

Theory of Planned Behavior and Whistleblowing Intention

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Abstract

This research examined Theory of Planned Behavior (TPB) as predictor whistleblowing intention. According to TPB, it is difficult to posit whistleblowing as actual behavior. Whistleblowing is more suited to be posited as intention. Intent means the likelihood of actual behavior occurred. We examined attitude, subjective norms and perceived behavioral control as TPB variables. We also investigated a few control variables such as colleagues support, organizational support and fear of retaliation. Online survey was conducted in obtaining data by web-based questionnaire. Participants of this survey were employees of regional owned east java bank. The number of respondents were 112 employees from all departments and units. Validity, reliability, regression and path analysis were used in testing research instrument and several hypothesis. The result showed that attitudes and subjective norms as TPB variables have significant impact toward whistleblowing intention. However, perceived behavioral control does not affect whistleblowing intention. Whilst, among several control variables, only fear of retaliation that has significant affect to whistleblowing intention. Futhermore, this study also found empirical evidences that knowledge and subjective norms have indirect effect to whistleblowing intention through attitudes. This research suggests that regional owned east java bank to build environment and channels to support whistleblowing.

Keywords: Whistleblowing Intention, Attitudes, Subjective Norms, Behavioral Control

JEL Classification: D23, G34, L23

Abstrak

Penelitian ini menguji Theory of Planned Behavior (TPB) sebagai prediktor *whistleblowing intention*. Menurut TPB, sulit untuk mengungkap *whistleblowing* sebagai perilaku aktual. *Whistleblowing* lebih cocok untuk dianggap sebagai niat. Niat berarti kemungkinan perilaku aktual terjadi. Kami meneliti sikap, norma subjektif dan kontrol perilaku yang dirasakan sebagai variabel TPB. Kami juga meneliti beberapa variabel kontrol seperti dukungan kolega, dukungan organisasi, dan rasa takut akan pembalasan. Survei online dilakukan untuk mendapatkan data dari kuesioner berbasis web. Partisipan dalam survei ini adalah karyawan bank milik pemerintah daerah Jawa Timur. Jumlah responden adalah 112 karyawan dari semua departemen dan unit. Validitas, reliabilitas, regresi dan analisis jalur digunakan untuk menguji instrumen penelitian dan beberapa hipotesis. Hasil penelitian menunjukkan bahwa sikap dan norma subyektif sebagai variabel TPB berpengaruh signifikan terhadap intensi *whistleblowing*. Namun, kontrol perilaku yang dirasakan tidak mempengaruhi niat *whistleblowing*. Sementara itu, sekitar beberapa variabel kontrol hanya takut akan pembalasan yang secara signifikan memengaruhi niat *whistleblowing*. Lebih jauh lagi, penelitian ini juga menemukan bukti empiris bahwa pengetahuan dan norma subyektif memiliki efek tidak langsung terhadap niat *whistleblowing* melalui sikap. Penelitian ini menyarankan kepada bank milik pemerintah daerah Jawa Timur untuk membangun lingkungan dan saluran untuk mendukung *whistleblowing*.

Keywords: Whistleblowing Intention, Sikap, Norma Subjektif, Kontrol Perilaku.

JEL Classification: D23, G34, L23

INTRODUCTION

Based on the survey of *fraud Report to The Nation*, the majority of fraud cases can be detected by the existence of a tip (*Association of Certified Fraud Examiners*, 2018; 17). One of reporting forms on fraud cases is whistleblowing. Whistleblowing is the disclosure of an immoral, illegal, or other illegal act of an individual or group that is incorporated as member of an organization, which in his capacity can take such actions (Near & Miceli, 1985; Pillay, Ramphul, Dorasamy, & Meyer, 2015). Whistleblowing includes several elements, namely whistleblowers, complaints or reports, reported parties, and authorized parties to follow up (Near & Miceli, 1985).

Several issues regarding whistleblowing have arisen and become the concern of many parties, especially the intention to conduct whistleblowing. First of all, many researches have stated that whistleblowing is an effective tool to uncover violations (Chang, Wilding, & Shin, 2017). In addition, whistleblowing is able to encourage good governance, accountability and transparency (Pillay et al., 2015). However, other research suggests that whistleblowing is not an easy thing to do (Chang et al., 2017; Latan, Jabbour, & Jabbour, 2016; Mesmer-Magnus & Viswesvaran, 2005). Whistleblowers are always associated with negative consequences such as demotion, dismissal, and safety threats, even the "whistleblower" might become blacklisted (Miceli & Near, 1988).

