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Abstract

Indonesia is one of the countries with a high rate of fraud, one of which is corruption. Corruption needs to be eradicated because it is detrimental to the state and organizational culture. Efforts to prevent corruption need to be carried out not only from the external organization but also from within the organization because internal parties should know how the organization's condition is running, one of which is through whistleblowing. Whistleblowing is one of the media for disclosing unethical behavior in organizations that can be done by employees, leaders, and the community. The purpose of this study is to find out the factors that affect whistleblowing intentions with quantitative research methods. The sampling technique used was saturated sampling, namely 172 students of the Auditing course of the Faculty of Islamic Economics and Business UIN Salatiga. The data collection method uses a survey technique, namely a questionnaire. The hypothesis of this study is that personal cost has a negative effect on the intention to whistleblow, the level of seriousness of the fraud has a positive effect on the intention to whistleblow, the organization's commitment has a positive effect on the intention to whistleblow, and professionalism has a positive effect on the intention to whistleblow.

Introduction

Indonesia is a developing country that still has major problems that have an impact on economic losses for the country, namely fraud. Fraud that occurs in Indonesia is still a big concern and can occur in the public sector and the private sector so that it cannot be free from fraud cases. Despite the efforts to prevent this, this problem has not been fully resolved, so it continues to be a major challenge to the progress and stability of the national economy (Baruwati & Fathmaningrum, 2023). According to the Indonesian fraud survey conducted by ACFE, in 2019 there were 239 cases of fraud which caused losses of around 873 trillion rupiah. Corruption is the largest cause of losses in Indonesia with the highest number of cases at 69.9% (Association of Certified Fraud Examiners Indonesia, 2019).

Cases of fraud that occur in Indonesia are often in the public spotlight because they are carried out by certain individuals who are the center of attention for the community and can become a culture because it occurs from year to year. This will affect the effectiveness of a sector's performance (Ikhsan et al., 2024). The performance of a sector is a basis for assessing the condition of a sector based on several assessments such as the company's financial ratio. Stakeholders need performance measures to ensure that financial conditions are running well, and the sector can thrive. If fraud occurs, it will affect business conditions and the sector will regress (Nugroho & Bayunitri, 2021).

Table 1. Data on corruption fraud cases in Indonesia Year 2025

No	Corruption Cases	Sector	Information
1	PT Pertamina Patra Niaga Oil Corruption Scandal	Public Sector	<p>Alleged perpetrators: Riva Siahaan (President Director of PT Pertamina Patra Niaga) Sani Dinar Saifuddin (Director of Feedstock & Product Optimization of PT Kilang Pertamina International) Yoki Firnandi (President Director of PT Pertamina International Shipping) Maya Kusmaya, Edward Corne, and three other private brokers)</p> <p>Alleged Loss: 60 Billion rupiah</p>
2	Corruption in the Indonesian Export Finance Institution (LPEI)	Public Sector	<p>Alleged perpetrators: Managing Director I of LPEI Dwi Wahyudi, Managing Director IV of LPEI Arif Setiawan, Managing Director 4 of LPEI, President Director of PT. Caturkarsa Megatunggal/President Commissioner of PT. Petro Energy Jimmy Masrin, President Director of PT. Petro Energy Newin Nugroho, and Finance Director of PT. Petro Energy Susy Mira Dewi Sugiarta.</p> <p>Alleged Loss: 11,7 Trillion Rupiah</p>
3	Corruption of Occupational Safety and Health (K3) certificates at the Ministry of Manpower.	Public Sector	<p>Alleged perpetrators: Immanuel Ebenezer Deputy Minister of Manpower of the Republic of Indonesia</p> <p>Alleged Loss: 81 billion rupiah</p>

Source: Tempo.com, 2025

Based on Table 1, several cases of fraud are shown in public sector organizations in Indonesia. Most of the perpetrators do not commit corruption fraud together and have authority over projects or policies owned with the help of other parties. Based on Table 1, several cases of fraud are shown in public sector organizations in Indonesia. Most of the perpetrators do not commit corruption fraud together and have authority over projects or policies owned with the help of other parties. The cause of corruption is weak regulations/laws and human beings who do not have integrity. The willingness and opportunity to corrupt theory states that the causes of corruption are opportunities, opportunities in the form of weak systems and lack of supervision, desires or intentions driven by need/greed (Pustha & Fauzan, 2021).

