries in 23 business sectors during the period January 2016 to October 2017 with total losses of more than \$ 7 billion (ACFE, 2018).

The whistleblowing mechanism is seen as one of the right ways to identify and prevent cases of ethical violations including accounting fraud (Cheng et al. 2017; Fieger & Rice, 2018). Global Profiles of the Fraudsters shows that 44% of fraud is detected thanks to complaints, tips, and a whistleblowing hotline (KPMG, 2016). To encourage the effectiveness of the whistleblowing mechanism in exposing wrongdoing that occurs in the organization, SOX 2002 Section 806 requires protection from retaliation for employees who disclose unclear matters regarding accounting and auditing matters. Regulations in Indonesia regarding whistleblowing have been regulated in Law Number 13 of 2006 in conjunction with Law Number 31 of 2014 concerning Protection of Witnesses and Victims and Circular of the Supreme Court Number 4 of 2011 concerning the Treatment of Whistleblowers and Witnesses Cooperate in Certain Criminal Cases. This regulation guarantees legal protection as well as special treatment to everyone who knows, reports, and/or finds anything that can help law enforcement officials to disclose and handle a crime.

Whistleblowing is a complex process because it involves not only organizational factors but also individual personal factors (Elias, 2008). Organizational support is important for individuals to determine unethical actions they know about (Saud, 2016, Chang et al, 2017), in addition to the existence of an internal reporting line (Berry, 2004; Miceli et al. 2009), and support from supervisors (Sims & Keenan, 1998; Caillier, 2013; Mayer, 2013; Chang et al, 2017; Emerson et al, 2020) will make individuals respond to unethical behavior in ways that benefit the organization. Personal factors that support whistleblowing include education level (Mesmer-Magnus & Viswesvaran, 2005; Shawver & Shawver, 2018), individual professionals (Elias, 2008; Taylor & Curtis 2010; Mela, 2016; Latan et al, 2018), commitment to the organization, and position level (Liyanarachchi & Newdick, 2009; Taylor & Curtis, 2010).

Research conducted by Bjorkelo et al (2011) shows that reporting fraud is positively related to job level. In line with the results of the meta-study of Mesmer-Magnus and Viswesvaran (2005) showing that whistleblowers tend to have good performance, are highly educated, hold supervisory positions, and have higher moral reasoning compared to observers who are inactive towards fraud. Previous studies indicated that high-level and more experienced employees were more likely to blow the whistle (Sims and Keenan, 1998; Bhatia, 2012). Those who were in high-level positions had more experienced would not compromise on any illegalities in ensuring that organizational objectives were achieved, so they were more intent to blow the whistle. Such fraud reporting could endanger the survival of the company (Elias,2008).

Reporting violations or fraud by whistleblowers is a process that aims, one of which is to be able to make the organization improve itself and still get a good image. Here the religious value, faith is still held. Religiosity is seen as the extent to which a person adheres to religious values, beliefs, practices, and uses them in everyday life. The stronger the individual's religious belief, the stronger his belief in moral principles will be (Pulungan, 2018). Religious managers are more law-abiding and will report unethical behavior in organizations because religious values shape individual behavior in society.

Corruption cases today do not only occur in profit-oriented companies but have spread to educational institutions. Reported from the Indonesia Corruption Watch that in the 10 years from 2006 to 2016 there were at least 37 cases of corruption related to college institutions, with a tendency of an increasingly upward trend. On March 30, 2016, the rector of a college institution in Surabaya was named a suspect by the Corruption Eradication Commission (KPK) in two cases of procurement of goods and services which resulted in the state experiencing a loss of Rp85 billion (ICW, 2018). Related to whistleblowing, Stanli Ering, a Manado State University Lecturer, in 2011 reported to the North Sulawesi High Prosecutor's Office and the Corruption Eradication Commission regarding the misuse of funds for research and construction of a laboratory building by Philotus (Rector of Manado State University), as well as allegations of gratification for giving a car from a well-known bank related to land acquisition at Manado State University. However, Philotus later reported Stanley back to the North Sulawesi Regional Police on February 17, 2011, and was later charged with Article 311 of the Criminal Code. On March 8, 2012, he was found guilty and On July 23, 2013, the Judge of Cassation still sentenced Stanley to 5 months in prison on charges of defamation (Kawengian, 2011).

Research in college institutions using employees as the respondent has been conducted by Saud (2016), staffs, and lecturers (Pratolo et al, 2020) as well as several experimental studies with students as the respondent (Elias, 2008; Pamungkas, 2014; Putri, 2015; Purwantini, 2016; Handika & Sudaryanti, 2017). This research involved participants who were not only staff but also involved the participation of lecturers so that the reach was wider.