Secondly, a lot of researches claimed that pushing whistleblowing into actual behaviour (applied) is still difficult. Whistleblowing can be seen from two perspectives, namely as intention and actual behaviour (Chang et al., 2017). Meanwhile, according to Ajzen (1991) to explain the actual behaviour of individuals, what can be done is to identify the intention or tendency of individuals to display such behaviour. Awang & Ismail (2018) also said that to observe actual behaviour is highly tough thing to be done. Therefore, behaviour can be identified by observing the potential of its occurrence. Intention is a predictor of actual behaviour (Ajzen, 1991). Whistleblowing can be specifically identified through intention to do so (Park & Blenkinsopp, 2009).

We focus on predicting actual whistleblowing behavior through the tendency or intention in doing it. Research that aims to explain whistleblowing as an intention has been done by many before (Chang et al., 2017; Mesmer-Magnus & Viswesvaran, 2005; Park & Blenkinsopp, 2009; Richardson, Wang, & Hall, 2012; Trongmateerut & Sweeney, 2013). Researches in predicting intention often used the two most distinguished psychological theories, namely the Theory of Reasoned Action and Theory of Planned Behavior. Chang et al., (2017) examined variables in Theory of Planned Behavior (TPB) as well as several control variables that were personal and contextual. The research proved that TPB variables are robust in explaining whistleblowing intentions. Then, the research of Trongmateerut & Sweeney (2013) tested variables in Theory of Reasoned Action (TRA) to predict whistleblowing intentions. This research found indirect effects of subjective norms on whistleblowing intentions through attitudes to whistleblowing. The research showed that there is a relationship between subjective norms and attitudes. The prediction of whistleblowing intentions also shows the existence of multi-level variables may indicate a contingent relationship (Latan et al., 2016).

Several previous studies on whistleblowing intention are still unclear in examining the contingent nature of attitudes. We are interested in reexamining variables in TPB as predictors of whistleblowing intentions. We argue that TPB more complete than TRA in term to explain intention. TPB were more broader than TRA. We also tested the indirect relationship of each of these variables, which had not been done in previous studies. We added knowledge to be a factor that affecting attitudes as an extension of contingent nature. In addition, the previous researches identified predictors of whistleblowing intention in public sectors and social organizations. Meanwhile, referring to some of the previous research, there were not many researches related to whistleblowing intentions in the banking industry. In fact, based on research by Awang & Ismail (2018), employees who play a role in the financial reporting process in banks in Malaysia showed a high intention to commit fraud. We determined Regional Owned East Java Bank called ZZZZ Bank as our object studies. We considered this company to be our research object because still many cases of irregularities on those place. We got this information from one of our research team member is ZZZZ Bank employee.

Thus, this research tries to explore and predict whistleblowing intentions on banking employees. The prediction of whistleblowing intentions in this research also examines several situational variables. Some situational variables are intended to test hypotheses that individuals will only do whistleblowing under certain conditions (Cassematis & Wortley, 2013; Chang et al.,

2017; Cho & Song, 2015; Hwang, Staley, Chen, & Lan, 2008; Park & Blenkinsopp, 2009; Trongmateerut & Sweeney, 2013). The model that we developed in research is a model with robust variables from previous research with different contexts, which is banking sector. The variables we tested were knowledge, attitudes, subjective norms, and behavioural controls. In addition, we also tested several situational variables such as colleague support, organizational support and fear of retaliation. This research contribute for a several things. First, we contribute to extending previous studies with investigate the contingent nature of attitudes. Then, we fill the lack of whistleblowing studies in banking industry.

HYPOTHESES DEVELOPMENT

This research uses Theory of Planned Behavior (TPB) as a predictor of whistleblowing intentions. TPB is a development of the Theory of Reasoned Action (TRA). Both TRA and TPB have been widely used as predictors of actual behavioral and behavioral intentions (Madden, Ellen, & Ajzen, 1992). TRA contains two constituents, namely attitudes (attitude toward behavior) and subjective norms (Trongmateerut & Sweeney, 2013). Meanwhile, TPB expanded its intention predictors by adding a third factor, namely behavioral control (Ajzen, 1991). TPB can be used as a prediction of whistleblowing intentions because actual intention and behavior actually contain complex psychological processes (Gundlach, Michael J. Douglas, Scott C. Martinko, 2003). TPB provides an explanation that the three factors mentioned before can affect the intention of individual behavior (Ajzen, 1991).