Whistleblowing is the disclosure of acts or violations that are against the law and unethical acts so that they can harm the organization, stakeholders that can be committed by the organization's employees. Whistleblowing is carried out to expose unethical actions from management, namely internal whistleblowing or external parties to the public, namely external whistleblowing. Whistleblowing is a violation disclosure system to encourage the creation of Good Corporate Governance in Indonesia, so the KNKG (National Committee for Governance Policy) issued a whistleblowing system guidelines to help organizations develop a manual system for this violation (Safitri & Silalahi, 2019).

Some of the factors that affect whistleblowing include personal cost, the level of seriousness of fraud, organizational commitment, Personal cost is the employee's view of the risk of retaliation or consequences from members of the organization that can affect the employee's intention to report fraud that occurs in the organization. The second factor is the level of seriousness of fraud. The seriousness of cheating is a measure of the extent to which the problem is considered unjustified in the organization and comes from the assessment of each individual in the organization (Maghribi, 2021).

The third factor that affects whistleblowing is organizational commitment. Organizational commitment is the strength of an individual's attachment to a particular organization that is influenced by strong beliefs and acceptance of the organization's goals and values. Employees with high organizational commitment will feel concerned about their organization and are ready to disclose if there is an allegation of fraud to maintain and protect their organization. An employee with a high commitment will not hesitate to commit a whistleblowing act (Helmayunita, 2018). The fourth factor that affects whistleblowing is professionalism. According to Ajzen (1991) professionalism is the attitude of an employee who works and reflects a positive attitude for the organization, including being meticulous, competent, punctual, and in accordance with procedures.

The effectiveness of whistleblowing intentions is subjectively aimed at the role of the whistleblower. Human resources are an important aspect in optimizing whistleblowing. Whistleblowing can run effectively supported by the aspects of the whistleblower, namely: 1. The whistleblower is willing to report fraud that he or she witnesses in real terms and has sufficient evidence; 2. Unethical actions that are reported get a response from the organization; 3. There is a reporting system for internal and external parties. So the organization needs strong encouragement from the public to dare to become a whistleblower (Wahyuningtiyas & Pramudyastuti, 2022). Students from Gen Z as a society are felt to be agents of change to ensure that democracy runs honestly and fairly and provide active supervision using technology as a reporting medium (Unjani.ac.id, 2024).

Based on the description above, it is necessary to conduct research to describe what factors affect whistleblowing intentions and raise the theme of whistleblowing intentions as a medium for disclosing organizational fraud. Therefore, it is necessary to conduct further research with different samples to reveal the factors of whistleblowing intention. The academic benefit of this study is to consider what factors affect whistleblowing intentions and increase understanding of reporting unethical actions in organizations. The contribution of this research is expected to be able to be a driver of the sustainability of anti-corruption programs that can be supported by technology and strong law enforcement so as to increase public interest in becoming a whistleblower.

Literature Review

Theory of Planned Behavior

The theory of planned behavior (TPB) was first proposed by Ajzen (1985), which is an extension of the theory of reasoned action (TRA), which was first published by Fishbein and Ajzen (1975). Expanding TRA by adding a construct that does not yet exist, namely the perception of behavior control. Theory of Planned Behavior is a theory that combines attitudes and behaviors with the aim of predicting and understanding the impact of behavioral intentions, identifying strategies, changing behaviors and explaining real human behavior (Naskar & Lindahl, 2025). TPB explains that an individual's intention in behaving is influenced by three factors. First, attitude toward the behavior, which is a positive or negative assessment of a behavior. Second, subjective norms, namely the judgment of others or perceived social pressure, will affect an individual's perception of certain behaviors. Third, perceived behavioral control is how easy or difficult a person is in behaving (Hagger & Hamilton, 2025).