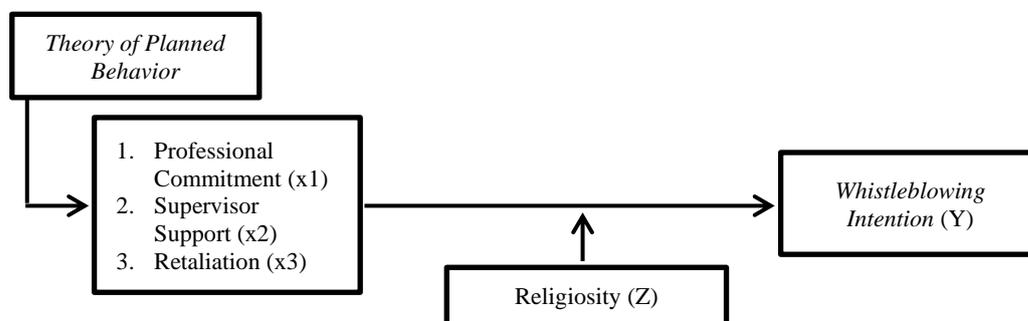
LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Theory of Planned Behavior

The concept of the Theory of Planned Behavior consists of three antecedents, namely attitudes toward the behavior, subjective norms, and perceived behavioral control (Ajzen, 1985). Attitude towards behavior refers to the extent to which an individual's judgment regarding the behavior is related, whether it will provide an advantage or not. Subjective norms refer to the social pressure felt by individuals to do or not perform a behavior. Perceived control behavior (PBC) or behavior control refers to the perceived ease or difficulty of carrying out a behavior.

Previous research has found that the Theory of Planned Behavior (TPB) is proven to predict ethical and unethical behavior, such as individual consumption behavior (Fukukawa, 2002), taxpayer compliance (Bobek & Hatfield, 2003), manager's intention to take unethical actions to achieve profit (Carpenter & Reimers, 2005), and students' intentions to cheat on grades (Allyne & Phillips, 2011; Stone et al., 2009; Handika & Sudaryanti, 2017). Therefore, the TPB is deemed suitable in describing the intention to do whistleblowing related to complex psychological processes, which involve individual personal factors and external factors (Elias, 2008; Gundlach et al., 2003).

Figure 1. Research Design



Whistleblowing

Whistleblowing is a disclosure by members of an organization or people who have access to information related to illegal, immoral, or illegal acts to the authorities who can take related actions (Near & Miceli, 1985). Information submitted by whistleblowers has usually been supported by the identification that contains indications of errors, fraud, fraud, or allegations of withholding information for personal gain (Jubb, 1999).

Reporting violations to internal organizations or known as internal whistleblowing is usually through the confidential whistleblowing hotlines, which is a confidential reporting line that maintains the identity of the reporting employee, which was built by the company (Kaptein, 2011), although it is not uncommon to report directly to superiors, such as to supervisors and managers (Shawver, 2011). Meanwhile, external whistleblowing or reporting to parties outside the company is carried out by reporting violations to the government, media, or non-governmental organizations that have the power to take related actions (Kaptein, 2011; Park et al., 2008).

In 2011, a fraud case that was revealed due to a whistleblower was the theft and sale of confidential Microsoft Corp information by David E. Zilkha, a Microsoft employee to Pequot Capital Management, Inc. This fraudulent practice was revealed thanks to the existence of a whistleblower who was Zilkha's ex-wife. The Securities And Exchange Commission (SEC) sentenced David E. Zilkha to a fine of \$ 250,000 as a disgorge of profit (Singer, 2011). The case in Indonesia, namely in 2015 Sudirman Said (Minister of Energy and Mineral Resources at the time) reported to the Honorary Court of the Council as the complaint recipient, regarding

the allegation that Setya Novanto (Chairman of the DPR at the time) asked for several Freeport Company' shares on behalf of the President and Vice President of Indonesia. Sudirman Said acts as a whistleblower, the person who does the whistleblowing (Prabowo, 2015).

Ferry M. Pasaribu, Former General Manager of the Management System and Information Technology Division of the Sarinah Company (State-Owned Enterprise) and Head of the Sarinah Employee Association, in 2015 complained about the actions of the President Director of Bumi Cassava Company, namely Utama Ismail Ibrahim and the Manager of the Trading Division of the Sarinah Company Persero namely Purnama Karna Utama on suspicion of cassava corruption. At that time, information and documents circulated among Sarinah's workers containing bad debts that harmed Sarinah. The receivables are related to the purchase of dried cassava from Garut, West Java, to be sold to South Korea by Sarinah's management. Ferry's actions paid off. The suspects in the alleged cassava corruption were detained by the Attorney General's Office on April 6, 2015. The alleged corruption reported by Ferry is estimated to have caused state losses of Rp.4.4 billion (Gumilang, 2015).

The results of the 2016 Indonesian Fraud Survey conducted by the Association of Certified Fraud Examiners (ACFE) Indonesia Chapter show that the whistleblowing system is ranked first as anti-fraud control with a percentage of 20.6% (ACFE Indonesia Chapter, 2017). The actual implementation of whistleblowing is still considered low, there are still many individuals who are hesitant to report acts of ethical violations they know, even though regulations have been established to protect the confidentiality of whistleblowers (Said et al., 2017). Even though whistleblowing is considered an effective mechanism to reduce fraud, it will usually have unintended consequences for the reporter. Not infrequently they are considered traitors who are disloyal to the organization and their work colleagues, thus receiving threats of revenge, bullying, demotion, or even being fired (Alleyne et al., 2017; Brennan & Kelly, 2007; Chiu, 2002; Jubb, 2000).