First, the element of attitude referred to here is an understanding of the consequences of an action. This understanding will bring an individual to consider how far he will agree or not agree on certain behaviour. In short, the individual will only act when he knows the logical consequences of an action. Attitudes towards whistleblowing will be created based on individual considerations/evaluations regarding the good/bad consequences that will be received after doing whistleblowing. When an individual believes that a whistleblowing will only have an adverse effect on him, he will tend to be reluctant to do a whistleblowing. Conversely, when an individual assesses a whistleblowing is a positive thing for him, then he will tend to do whistleblowing. Previous research has shown that attitudes show a significant positive influence on whistleblowing intentions (Chang et al., 2017; Park & Blenkinsopp, 2009; Trongmateerut & Sweeney, 2013). However, logically because the individual's attitude towards certain behaviour (whistleblowing) is based on his knowledge of the behaviour, we also suspect that attitudes are influenced by knowledge. The positive attitude of individuals towards whistleblowing is influenced by individual knowledge about whistleblowing. Thus, we develop the following hypothesis:

H1a: Knowledge on whistleblowing has a positive effect on attitudes (towards whistleblowing)

H1b: Knowledge on whistleblowing has a positive effect on the intention to do whistleblowing

H1c: Attitudes have a positive influence on the intention to do whistleblowing

The second element of TPB is subjective norms. Subjective norms definitively mean individual interpretations on the opinions of others about certain behaviour (Park & Blenkinsopp, 2009). Individuals live in certain communities in certain environments. In a community there are usually certain things that are agreed upon so that doing or not doing something can make an individual accepted in that community. Or maybe vice versa, individuals will be excluded in the community. Norms play a role in influencing a person's behaviour because it clarifies certain behaviours expected by oneself and a community (subjective norms) (Cialdini & Goldstein, 2004). When a referent group has an opinion or indirectly agrees to do a whistleblowing, then individuals who are members of the social group will tend to do whistleblowing. Especially when there are influential individuals in a social group, the group members tend to agree and act according to the referent figure (Bobek, Roberts, & Sweeney, 2007; Feldman & Lobel, 2007). Previous researches which show that subjective norms can be predictors of whistleblowing intentions are; Mesmer-Magnus & Viswesvaran (2005); Park & Blenkinsopp (2009); and Trongmateerut & Sweeney (2013). However, some research also shows the contingent nature of the relationship between subjective norms and attitudes. The argument is that individual attitudes can be formed by subjective norms in a group (Albrecht & Carpenter, 2010; Bock, Zmud, Kim, & Lee, 2005; Ryan, 1982). Based on the flow of the theoretical framework, the hypotheses can be developed as follows:

H2a: Subjective norms has a positive effect on the attitude toward whistleblowing

H2b: Subjective norms has a positive effect on the whistleblowing intention

The next predictor is perceived behavioral control. Ajzen (1991) stated that behavioral control is related to individual perceptions about whether it is easy or not to do a behavior. This perception is related to the element of resources and the opportunity to take action (Park &

Blenkinsopp, 2009). This third factor can be in form of attributes, as in manifestations of behavioral control, such as the experiences of other people or individuals related to a matter, then other factors such as the existence of resources such as protection and so on. When resources and opportunities support individuals to do whistleblowing, individuals will tend to do whistleblowing. Some researches that proved that behavioral control is a robust factor in explaining whistleblowing intentions are Chang et al., (2017) and Park & Blenkinsopp (2009). Based on the theoretical framework, we formulated the following hypothesis:
H3: perceived behavioral control has a positive effect on whistleblowing intention.

In this research, we also tested several control variables, such as the support of colleagues, organizational support and fear of retaliation. Some of these control variables are adapted from previous researches in Chang et al., (2017); Mesmer-Magnus & Viswesvaran (2005); Miceli & Near (1988); and Pillay et al., (2015). Support from colleagues factor was identified by the parameters of the support of close people to do and agree on whistleblowing be carried out. Then, the organizational support factor is identified by the encouragement and appreciation of the organization for the whistleblowing. Meanwhile, the fear of retaliation leads to the threat of negative actions from various parties that might be related.