In TPB, personal costs can affect the control of a person's behavior. The greater the personal cost of a person, the lower the control of one's behavior to carry out whistleblowing

intentions. If an individual feels that the act of reporting will make a loss for him, it will affect his interest in becoming a whistleblower. A person's ethics in behaving affect the level of seriousness of cheating (Filiz & Blenkinsopp, 2025). In the TPB, the perception of individuals who feel that cheating is very detrimental to society and the state tend to be more courageous in disclosing actions despite the personal costs that will be associated with it. Organizational commitment also affects a person's subjective norms. In TPB, if a person feels that the organization where he works works ethically with good norms, then the individual also tends to protect his organization. This can also be supported by professionalism, namely the extent to which a person complies with the code of ethics and has the awareness to act based on ethical values (Biduri et al., 2022).

Personal Cost

Personal cost is the employee's view of the risk of retaliation that may be received from the reported party for fraudulent acts and unethical behavior committed so that it is considered by employees to report fraud. The risk of retaliation can come from management, superiors, co-workers, and lead to dismissal (Handayani et al., 2025). Another form of retaliation for fraudulent disclosure is to withdraw all allegations of violations, complicate the complaint process, isolate the whistleblower and defame the whistleblower so that the personal cost not only has an impact on the reported act of revenge but also the dilemma felt for the consequences if the employee acts as a whistleblower so that this can discourage the employee from becoming a whistleblower (Syafudin et al., 2021).

The Seriousness of the Cheating

The level of seriousness of fraud is a magnitude that reveals the extent to which the problem is considered ethical to unethical stemming from the views and judgments of each organization. The magnitude of fraud is also influenced by the type of fraud that occurs so that members of the organization can react to the type of fraud that occurs, and each organization can have a different view (Irianti et al., 2025). Seriousness in action is the extent to which an ethical action is taken seriously in view of the characteristics of the object of the situation, the judgment of others about the individual's tendencies can be determined from the judgment of whether one will exaggerate the problem or minimize the problem (Varga et al., 2025).

Organizational Commitment

Organizational commitment is a psychological relationship between employees and organizations. This shows how much support employees provide to the organization is closely related to the commitment and desire to stay and stay with the organization. Organizational commitment is an important aspect in understanding behavior patterns, a set of behavioral intentions, motivational strengths or attitudes (Bodhi et al., 2025). Organizational commitment is an employee's level of behavioral intentions, motivational strengths, and attitudes that reflect the psychological relationship between work and organizational function. Organizational commitment identifies how employees can absorb organizational values so that employee behavior supports organizational performance, namely productive, low employee turnover and high employee retention (Raharjo et al., 2023).

Professionalism

Professionalism is a factor that increases the desire of an expert in the field of auditing to carry out whistleblowing intentions because it is supported by professional commitment. Professionalism is influenced by the interests of the profession and its organization, the dilemma of whether a person will choose to be loyal to himself or professional to the organization (Yulistia et al., 2022). Professionalism is also a major requirement for an auditor because it refers to the ability and behavior of professionals to adapt, technical, technological and additional factors such as transparency and responsibility. The attitude of professionalism will be reflected from every decision to careful and

wise consideration. A professional person tends to be trustworthy and reliable in carrying out his work so that he can run well and get appropriate results (Irdana & Novius, 2025).

Whistleblowing Intention

Whistleblowing intention is an action and step that a person may take to be able to disclose or report internally or externally. Whistleblowing has a close relationship with fraud prevention and detection efforts. Therefore, whistleblowing can be considered as a complex process, involving various factors both personal and organizational. People who report cheating are often referred to as whistleblowers (Cai et al., 2024). However, it is not easy to become a whistleblower, as whistleblowing is considered a sensitive form of communication, where a person reporting must be able to carefully consider the intended audience, the purpose of the reporting, the use of appropriate language, as well as the context of the mistake made (Arif & Sukarno, 2023).