The Effect of Professional Commitment on Intention to Conduct Whistleblowing

Commitment to the profession is defined as the relative strength of individuals over their identification with, and involvement in, the profession (Aranya, 1981). Professional commitment is associated with things such as increased performance, greater job satisfaction at both the organizational and professional levels (Elias, 2008; Siallagan, 2017). In this study, professional commitment is a construct of attitude variables in TPB. The correlation between professional commitment and intention to do whistleblowing was reviewed by Elias (2008). The results showed that students who were more professionally committed tended to consider whistleblowing a serious problem and they were more likely to report than other students with lower professional commitment.

Research by Taylor & Curtis (2010) conducted on auditors of Big 4 accounting firms shows that the professional identity variable has a positive effect on whistleblowing intention. Most of the respondents who are senior auditors have experience and understanding of adequate professional standards regarding ethical violations so that their reactions to the questionnaire scenarios are following what they understand about professional ethics.

Different results shown by research by Siallagan et al (2017) suggest that the results of their research do not provide evidence that professional commitment affects whistleblowing among civil servants who have worked in the inspectorate of North Sumatra province.

Ha1: Professional commitment has a significant effect on the intention to do whistleblowing

The Effect of Supervisor Support on the Intention of Whistleblowing

The second variable in TPB is a subjective norm which is defined as the social pressure of an individual to do or not perform a behavior (Ajzen, 1991), that when the decision-maker feels that other people are important to agree or suggest certain behavior, the decision-maker is more likely to be involved in that behavior. Family members, coworkers, friends, and others who are close to decision-makers may influence decision-makers (Perdana et al, 2018). Supervisor support is selected as the construct of the subjective norm.

The supervisor's role is needed to create a work climate that supports the creation of a positive work environment. One example is by providing training, mentoring, support, appreciation, and mutual respect (Mayer et al, 2013). Supervisor support plays an important role for individuals to do or not do whistleblowing. If the support from this supervisor is low, it will have an impact on the reluctance of employees to report violations (Mesmer-Magnus & Visvesvaran 2005), or will even try to remain silent to what they know.

Supervisor support shows a positive influence on the whistleblowing mechanism (Sims & Keenan, 1998; Mesmer-Magnus & Visvesvaran 2005; Emerson et al, 2020). Research on supervisors conducted by Yang & Xu (2020) shows a positive relationship to internal whistleblowing. The support received by an employee means that the supervisor pays attention to the existence of a violation, not the other way around being involved in the violation.

Ha2: Supervisor support has a significant effect on the intention to do whistleblowing

The Effect of Retaliation on the Intention of Whistleblowing

Perceived behavior control is defined by Ajzen (1991) as the perception of ease or difficulty in performing a behavior. If there are opportunities, resources, and returns that support it, the individual will take an action. However, if individuals in carrying out an action or behavior tend to get obstacles, the behavior will not be carried out. In this study, the construct of PBC used was retaliation. Retaliation or retaliation is defined as unwanted actions committed against whistleblowers related to their reporting actions (Rehg et al., 2008). Given how valuable whistleblowing is to be able to prevent and detect ethical and fraudulent violations, organizations

are expected to provide training on whistleblowing and implement non-retaliation policies to protect whistleblowers from retaliation (KPMG, 2016).

The retaliation received by whistleblowers varies according to the seriousness of the violation and also their job status. The larger the reported cases, the greater the retaliation received (Liyanaarachchi & Newdick, 2009). Whistleblowers are usually not welcomed or ostracized (Mesmer-Magnus & Vivesvaran, 2005), and are even referred to as traitors (Park & Blenkinsopp, 2009). In addition, whistleblowers often experience bullying at work (Bjorkelo, 2013), threats to remain silent, even those experiencing job termination unilaterally (Mesmer-Magnus & Viswesvaran, 2005).

Previous research results indicate that fear of retaliation is negatively related to whistleblowing intentions (Caillier, 2016; Liyanarachchi & Newdick, 2009; Mayer et al., 2013; Mesmer-Magnus & Vivesvaran, 2005). Research conducted by Chang et al (2017) on 5,706 respondents who work in the government sector in Korea shows that protection from retaliation is positively related to whistleblowing intentions.

Ha3: Retaliation has a significant effect on the intention to do whistleblowing

Religiosity Moderates the Influence of Professional Commitment, Organizational Support, and Retaliation for Whistleblowing

Religiosity is defined as an integrated system of beliefs, lifestyle, ritual activities, and institutions that give meaning to an individual's life and direct it to sacred values or the highest values (Glock and Stark, 1965) in Pamungkas (2014). The level of religiosity (diversity) that an individual has is believed to determine how he behaves, namely as an appreciation of the values conveyed by religion and at the same time practiced in everyday life (Puni, 2016). Religiosity is proven to have a positive effect on fraud prevention measures (Purnamasari & Amaliah, 2015), which means that a person's high religiosity is related to a high intention to engage in anti-corruption behavior. In addition, Mumtazah et al (2020) in their research show that religiosity has a positive effect on anti-corruption behavior.