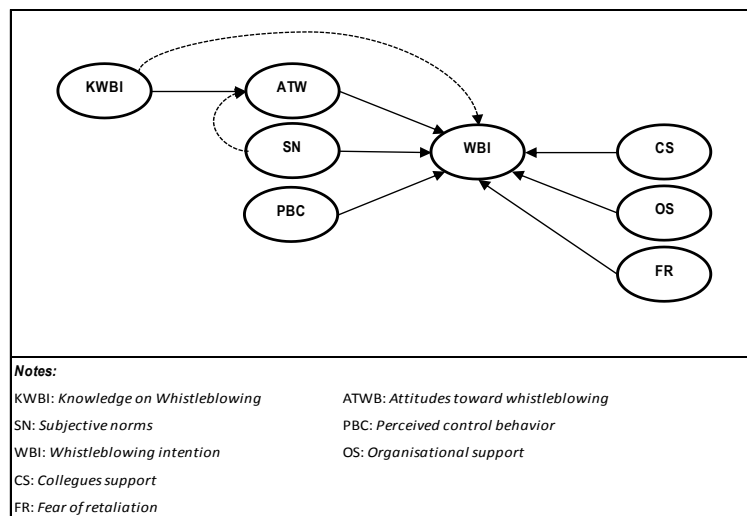


Figure 1. Conceptual Framework

METHOD, DATA, AND ANALYSIS

This study used quantitative approach. Data collection was done by using survey techniques through distributing questionnaires to respondents. The respondents of this study were employees of ZZZZ Bank, one of the Regional Owned Enterprises (BUMD) in East Java. ZZZZ Bank was positioned as a research object by considering the number of reports of irregularities such as procedural violations, assets misappropriation (especially credit assets), and other forms of irregularities. This report was obtained from a member of the research team who is an employee of the Internal Supervisory Unit (SPI) at ZZZZ Bank. All employees of the ZZZZ Bank East Java were determined as population. For the research sample, we used simple random sampling techniques through voluntary participation. The questionnaire was distributed online to all employees of Bank ZZZZ East Java. The number of samples was determined using the Slovin formula because the population is known. The total number of members of the population were 1114 employees of Bank ZZZZ East Java. The results of the calculation of sample number using the Slovin formula was 92. Meanwhile, the results of distributing online questionnaires with voluntary participation gained 112 participant responses. However, there are some responses that cannot be processed because of their incomplete reasons. So that the final data that can be processed is 100 data.

In terms of research instruments, we referred to the design of the instruments used by the research of Chang et al., (2017), Trongmateerut & Sweeney (2013), Pillay et al., (2015), Cho & Song (2015) and Park & Blenkinsopp (2009). We used the multiple item measure for one construct/variable. Each variable consisted of 4 to 5 statement items that had been adapted and modified from several studies mentioned earlier. We used this design in consideration of the simplification of research instruments. Generally, survey-based research often gets a low response, particularly in online-based research using web-based surveys. This can be due to the design of complex research instruments and contains many question items. Therefore, simplification of instrument design can be an alternative to improve the response of research respondents (Christophersen & Konradt, 2011). Furthermore, Christophersen & Konradt (2011) stated that multiple-item measure owns good validity and reliability.

This research adopted statement items from single-item measure concept of Chang et al. (2017) as the main item. Then, we modified the single-item by adding statement items from

Trongmateerut & Sweeney (2013) research (Pillay et al., 2015), Cho & Song (2015) and Park & Blenkinsopp (2009). The addition of items was intended to test the consistency of respondents' answers. This was purposed to maintain the validity and reliability of the instrument. In addition, the addition of items was also intended to anticipate the possibility of the cancellation of the statement because of its inadequate validity and reliability.

Independent variables and measurements used in this study were Knowledge on whistleblowing measured by the main statement "I understand the procedure and have sufficient knowledge about whistleblowing"; Attitudes (toward whistleblowing) with the statement "In general, I support whistleblowing at ZZZZ Bank"; Subjective Norms are measured by the statement "My colleagues will strongly approve the whistleblowing that I do"; Behavior control, "Resources and opportunities to conduct whistleblowing in the company where I work are available"; Colleagues' support is measured by the statement "Colleagues in my place work to support whistleblowing"; Organizational support, "The company where I work strongly supports whistleblowing"; Fear of Retaliation, "I am afraid of retaliation for the whistleblowing that I did". Meanwhile, the dependent variable is the intention to conduct whistleblowing as measured by the statement "I intend to report when there is a deviation in the company where I work". Then, we added some statement items that point the previous main items.

To measure the respondent's response preferences, we use a Likert scale with intervals 1-4, which are "Strongly Disagree; Disagree; Agree; Strongly agree". We deliberately omit middle/neutral interval to avoid biased responses (Weijters, Cabooter, & Schillewaert, 2010). This alternative was intended to stimulate the cognitive process of respondents to choose optimal answers (Krosnick, Narayan, & Smith, 1996). Regarding the issue of the interval of answers/responses, Lozano, García-Cueto, & Muñoz (2008) stated that the optimal response interval is between four and seven.

RESULTS

Data analysis in this study uses linear regression analysis and path analysis. The software used is Statistical Packages for Social Sciences (SPSS). Data analysis in this research consists of several stages. First, by testing the validity and reliability of research instruments. Second, by testing classical assumptions. Path analysis and the Ordinary Least Square (OLS) model do not escape from the classic assumption inherent. Therefore, some requirements of classical assumptions such as normality, multicollinearity and heteroscedasticity must be fulfilled so that data can be further processed. Third, by testing hypotheses using multiple linear regression analysis and path analysis. Path analysis using SPSS has the advantage of simple indirect influence testing models. In addition, the ease of analysis is offered by using this model and test equipment (Preacher & Hayes, 2004). From the results of the online survey, 100 data could be processed. The demographic characteristics of the respondents were described by sex, marital status, recent education, position and length of employment. The majority of respondents were male with a percentage of 60.4%. In terms of marital status, the majority of respondents were married, with a percentage of 78.1%. The last education of most respondents was undergraduate with a percentage of more than 80%. The length of work period of the majority respondents is between 1-5 years with a percentage of 45.8%, followed by respondents with a working period of 6-10 years, and 12.1% of respondents who have worked for 16-20 years. In terms of position or duty, the most part is from the audit section with a percentage of 32.7%, followed by 16.3% of the marketing department, 15.4% of the credit section, and 10.6% of each for the Human Resource Department (HRD) and finance.