The relationship between personal costs and whistleblowing intentions

The higher the personal cost a person feels, the less likely that individual is to whistleblow. In the theory of planned behavior, this can be said to be an interest that is used as a factor to predict a person's whistleblowing actions. Because the perception of retaliation that a whistleblower will receive from people in the organization who disagree with reporting cheating is always a consideration. For example, an employee may find an indication of fraud, but is hesitant to report it for fear of retaliation for a given report (Safitri & Silalahi, 2019). One of the factors that employees consider before reporting fraud is the possibility of punishment or retaliation from the party involved in the fraud. Rationally, when a person or group intends to report fraud, they tend to think about the negative impact they may receive as a result of such reporting. If the consequences are considered very detrimental, this will certainly reduce a person's motivation to report fraud. These personal costs have a significant influence on the intention to whistleblow. Research conducted by (Baruwati & Fathmaningrum, 2023) and (Sholihun, 2019) that personal cost has a negative effect on whistleblowing intention. Thus, the lower the personal costs faced, the higher the intention of a person to report cheating, and vice versa.

H1: Personal cost has a negative effect on whistleblowing intentions

The relationship between the seriousness of the fraud and whistleblowing intentions

The second factor that is considered to affect a person's intention to report a breach is the extent of the seriousness of fraud. Everyone's interpretation of the seriousness of fraud can vary, depending on the individual's judgment and perception of the fraud. The seriousness of fraud can be seen and measured based on its impact on the organization, the motivation of the fraudster, and whether the fraud is ethical or unethical. Considerations about the seriousness of this fraud can be adjusted to the financial or non-financial impact of the fraud (Nurhalizah & Saud, 2021). The severity of fraud can vary, but it greatly influences a person's decision to report a violation. A person will be less likely to report fraud if it causes significant financial loss, or report fraud that negatively impacts more than one person. One would consider losses involving many people to have a higher level of seriousness and are worth reporting, compared to scams that only impact the perpetrators themselves. Research from (Helmayunita, 2018) supported by research from (Daud & Tumirin, 2023) That is, the level of seriousness of fraud has a positive effect on whistleblowing intentions.

H2: The level of seriousness of the fraud has a positive effect on whistleblowing intentions

The relationship between an organization's commitment to whistleblowing intention

The third factor that is considered to affect a person's intention in carrying out whistleblowing acts is the organization's commitment. (Mowday et al., 1979) reveals that organizational commitment

as the relative strength of individual identification and involvement in a particular organization can be characterized by three related factors: a strong belief and acceptance of the organization's goals and values, a willingness to give enough effort to the organization, and a strong desire to maintain membership in the organization (loyalty). Employees with a high organizational commitment should be loyal, care about the organization, be ready to defend their organization, and not hesitate to disclose alleged cheating to protect the organization. This is in line with research conducted by (Septian et al., 2024) and (Liani & Helmayunita, 2024) That is, organizational commitment has a positive effect on whistleblowing intentions.

H3: The organization's commitment has a positive effect on whistleblowing intentions

The relationship between professionalism and whistleblowing intent

In the Theory of Planned Behavior, professionalism plays a role as one of the components of Attitude Toward the Behavior, which is related to the formation of an individual's attitude towards a behavior, which is influenced by beliefs and considerations related to the consequences of the behavior (Ajzen, 2011). Therefore, professionalism describes an employee's attitude in carrying out his or her duties, which is reflected in competence, thoroughness, punctuality, and adherence to procedures to achieve the desired goals. This is in line with the view (Mowday, R. & R., 1982) which states that individuals with a high level of professionalism tend to have a strong belief and acceptance of the goals of their profession, as well as a great determination to strive for the sake of the profession and maintain their membership status in the profession they are engaged in. This is proven through research from Anggraeni and Haryati (2021) and Yulistia et al. (2022) with the results of professionalism having a positive effect on the intention of whistleblowing.