In moderating the Extended Theory Planned of Behavior component, religiosity shows different results for the ETPB components as a factor affecting the intention to behave ethically among bank employees in Pakistan (Kashif et al, 2017). Additional variables in the ETPB used are past behavior variables. In this study, religiosity is proven to strengthen the effect of perceived behavioral control and injunctive norms on the intention to do whistleblowing. Meanwhile, the variables of attitude, descriptive norms, and moral norms of religiosity were not proven to strengthen their influence on the intention to behave and make ethical decisions.

Research by Satrya et al. (2019) used three case scenarios to determine the effect of professional commitment and student anticipatory socialization on the intention to do whistleblowing. The results of the Moderated Regression Analysis (MRA) test show that religiosity is not able to strengthen the relationship between attitudes towards behavior (professional commitment) to ethical behavior intentions (whistleblowing intentions). Meanwhile, the anticipatory socialization variable shows that religiosity moderates the effect of subjective norms (anticipatory socialization) on whistleblowing intention.

Ha4.1: Religiosity moderates the effect of professional commitment on the intention to do whistleblowing

Ha4.2: Religiosity moderates the effect of organizational support on the intention to do whistleblowing

Ha4.3: Religiosity moderates the effect of retaliation on the intention to do whistleblowing

RESEARCH METHODOLOGY

Sample

The population in this study was lecturers and staff at X University in East Java. The following in Table 1 describes the number of research population consisting of lecturers of both civil servants and non-civil servants, and staffs of both civil servants and non-civil servants, at X University as of March 31, 2021. The number of samples obtained by the calculation using the Slovin formula with a 5% error tolerance is 336 respondents.

Table 1. Population

Population	Number
Lecturer	1.063
Staff	1.026
Total	2.089

Table 2. Sample and Questionnaire Return Rate

Sample	336
Returned questionnaire	100
Unusable questionnaire	0
Usable questionnaire	100
Rate of return of usable questionnaires	29,76%

The summary of the respondent’s demographic profiles who filled out the questionnaire is 70% were male, and the remaining 30% were women. 64% of respondents are in the age range of 26-40 years and 27% are in the age range 41-55 years. 21% of respondents are lecturers, and the remaining 79% are staff. Respondents with work experience of fewer than 5 years were 22% and 41% with experience of 6-10 years, while the rest varies between 11 to more than 25 years. In total, 63% of respondents have bachelor and postgraduate degrees and the 29% with a high school / vocational education level, and 8% of respondents with a diploma degree.

The indicators for the questionnaire questions from each of these variables are as follows:

Table 3. Questionnaire’ Indicator

Variable	Indicators	References	Measurement
Whistleblowing	- Report violations	Alleyne et al (2017), Latan et al (2018)	Likert Scale
	- Report to internal parties of the organization		
	- Report to external parties to the organization		
Professional Commitment	- The best career choice	Urumsah (2018), Dungan et al (2019)	Likert Scale
	- Job satisfaction		
	- Motivation works well		
Supervisor Support	- Provide supervision	Cheng et al (2017), Dungan et al (2019)	Likert Scale
	- Provide feedback		
	- Involve employees in decision-making		
	- Set an example of ethical behavior		
Retaliation	- Fear of sanctions	Dungan et al (2019), Yang & Xu (2020)	Likert Scale
	- Fear of threats (bully, and threats of safety)		
Religiosity	- The Santa Clara Strength of Religious Faith Questionnaire	Plante & Boccaccini (1997) Yahya et al (2015)	Likert Scale

All question items for the intention variable to do whistleblowing (Y), professional commitment, supervisor support (x2), retaliation (x3), and religiosity (z) produce an r-count greater than r-table 0.1966 so it can be concluded that all question items are valid. Cronbach Alpha reliability test results of all variables showed 0.776, 0.859, 0.856, and 0.909 which are greater than 0.70, and stated that the variables are reliable.

Research Model

This study used Moderated Regression Analysis as a technique to identify the presence or absence of moderator variables. The MRA test in this study uses nine equations, namely:

- (1) $W_{bi} = \alpha + \beta_1 PC + e$
- (2) $W_{bi} = \alpha + \beta_1 PC + \beta_2 RG + e$
- (3) $W_{bi} = \alpha + \beta_1 PC + \beta_2 RG + \beta_3 PC * RG + e$
- (4) $W_{bi} = \alpha + \beta_4 SS + e$
- (5) $W_{bi} = \alpha + \beta_4 SS + \beta_5 RG + e$
- (6) $W_{bi} = \alpha + \beta_4 SS + \beta_5 RG + \beta_6 SS * RG + e$
- (7) $W_{bi} = \alpha + \beta_7 RT + e$
- (8) $W_{bi} = \alpha + \beta_7 RT + \beta_8 RG + e$
- (9) $W_{bi} = \alpha + \beta_7 RT + \beta_8 RG + \beta_9 RT * RG + e$