Descriptive statistics from research data are presented in table 1. The results of descriptive statistical tests show respondents' answers to knowledge variables (KWB), subjective norms (SN), behavioral control (PBC), peer support (CS), organizational support (OS) and fear of retaliation (FR) are at 2.78 in average. These results indicate that the majority of respondents tend to have an answer preference that does not agree to some of these variables. Meanwhile, for attitudinal variables (ATB) and intention to conduct whistleblowing (IWB) showed an average rating of 3.14. This number indicates that respondents have a preference to agree on attitudes regarding whistleblowing and intention to do so.

Table 1. Descriptive Statistics

Variabel	Interval	Mean	Std.
Knowledge (KWB)	1-4	2,9040	0,40043
Attitude (ATB)	1-4	3,2182	0,44821
Subjective Norms (SN)	1-4	2,8141	0,42306

Perceived Behavioural Control (PBC)	1-4	2,8990	0,44306
Colleague Supports (CS)	1-4	2,9646	0,37798
Organizational Supports (OS)	1-4	2,7677	0,48478
Fear of Retaliation (FR)	1-4	2,3409	0,59489
Intention to do <i>Whistleblowing</i> (IWB)	1-4	3,0808	0,48554

Source: Processed Data output by SPSS

Then, the following table shows the result of testing the validity and reliability of research instruments. Based on table 2, the research instrument was declared valid. The average value of r count of all statement items is greater than the r table value which is 0.1966. These results indicate that statement items submitted to respondents in order to measure constructs / variables under study are able to describe the construct.

Table 2. Instrument Validity

Variable	R Count	Note
Knowledge (KWB)	0,779	Valid
Attitude (ATB)	0,791	Valid
Subjektive Norms (SN)	0,765	Valid
Perceived Behavioural Control (PBC)	0,723	Valid
Colleague Supports (CS)	0,719	Valid
Organizational Supports (OS)	0,737	Valid
Fear of Retaliation (FR)	0,840	Valid
Intention to do <i>Whistleblowing</i> (IWB)	0,800	Valid

Items are valid when calculated r value upper than 0,1996; Sig. 1%, 5%, 10%

Source: Processed Data output by SPSS

Next, the results of the test of the reliability of the respondents' answers are presented in table 3. In table 3 the cronbach alpha value for all variables shows greater number than 0.7. These results indicate that the respondents' answers to the statement item for all variables is declared reliable. Respondents' answers were stated to be consistent over time.

Table 3. Reliability Analysis

Variable	Cronbach Alpha	Note
Knowledge (KWB)	0,870	Reliable
Attitude (ATB)	0,899	Reliable
Subjektive Norms (SN)	0,878	Reliable
Perceived Behavioural Control (PBC)	0,814	Reliable
Colleague Supports (CS)	0,811	Reliable
Organizational Supports (OS)	0,820	Reliable
Fear of Retaliation (FR)	0,917	Reliable
Intention to do <i>Whistleblowing</i> (IWB)	0,884	Reliable

Item are reliable when cronbach alpha value upper than 0,7

Source: Processed Data output by SPSS

The next stage of data analysis is the classic assumption test. Based on the test results of the classic assumptions of normality, multicollinearity and heteroscedasticity, the research data tested in the model was declared to be eligible. Research data is declared normal based on the value of Asymp. Sig. 2-tailed above 0.05 which is equal to 0.951. The multicollinearity assumption also shows that the data meets the criteria for this assumption. The identified model reveals no multicollinearity occurred based on the Variance Inflation Factor (VIF) value below 10, and the tolerance value above 0.1.

The last data analysis is hypothesis testing. The results of hypothesis testing with model 1 show that the variable attitude (ATB), subjective norms (SN) and fear of retaliation (FR) show a significant influence on the intention to do whistleblowing (IWB). While other variables are declared not influential. Furthermore, subjective attitudes and norms show a positive influence on the intention to do whistleblowing. Meanwhile, the variable fear of retaliation shows a negative influence. Table 4 shows the significance values of the three variables which are stated

to have significant influence. These three variables show numbers that are smaller than the significance level of 1%, 5% and 10%.