H4: Professionalism has a positive effect on whistleblowing intentions

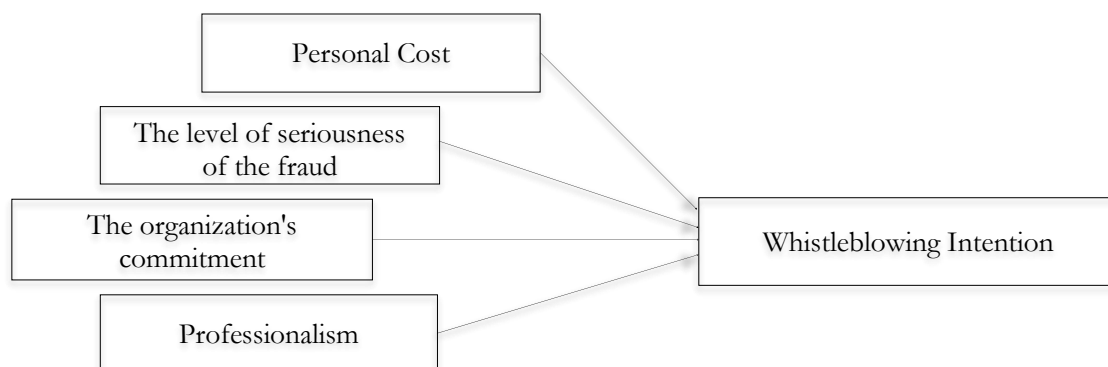


Figure 1. Research Framework

Research Method

This research is classified as a type of quantitative research. Quantitative research is carried out by collecting data in the form of numbers which are then processed and evaluated to obtain scientific information from the numbers tested, called quantitative research. Because quantitative methods have been used in research for so long that they are inherited as positivistic which is also known as traditional methods (Ghanad, 2023). The quantitative method is a scientific method because it follows scientific principles such as concrete, objective, measurable, rational, and systematic and because the research data is in the form of numbers and statistics used in its analysis (Barella et al., 2024).

This research was conducted at the Faculty of Islamic Economics and Business, State Islamic University of Salatiga, Indonesia. Population is the entire area of objects and research subjects that are set to be analyzed and conclusions drawn (Willie, 2024). The population that will

be used in this study is students of the Auditing course. A sample is a part of the number and characteristics that the population has (Bouncken et al., 2025). In this study, the researcher used saturated sampling. Saturated sampling is a sample selection technique when all members of the population are sampled. The sampling technique in this study uses the Saturated Sampling Technique, where all populations in this study are used as samples (Hossan et al., 2023). The population in this study is 172 students of the Even Semester Auditing course for the 2025/2026 academic year, so all students can be used as research samples.

This study uses a quantitative method with a survey approach as a data collection technique, where the instrument used is a questionnaire containing a list of written questions answered by respondents based on their experiences or perceptions (Ananda et al., 2024). This technique was chosen because it is efficient in reaching large populations spread across different regions, as well as allowing researchers to obtain structured data that is relevant to predetermined variables (Hossan et al., 2023). The measurement is carried out using the Likert scale, which is able to assess the level of approval or disagreement of respondents to the statement given, while facilitating the data quantification process to be analyzed objectively (Wang & Hau, 2025). In this study, each variable has an indicator designed to measure specific aspects that affect a person's intention in whistleblowing. The Personal Cost variable reflects the personal risks that the whistleblower may face, The Level of Seriousness of the Fraud describes the perception of the severity of the fraud, The Organization's Commitment indicates the extent to which the organization supports reporting the violation, and Professionalism reflects the integrity and responsibility of the individual in carrying out his or her duties (Badawi et al., 2022). Meanwhile, the Whistleblowing Intention variable is the main focus that measures the extent to which a person has the intention to report the violation that occurred. With these indicators, researchers can get a more comprehensive picture of the factors that influence reporting behavior in organizations (Hadli et al., 2023).

Results and Discussion

This study uses the student population that takes the Auditing course. The sample in this study is part of the number and characteristics possessed by the population (Bouncken et al., 2025). The researcher used the saturated sampling technique, which is a sample selection technique in which all members of the population are used as research samples. This technique was chosen because it allows researchers to thoroughly obtain data from the entire relevant population. In this quantitative study, data analysis was carried out using a series of instrument tests to ensure the validity and reliability of the data obtained through the questionnaire.