Wbi = whistleblowing intention
 PC = professional commitment
 SS = supervisor support
 RT = retaliation
 RG = religiosity

Based on the above equation, the types of moderating variables are divided into (Sharma, 1981):

- If $\beta_2, \beta_5, \beta_8$ shows a non-significant result while $\beta_3, \beta_6, \beta_9$ shows a significant result, religiosity is a pure moderator variable. That is, these variables moderate the relationship between the independent and dependent variables.
- If $\beta_2, \beta_5, \beta_8$ shows a significant result while $\beta_3, \beta_6, \beta_9$ shows a significant result, religiosity is a quasi-moderator variable. This means that these variables moderate the relationship between the independent and dependent variables as well as function as independent variables.
- If $\beta_2, \beta_5, \beta_8$ show non-significant results while $\beta_3, \beta_6, \beta_9$ show non-significant results, religiosity is a potential moderating variable (homolizer moderator). This means that these variables have the potential to become moderating variables.
- If $\beta_2, \beta_5, \beta_8$ shows a significant result while $\beta_3, \beta_6, \beta_9$ shows a non-significant result, religiosity is a moderating predictor variable (predictor moderator). This means that the variable only functions as an independent variable.

RESULTS AND DISCUSSION

Respondent Characteristics

The general description of the respondents in this study will be described as following based on gender, age, profession, work experience, and education level. 70% of respondents who have filled out the questionnaire are male, and the remaining 30% are female as shown in table 4. This study shows that men dominate more than women, but the issue of gender is not the main problem in the organization where the research takes place.

Table 4. Gender

Men	70	70%
Women	30	30%
Total	100	100%

Table 5 shows that 64% of respondents are in the age range of 26-40 years and 27% are in the age range of 41-55 years. Most of the respondents can be categorized in the peak group of productive age. The potential for peak productivity occurs at the age of 35-44 years (Skirbekk, 2008).

Table 5. Age

≤ 25 year	2	2%
26-40 year	64	64%
41-55 year	27	27%
> 55 year	7	7%
Total	100	100%

From the returned questionnaire, 21% of the respondents were lecturers, and the remaining 79% were staff as shown in table 6. Even though the respondents consist of two professions, it is expected that both of them have the same good knowledge about the importance of whistleblowing to suppress or fight fraud.

Table 6. Profession

Lectures	21	21%
Staff	79	79%
Total	100	100%

As shown in table 7 the most of the respondents' work experience is in the group of 6-10 years, which is 41%. Respondents with less than 5 years of work experience were 22%. While the rest varied between 11 to more than 25 years. Based on these data, more than half of the respondents have work experience of more than 5 years. With this work experience, it is expected that the respondents have adequate knowledge and loyalty to the organization where they work.

Table 7. Work Experience

≤ 5 years	22	22%
6-10 years	41	41%
11-15 years	16	16%
16-20 years	11	11%
21-25 years	5	5%
> 25 years	5	5%
Total	100	100%

The education level of most respondents is college graduates that shown in table 8. Combined, the respondents with bachelor, master, and doctorate degrees were 63%. 29% of respondents have a high school/vocational education level and 8% of respondents have a diploma. For lecturers, the minimum education that must be taken is S2, while for staff it is adjusted to the needs of the organization's human resources.

Table 8. Education Level

High school/vocational education	29	29%
Diploma	8	8%
Bachelor	41	41%
Master	14	14%
Doctor	8	8%
Total	100	100%

Hypotheses Testing

Based on table 9, the results of testing the first hypothesis are obtained. It can see that the effect of professional commitment on the intention to do whistleblowing with a variable significance value of 0.020 which is smaller than α 0.05 so that H_{a1} is accepted, professional commitment has a significant effect on the intention to do whistleblowing. This means that professional commitment as a construct of attitude supports the adoption of the theory of planned behavior. These results are consistent with several previous studies, namely Kaplan & Whitecotton (2001), Elias (2008), Taylor & Curtis (2010), and Hidayati (2016) which show a positive influence between professional commitment and intention to report. But the results of this study are not in line with previous research by Siallagan et al (2017), that professional commitment does not have a significant effect on the intention to do whistleblowing.

Professional commitment is associated with things such as increased performance, greater job satisfaction at both the organizational and professional levels (Elias, 2008; Siallagan, 2017). Individuals with a high level of professional commitment will receive regulations related to the profession and organization in which they carry out their profession. This is shown by carrying out work with pleasure, motivation, and pride in their profession. In addition, individuals will have more ability to realize or judge if there is an act of fraud or deliberate violation around them which will automatically report for the safety of their organization. Although it is not the only determinant of intention to whistleblowing, this study shows that respondents have adequate professional commitment which can influence the respondent's decision to report violations.