Table 4. Partial Test Model 1

Variable	Beta Co-efficiency	Significance	Note
Knowledge (KWB)	0,019	0,512	Non influential
Attitude (ATB)	0,125	0,000	Significant influence
Subjective Norms (SN)	0,042	0,083	Significant influence
Perceived Behavioural Control (PBC)	0,020	0,416	Non influential
Colleague Supports (CS)	-0,300	0,366	Non influential
Organizational Supports (OS)	-0,017	0,508	Non influential
Fear of Retaliation (FR)	-0,036	0,043	Significant influence

Significance Level: 1%; 5%; 10%

Source: Processed Data output by SPSS

We also examine the indirect effects of knowledge variables (KWB) and subjective norms (SN). According to Albrecht & Carpenter (2010); Bock, Zmud, Kim, & Lee (2005); and Ryan (1982) there is a nature of contingencies from knowledge variables and subjective norms towards the intention to do whistleblowing through attitude. The results of the hypothesis test for the second model prove that indirect effects of the two variables are existed. The significance value of the two variables shows a number smaller than the significance level of 1%, 5% and 10%. Table 5 shows the results of the second model test.

Table 5. Partial Test Model 2

Variable	Beta Co-efficiency	Significance	Note
Knowledge (KWB)	0,556	0,000	Significant
Subjective Norms (SN)	0,373	0,000	Significant

Significance Level: 1%; 5%; 10%

Source: Processed Data output by SPSS

Knowledge variable has an indirect influence on the intention to do a whistleblowing, which is through attitude. The first model test proves that the knowledge variable does not affect the intention to do whistleblowing. Rejection of the hypothesis for the knowledge variable in the first model reinforces the nature of contingencies of attitude variable. In the second model, it is proven that whistleblowing intention can be determined by attitude, while attitude can be explained by individual knowledge.

The nature of the contingency in attitude is also explained by subjective norm variable. The results of the second model test exhibit empirical evidence that subjective norm variables influence attitudes. Subjective norms can be a predictor of intention to conduct a whistleblowing either directly (model 1), or indirectly through attitude. The results of this research proves that individual attitudes can be determined by subjective norms.

By using path analysis, we also compare the robustness of the first model with the second model. In the first model, the beta value for the effect of the knowledge variable on the intention to do a whistleblowing is 0.019. For attitudinal variable, the beta value of the effect shown is 0.125. Meanwhile, the beta value for the norm variable, the influence of subjective norms on intention to conduct a whistleblowing is 0.042. In the second model, the beta value of the effect of the knowledge variable on attitudes is 0.556. Next, the beta value of the subjective norm variable in the second model is 0.373. Path analysis compares the robust level of model 1 to model 2. Path analysis is done by multiplying the beta value of the independent variable by intervening, then added to the direct influence of the intervening variable on the dependent variable (in this case variable Z).

The beta value of the influence of knowledge variable through attitude variable is 0.019, multiplied by the beta value of the influence of attitude toward the intention to do a whistleblowing which is 0.125. The results of the multiplication obtain a number of 0.002. This number then added to the beta value, the direct effect of knowledge on the intention to do a whistleblowing, which is 0.019. The results of these calculations obtain the final number of 0.021,

which is greater than 0.019. This result implies that the indirect influence of the knowledge variable is greater than the direct influence on the intention to do a whistleblowing.

In addition, the beta value of subjective norms variable has the indirect effect of 0.042. While, the beta value of the direct effect is 0.556. Multiplication of beta values indirect effect with direct effect produces a number of 0.023. If it is added to the beta value of the direct effect, then the number of 0.579 is obtained which means greater than 0.556. This result proves that the indirect influence of subjective norms through attitudes toward intention to do whistleblowing is stronger than the direct influence. Comparison of model 1 and model 2 shows that model 2 has a higher robust level compared to model 1. This result also reinforces the argument that there is a contingent nature attached to the relationship between attitudes, subjective norms and intention to conduct whistleblowing.

Statistically, the data demonstrate that variables of attitude, subjective norms and fear of retaliation are robust factors in explaining the intention to do whistleblowing. The intensity of influence (coefficient of determination) shown through the adjusted R square value of model 1 is equal to 0.525 or 53%. This means that the seven variables are able to explain intentions of whistleblowing by 53%, while the remaining 47% is influenced by other variables that are not examined.

The coefficient of determination for the second model is 0.437 or 44%. That implies the variables tested in the second model, knowledge and subjective norms, are capable of explaining attitude variable by 44%. The rest, which is equal to 56%, might be explained by other variables beyond the model studied.

DISCUSSION

The statistical assessment results show that the two of Theory of Planned Behavior variables are able to explain the intention to do whistleblowing (IWB). Attitude variables (ATB) and subjective norms (SN) show a positive influence on intention to do whistleblowing. However, the third, predictor of behavioral control (PBC) did not affect the intention to do a whistleblowing. We also found that from among all control variables, only the variable fear of retaliation (FR) is able to be a predictor of whistleblowing intentions. In this research, we also obtained empirical evidence that supports the nature of contingencies from attitude variable. By second model test it was found that attitudinal variable was influenced by knowledge (KWB) and subjective norms. Knowledge and subjective norms show a positive influence on attitudes. Therefore, hypotheses 1a, 1c, 2a and 2b are declared affirmed.