In this study, an external model was used to assess the validity and reliability of the indicators used to measure the construction of Relationship Marketing Strategy (RMS), Sharia Product Knowledge, and Islamic banking performance. The validity of the convergence is tested by looking at the loading factor value of each indicator against the latent construct to be measured, with values above 0.7 considered adequate. In addition, the reliability of the construct is evaluated through Composite Reliability (CR) and Average Variance Extracted (AVE), where CR values above 0.7 and AVE above 0.5 indicate that these indicators are consistent in measuring the latent construct in question (Hair, 2014). External model testing is important to ensure that the research instrument used is valid and reliable, so that the analysis results are more accurate and reliable.

This study uses Partial Least Square (PLS) to analyze and evaluate the validity and reliability of model construction using Smart PLS. Smart PLS is conducted to test the External Model and the Research Inner Model. External model tests were conducted to see the validity and reliability of indicators and variables in the study (Hair, 2014). In Table 2, this can be seen based on 3 categories, namely (1) Convergent Validity which consists of an outer loading value with a value of >0.7 and an AVE value of >0.5 . (2) Internal consistency is seen based on Cronbach's Alpha value >0.7 and Composite Reliability with criteria >0.7 . (3) Discriminant validity is seen based on Fornell-Lacker values where the root value of the AVE square (diagonal) is greater than all other

variable values and the HTMT (heterotrait-monotrait correlation ratio) is less than 1. Based on the provisions, indicators and variables in this study can be said to be valid and reliable.

Table 2. Measurement Evaluation Models

Latents Variabel	Indicators	Convergent Validity	Internal Composite Reliability			Discriminant Validity
		Loading >0.70	AVE >0.50	CR >0.70	CA >0.70	HTMT <1
X1 Personal Cost	X1.1	0.794	0.611	0.887	0.848	YES
	X1.2	0.747				
	X1.3	0.744				
	X1.4	0.830				
	X1.5	0.788				
X2 Fraud Action Rate	X2.1	0.923	0.845	0.943	0.909	YES
	X2.2	0.919				
	X2.3	0.916				
X3 Organizational Commitment	X3.1	0.867	0.715	0.883	0.807	YES
	X3.2	0.863				
	X3.3	0.806				
X4 Professionalism	X4.1	0.845	0.627	0.893	0.850	YES
	X4.2	0.859				
	X4.3	0.734				
	X4.4	0.740				
	X4.5	0.771				
Y Intense Whistleblowing	Y1	0.819	0.636	0.874	0.808	YES
	Y2	0.726				
	Y3	0.886				
	Y4	0.748				