In this study, the respondents were lecturers and staff. Based on the demographics of the respondents, it is known that 78% of the respondents have worked for a period of 6 to more than 25 years. With this work experience, respondents already have an adequate understanding of professionals and matters relating to moral and ethical violations, such as corruption, which can hinder the progress of their profession and organization. The results of the questionnaire show that 54% of respondents strongly agree to report if they know of a violation, while 42% of respondents answered agree to report. Based on these results, it can be seen that respondents have a sense of responsibility to report violations because of their loyalty to the profession and their organization.

Table 9. Result of MRA Equation 1,2,3

	Equation 1	Equation 2	Equation 3
Constant)	10,578	11,993	17,624
professional commitment (x1)	0,234	0,252	-0,015
religiosity (z)		-0,049	-0,201
professional commitment * religiosity (x1z)			0,007
Sig x1	0,02*	0,016*	0,989*
Sig z		0,527*	0,751*
Sig x1z			0,809*
Adj. R2	0,045	0,039	0,029

Based on table 9 above, for equation 2 the significance value of the professional commitment variable is 0.016 which is smaller than α 0.05, which means that professional commitment (x1) partially affects the intention to do whistleblowing. The significance value of the religiosity variable (z) is known to be 0.527 which is greater than α 0.05, which means that the religiosity variable partially does not have a significant effect on the intention to do whistleblowing.

For equation 3 and answering the Ha4.1, table 9 showed the level of significance for each variable is 0.989 for the professional commitment variable, 0.751 for the religiosity variable, and 0.809 for the moderating variable (professional commitment*religiosity), where the value of each three is greater than 0.05 so that it can be It is concluded that the variables of professional commitment, religiosity, and moderation variables do not have a significant effect on the intention to do whistleblowing, which means that H_0 is accepted. This means that religiosity cannot strengthen the influence of professional commitment on the intention to do whistleblowing. This result is in line with previous research, with a different context, Kashif (2017) which shows that religiosity does not moderate the relationship between attitudes to make ethical decisions and managers' intentions to behave ethically.

The level of professional commitment affects the level of ethical foundation (Elias, 2008). The higher the individual's commitment to their profession, the more likely the individual will behave ethically, one of which is by reporting if he finds violations occurring within the organization. With the same final goal is the creation of ethical behavior, it is hoped that religiosity can strengthen the influence of professional commitment on the intention to do whistleblowing, which is one of the wise actions in dealing with violations or fraud encountered to save the profession and organization. According to Alleyne et al. (2011) religiosity affects a person's interest in making ethical decisions. If a person has a high commitment to religiosity, he will have a greater intention to take fraud prevention measures, including whistleblowing.

Based on table 10, equation 4 and the results of testing the Ha2 are obtained. The effect of supervisor support on the intention to do whistleblowing with a variable significance value showed of 0.050 which is equal to α 0.05 so that H_2 is accepted that supervisor support has a significant effect on the intention to do whistleblowing. This means that supervisor support as a construct of subjective norms supports the enforceability of the theory of planned behavior. From the results of the questionnaires received by respondents, it was revealed that 95% received adequate supervision from supervisors regarding their work responsibilities, received constructive feedback and suggestions for the work they were doing, and showed an attitude following work ethics. Therefore, respondents can be considered to have adequate support from supervisors, so that if they know of fraud, it will affect the intention to do whistleblowing.

The results of this study support previous studies, Mesmer-Magnus & Visvesvaran (2005), Miceli et al (2012), Priyastawi and Halim (2018), and Emerson et al (2020). Supervisor support shows a positive influence on the whistleblowing mechanism in these studies. Support from supervisors or superiors has an important role for individuals to do or not do whistleblowing (Sims & Keenan, 1998; Wang et al, 2018). The support received from a supervisor makes employees see their supervisor as an agent of the organization. When aware of a violation, employees will choose to report it to their supervisor instead of using the organization's official reporting lines or reporting to external parties.

Table 10. Result of MRA Equation 4,5,6

	Equation 4	Equation 5	Equation 6
(Constant)	11,981	12,853	13,485
supervisor support (x2)	0,192	0,199	0,165
religiosity (z)		-0,027	-0,045
supervisor support * religiosity (x2z)			0,001
Sig x2	0,05*	0,048*	0,867*
Sig z		0,722*	0,93*
Sig x2z			0,973*
Adj. R2	0,029	0,020	0,010

Based on table 10 above, for the fifth equation, the significance value of the supervisor support variable is 0.048 which is smaller than α 0.05, which means that supervisor support (X2) partially affects the intention to do whistleblowing. The significance value of the religiosity variable (Z) is known to be 0.722, which is greater than α 0.05, which means that the religiosity variable partially does not have a significant effect on the intention to do whistleblowing.

For the sixth equation, the significance value in the sixth equation for each variable is 0.867 for the supervisor support variable, 0.930 for the religiosity variable, and 0.973 for the moderating variable (supervisor support*religiosity), where the value of each of the three is greater than 0.05, so it can be concluded that the variable supervisor support, religiosity, and moderation variables do not have a significant effect on the intention to do whistleblowing, which means that H_0 is accepted. This means that the religiosity variable cannot strengthen the influence of supervisor support on the intention to do whistleblowing as stated in Ha4.2.