Attitudes and subjective norms show a significant positive influence as predictors of whistleblowing intentions. Firstly, positive attitude towards whistleblowing can increase the intention to do so. The results of this research indicate that whistleblowing intentions increase when individuals show a positive attitude towards whistleblowing. Attitudes lead to one's understanding of the consequences of actions taken (Ajzen, 1991; Park & Blenkinsopp, 2009). Based on attitude in the context of TPB, a person will only take certain actions when he/she understands the consequences of these actions. The consequences of the action will be a consideration for individuals whether to take certain actions or not. As stated earlier, many researches suggested that whistleblowers are often associated with negative impacts as logical consequence of the whistleblowing that they do (Miceli & Near, 1988; Near & Miceli, 1985). As a result, employee may reluctant to do the whistleblowing because these actions are considered to only have a negative impact on them (Park & Blenkinsopp, 2009). This stigma (knowledge) has implications for the individual's negative attitude towards whistleblowing. However, this research proves, when individuals view whistleblowing as a positive thing, then this can increase the intention to do so. We proposed positive statements to measure the construct of attitudes towards whistleblowing. Therefore, in order to encourage employee to conduct whistleblowing when they find indications of irregularities, debriefing about the benefits of whistleblowing must be done. Debriefing can be in the form of providing education, training, protection, appreciation and so on. Thus, individuals will acknowledge that whistleblowing is a positive action. This research supports the research findings of Chang et al., (2017), Park & Blenkinsopp (2009) and Trongmateerut & Sweeney (2013).

The next one is how subjective norms showing a positive impact on whistleblowing intentions. The intention to do a whistleblowing will increase when the subjective norms that apply in a group agree on this. Subjective norms discussed about things agreed upon by individuals in a group (Ajzen, 1991; Cialdini & Goldstein, 2004; Trongmateerut & Sweeney, 2013). Based on TPB, individual behavior can be influenced by subjective norms that apply to a

group (Cialdini & Goldstein, 2004). Individuals will only take certain actions when the action is deemed appropriate and is expected to arise in a group. In social life, individuals are faced with social situations in which they are expected to respond according to what is agreed upon by the group. Subjective norms are part of social norms (Cialdini & Goldstein, 2004). Norm itself plays a role in clarifying whether a behavior is expected or not expected to emerge from an individual. The results of this research prove empirically that when a group is committed to create whistleblowing decision, the individuals inside it also tend to take the same action. Subjective norms can be labelled to be situational factors (Mesmer-Magnus & Viswesvaran, 2005). Based on these findings, we conclude that it is important for the entity to establish a cooperative environment in reporting irregularities. The environment can be formed by creating situations and conditions in which all members are aware of indications of irregularities. Not only at the conscious level, but also create situations and conditions for civilization to prevent irregularities from happening. For example, encouraging employees to report indications of irregularities found in channels or authorized authorities. This can be done by emphasizing compliance with the code of ethics, regulations, and the Standard Operating Procedure (SOP). So that employees realize that disclosing irregularities is a shared responsibility. When a group feels that it is important for them to do a whistleblowing, the individuals in the group also show the same tendency. Feldman & Lobel (2007) even stated that social norms are more effective in shaping behavior (whistleblowing intentions) than regulations. Our research findings support the results of research by Trongmateerut & Sweeney (2013), Park & Blenkinsopp (2009) and Mesmer-Magnus & Viswesvaran (2005).

Additionally, among the control variables, only the variable fear of retaliation (FR) shows an influence on whistleblowing intentions. The variable fear of retaliation shows a negative influence. That is, the intention of the whistleblowing will be lower when individuals are afraid of retaliation later on. As stated at the beginning, whistleblowers are often associated with negative impacts such as dismissal, violations, blariness, and other negative impacts. This is what makes individuals reluctant to do whistleblowing (Cassemais & Wortley, 2013; Chang et al., 2017; Mesmer-Magnus & Viswesvaran, 2005). Individuals may have knowledge and attitudes that whistleblowing is important, but that understanding has not reached the level of behavior. Or maybe the individual understands the importance of whistleblowing, but is reluctant to do so because of the possible negative impact he might suffer. We obtained findings that are consistent with some previous research from Chang et al., (2017), Cho & Song (2015), Cassematis & Wortley (2013), and Mesmer-Magnus & Viswesvaran (2005). Based on these findings, the entity is expected to be able to provide protection to whistleblowers so that the mechanisms for preventing and detecting irregularities and fraud can be performed accordingly.