Employees will feel more confident about reporting if they get support from their supervisor because they are sure they will get positive feedback (Wang et al, 2018). A good understanding of religious principles will encourage individuals to avoid harmful actions. Therefore, individuals with a high level of religiosity are more obedient to the law and will speak up whenever they are faced with unethical behavior in the workplace (Puni et al, 2016). In theory, with the support of supervisors and a high level of religiosity from each individual, a stronger relationship will be obtained in projecting the intention to report. However, with the addition of the moderating religiosity variable in this study, it turns out that it has not been able to strengthen the influence of supervisor support on the intention to do whistleblowing.

The results of this study are not in line with previous studies, in different variable constructs, conducted by Satrya et al (2019). The results of the study with student respondents showed that the anticipatory socialization relationship moderated by religiosity became stronger. The higher the religiousness that a person has can increase his anticipatory socialization, to increase his intention to do whistleblowing.

Another study conducted by Kashif et al (2017) divides the norm variables in the TPB into three, namely injunctive, descriptive, and moral norm. Respondents who are front-line employees and managers of private banks in Pakistan indicate that religiosity can only strengthen the relationship of the injunctive norm to the intention to behave and make ethical decisions.

Based on table 11 for equation 7, the results of testing the third hypothesis are obtained, the effect of retaliation on the intention to do whistleblowing with a variable significance value of 0.000 which is smaller than α 0.05 but the regression coefficient shows a value of +0.392 so it can be concluded that retaliation has a significant positive effect on the intention to do whistleblowing by therefore H_0 is accepted. This means that retaliation as a construct of perceived behavioral control (PBC) does not support the validity of the theory of planned behavior. Based on the results of the collected questionnaires, it is known that as many as 52.3% of respondents expressed their disagreement about the retaliation that would be accepted if they reported violations or fraud they knew. According to respondents, if they report a violation, there will be no negative consequences such as ostracism by colleagues from above, transfer, demotion, or termination of employment. So it can be concluded that respondents have a high intention to carry out whistleblowing without fear of retaliation from colleagues or superiors.

The results of this study are in line with research conducted by Karatuna & Basol (2018) regarding the effect of retaliation showing a positive influence on the intention to do external whistleblowing or reporting to parties outside the organization. However, retaliation shows a negative influence on the intention to conduct internal whistleblowing or reporting to parties within the organization. The results of this study are not in line with previous studies that fear retaliation is negatively related to whistleblowing intentions (Caillier, 2016; Liyanarachchi & Newdick, 2009; Mayer et al., 2013; Mesmer-Magnus & Vivesvaran, 2005). Individuals who face a low potential for retaliation are more likely to show intention to report violations than individuals who face a high potential for retaliation. Fear of retaliation such as being ostracized, threats, transfer, and termination of employment makes individuals tend to be silent rather than reporting (Liyanarachchi & Newdick, 2009; Mesmer-Magnus & Vivesvaran (2005).

Table 11. Result of MRA Equation 7,8,9

	Equation 7	Equation 8	Equation 9
(Constant)	10,017	6,832	0,962
Retaliation (x3)	0,392	0,407	0,779
Religiosity (z)		0,081	0,235
Retaliation * religiosity (x3z)			-0,010
Sig x3	0,000*	0,000*	0,303*
Sig z		0,215*	0,46*
Sig x3z			0,621*
Adj. R2	0,288	0,292	0,286

Based on table 11 above for equation 8, the significance value of the retaliation variable is 0.048 which is smaller than α 0.00, which means that retaliation (x3) partially affects the intention to do whistleblowing. The significance value of the religiosity variable (z) is known to be 0.215 which is greater than α 0.05, which means that the religiosity variable partially does not have a significant effect on the intention to do whistleblowing.

The results of equation 9 answering H4a.3, table 11 shows the significance in the third equation for each variable is 0.303 for the retaliation variable, 0.460 for the religiosity variable, and 0.621 for the moderating variable (retaliation*religiosity), where the value of each of the three is greater. of 0.05 so it can be concluded that the retaliation variable, religiosity, and moderation variables do not have a significant effect on the intention to do whistleblowing so that H_0 is accepted. This means that the religiosity variable cannot strengthen the effect of retaliation on the intention to do whistleblowing as stated in H4a.3. This study cannot support previous research, in a different context, conducted by Kashif et al (2017) which shows that religiosity can strengthen the effect of perceived behavior control (PBC) on the intention to behave ethically.

In previous research, it was stated that fear of retaliation can be used as a strong reason so that individuals will choose to remain silent or not to do whistleblowing intentions (Rehg et al., 2008; Liyanarachchi & Newdick, 2009; Yang & Xu, 2020). Retaliation is present in two conditions, namely high (penalty) and low (affiliation) retaliation (Liyanarachchi & Newdick, 2009). Previous research has suggested that these two types of retaliation lead to different responses. High retaliation tends to make individuals less willing to do whistleblowing. Meanwhile, low retaliation in this study tends to make individuals more willing to do whistleblowing. In this study, respondents assume that co-workers, superiors, and organizations will not give a negative response to reporting a violation or fraud. So it can be concluded that if the respondents in this study find violations or fraud in their organizations, they will report to parties who are considered credible without fear of retaliation.