In this research, we also acquired empirical evidence about the indirect effects of knowledge variables (KWB) and subjective norms (SN) through attitudes (ATB) on the intention to conduct whistleblowing. Knowledge and subjective norms show a positive influence on attitudes. The indirect influence model (model 2) is more robust compared to the direct influence model (model 1) of the attitude and subjective norm variables towards the intention to do a whistleblowing. This research proves that individual attitudes regarding whistleblowing are formed by knowledge and subjective norms. The individual's attitude to the whistleblowing is influenced by his knowledge of whistleblowing. Individuals who understand the concept of whistleblowing tend to have a positive attitude towards whistleblowing. These results indicate the need to foster awareness about the importance of whistleblowing as a medium for prevention and detection of fraud. Individuals who are well-educated have more inclination for reporting indications of irregularities (Pillay et al., 2015). Dissemination of the importance of whistleblowing can be done through education, training, seminars and other activities. By providing knowledge about whistleblowing, individuals will gain additional insight. This additional insight is expected to change the way individuals perceive whistleblowing. Additional insight is also expected to change individual behavior, from having low level of awareness about whistleblowing to become more concerned and aware of the role of whistleblowing in the prevention and detection of fraud. This result is not in line with the research of Chang et al., (2017) which shows the direct effect of the knowledge variable on whistleblowing intentions. However, the results of this research support the argument that individuals who have knowledge of whistleblowing do not necessarily display these actions at the behavioral level (Mesmer-Magnus & Viswesvaran, 2005).

Meanwhile, subjective norms show a positive influence on attitudes. A person's attitude besides being formed by his own knowledge, it turns out also formed by subjective norms that

apply in his group. The present group becomes a referent group that has views, aspirations, and opinions that naturally become things agreed upon by members of the group. In the end, the agreed upon things become true-false parameters in the group. Referent groups have an influence in shaping a person's attitude (Trongmateerut & Sweeney, 2013). Individuals will only act when the action is deemed acceptable by the group. For example, in a group, reporting irregularities is considered as a form of responsibility for work, then employees in the group will tend to have the same perception. So that individuals in it also have a tendency to report indications of irregularities. This is because individuals will only take actions agreed upon by the group. Indirect influence of subjective norms through attitudes toward whistleblowing intentions is stronger than the direct influence. These results reinforce the contingent nature of the attitude variables, and support some of the results of previous researches by Trongmateerut & Sweeney (2013), Albrecht & Carpenter (2010), Bock et al., (2005) and Ryan (1982).

CONCLUSION, LIMITATION, AND SUGGESTIONS

Conclusion

This research examines the Theory of Planned Behavior (TPB) as a predictor of intention to conduct whistleblowing. We refer to the study of the theory that observing actual behavior is complex and hard to comprehend, so the most likely thing to observe is the tendency for a behaviour to occur. In this case, behaviour is more precisely identified as intention. The intention of whistleblowing is not an easy thing to implement. Whistleblowers are often associated with negative impacts. Therefore, the whistleblowing stops at the level of knowledge, not yet up to actual behaviour. A lot of researches explained that there was a reluctance to do whistleblowing. In addition, whistleblowing which is seen as behavior involves a complicated psychological process. Hence, many researches try to observe the intention to do whistleblowing.

We tested attitude variables, subjective norms and behavioral controls as predictors of whistleblowing intentions. We also tested several control variables such as colleague support, organizational support and fear of retaliation. The findings are there are two robust TPB variables in explaining whistleblowing intentions, namely attitude and subjective norms. Meanwhile, behavioural control variables did not show a significant effect. Among several control variables studied, only the fear of retaliation variable could be a predictor of whistleblowing intentions. Furthermore, we also obtain empirical evidence that there is a contingent nature in attitude variable. The results of this research prove that there are indirect effects of knowledge variables and subjective norms through attitudes towards whistleblowing intentions. Model 1 proves attitude as the strongest predictor. While for model 2, knowledge and subjective norms show a strong influence on attitudes, and indirect effects on whistleblowing intentions.

Limitation and Suggestions

Limitation

This research has several limitations in terms of variables and samples. The variables tested from previous research only tested a number of variables that were declared as robust from some literatures. Not all personal and situational variables that might be predictors were examined in this research. Then, in terms of research samples, they were relatively limited for a survey research.

Suggestions

Based on the results of this research, we submit a number of recommendations for the ZZZZ Bank specifically. First, it is necessary for the management of ZZZZ Banks to establish certain channel for whistleblowing. This refers to the results of this study which shows a positive attitude and subjective norms that agree to conduct whistleblowing. Second, education and training needs to be held such as seminars, workshops and others related to whistleblowing. This activities are aimed to increase employees' insight into the importance of whistleblowing in supporting efforts to prevent and detect irregularities and fraud. Third, managers should design and manage whistleblowing systems wherever it is possible, so that the mechanism of prevention and detection of irregularities can be carried out effectively and efficiently. This includes maintaining the confidentiality of the 'whistle-blower', ensuring safety and protection for the reporter from negative impacts.

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