The results of testing for all hypotheses 4 show that there is no influence of the religiosity variable that can strengthen or weaken the effect of dependent variables on intention to report the wrongdoing. The information obtained from the questionnaire indicates a good understanding and application of religious principles by the respondents in their daily lives so that they are more likely to show ethical attitudes. In addition, respondents place religiosity as something important in their lives. However, the results of this study are not able to provide evidence that religiosity can strengthen respondents' intentions to report fraud despite having a high professional attitude and a work environment that supports the implementation of whistleblowing behavior. A person's religiosity is a reflection of how close an individual is to His God. Religiosity serves as a basis for establishing ethical standards or as a reflection to assess a person's ethical behavior (Harahap et al, 2020). In the context of ethical behavior, for example, whistleblowing, religiosity can be situational. According to Rashid & Ibrahim (2008), the role of religion is paradoxical, which can create prejudice and weaken prejudice. This means that when someone is faced with a pressing or depressing situation it can weaken the level of religiosity that a person has.

All hypotheses 4 indicate that the religiosity variable is a potential moderating variable (modulator homogizer). This means that this variable has the potential to be a moderating variable. This can be seen in the significant value of the second and third regression results, namely $\beta_2 \neq 0$ (not significant at 0.527) and $\beta_3 \neq 0$ (not significant at 0.809) for Ha4.1, the significance value in the fifth and sixth regression results, namely $\beta_5 \neq 0$ (not significant at 0.722) and $\beta_6 \neq 0$ (not significant at 0.973) for Ha4.2, and the significance values in the eighth and ninth regression results are $\beta_8 \neq 0$ (not significant at 0.215) and $\beta_9 \neq 0$ (not significant at 0.621) for Ha4.3.

CONCLUSION

Based on the results of data analysis and discussion, it is known that the variables of professional commitment and supervisor support have a significant effect on the intention to do whistleblowing. Respondents have an adequate professional commitment that can influence the respondent's decision to report violations, as well as a sense of responsibility as a form of loyalty to the profession and its organization. In addition, the results of the questionnaire showed that they had good support from their supervisors. Employees with such supportive supervisors feel they have a greater responsibility to ensure that their supervisors are not affected by whistleblowing. The results of this study support previous researches (Mesmer-Magnus & Visvesvaran 2005; Elias, 2008; Taylor & Curtis, 2010; Miceli et al. al, 2012). Meanwhile, the results of the analysis of retaliation variables are in line with research conducted by Karatuna & Basol (2018) regarding the effect of retaliation showing a positive influence on the

intention to do external whistleblowing. But contrary to other previous studies that fear of retaliation is negatively related to whistleblowing intentions (Caillier, 2016; Liyanarachchi & Newdick, 2009; Mayer et al., 2013; Mesmer-Magnus & Vivesvaran, 2005). According to respondents, if they report a violation, there will be no negative consequences such as ostracism by colleagues from above, transfer, demotion, or termination of employment. So, it can be concluded that respondents have a high intention to do whistleblowing without fear of retaliation. Professional commitment as a construct of attitude and supervisor support as a construct of subjective norm shows the applicability of the Theory of Planned Behavior. While retaliation as a construct of perceived behavior control cannot show the applicability of the Theory of Planned Behavior in this study.

The religiosity variable cannot be a moderating variable that can strengthen or weaken the relationship of the independent variable to the dependent variable. This result is in line with previous research conducted by Kashif et al (2017) but only for attitude variables and subjective norms, it does not apply to PBC variables. The difference in results is possible due to differences in respondents and research locations, as well as respondents' understanding of each variable. The results of the analysis show that respondents have a high level of religiosity. Despite having high professional commitment, adequate supervisor support, and not being afraid of retaliation, the respondent's level of religiosity was not able to provide evidence to strengthen or weaken the intention to report wrongdoing.

There are some limitations of the study. First, the questionnaire distribution period is relatively short, namely 10 working days. With a large population, the questionnaires that can be processed in this study are quite a few. Second, the researcher did not include control variables such as respondent demographics, namely age, education level, length of work, and type of profession in this study, only focused on the effect of independent variables on the dependent variable. Third, researchers do not conduct specific discussions about internal whistleblowing and external whistleblowing but only discuss the intention to do whistleblowing in general.

Based on the results and limitations of this study, future researchers can conduct a longer period of distributing the questionnaire so that more questionnaires are received, so that the test results can be more representative of the population. Then it is expected that future studies to include respondents' demographic variables, namely age, education level, length of work, and type of profession to find out whether it influences the dependent variable. Detail explanation regarding internal and external whistleblowing is needed. So that more in-depth results can be obtained and information on whether there are differences in respondents' intentions in disclosing violations internally and externally.

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