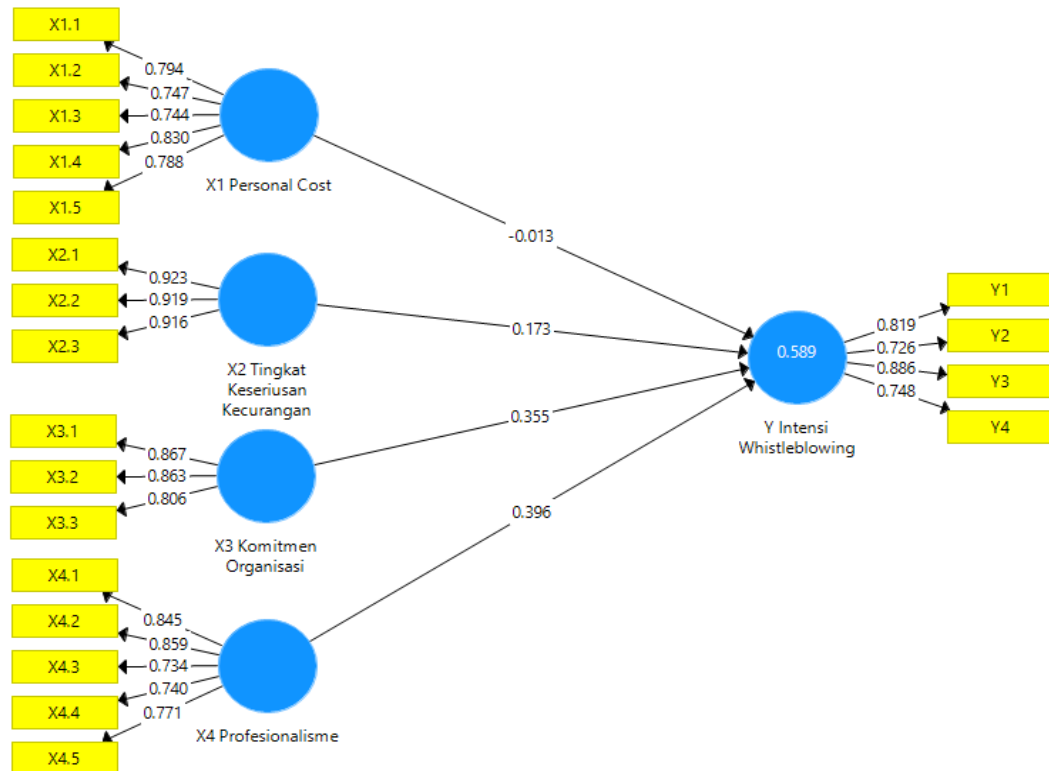


Figure 2. Developing Smart PLS measurement model

Furthermore, the model in Partial Least Squares Structural Equation Modeling (PLS- SEM) refers to the relationships between latent constructions in the research model. In this study, the inner model was used to test the hypothesis regarding the relationship between personal cost, the level of seriousness of fraud, organizational commitment, and professionalism in the context of sustainable business models. The analysis of the deep model involves testing the strength and direction of the relationship between these constructions through the path coefficient and the resulting t-value from bootstrapping.

Table 3. Hypothesis Test Result

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
X1 → Y	-0,013	0,017	0,072	0,188	0,851
X2 → Y	0,173	0,164	0,063	2,753	0,006
X3 → Y	0,355	0,351	0,073	4,869	0,000
X4 → Y	0,396	0,388	0,082	4,802	0,000

The effect of personal cost on whistleblowing intent

Based on Table 3, the results of the hypothesis test that has been carried out which states that a partial t value of $0.188 < 1.96$ shows that personal cost has no effect on whistleblowing intention and a significance value or p-value of $0.851 > 0.05$, personal cost has a negative and insignificant effect on whistleblowing intention. Personal cost has a negative and insignificant effect on whistleblowing intentions, meaning that even if individuals are aware of risks such as social pressure or career threats, they are not statistically strong enough to deter their intention to report the violation. These findings reinforce the idea that other factors such as organizational commitment or legal protection are more dominant in shaping whistleblowing intentions. Based on the theory of planned behavior (TPB), a person's intention to engage in certain behaviors, including whistleblowing, is influenced by attitudes toward behavior, subjective norms, and perceptions of self-control. In this context, personal cost reflects personal barriers or risks that can affect the perception of control over whistleblowing actions (Safitri, 2022). Thus, although personal costs can reduce the perception of control, in practice they are not the main barrier to reporting violations according to the SDG framework.

The effect of serious fraud on whistleblowing intent

Based on the results of the hypothesis test that has been carried out which states that a partial t-value of $2.753 < 1.96$ indicates that the seriousness of the fraud affects the intention of the whistleblowing and the significance value or p-value of $0.006 > 0.05$, the seriousness of the fraud has a positive and significant effect on the intention of the whistleblowing. The degree of seriousness of fraud affects an individual's attitude toward whistleblowing intentions, the more serious the offense is, the greater the moral motivation to report it. Recent research shows that the seriousness of fraud has a positive and significant effect on whistleblowing intentions, meaning that individuals are more likely to report if the breach is considered serious and has a major impact (Zullaekha & Nustini, 2024). These findings support the SDGs, where perceptions of the ethical and social consequences of an action reinforce the intention to act according to the norm.

The effect of organizational commitment on whistleblowing intent

Based on the results of the hypothesis test that has been carried out which states that a partial t-value of $4.869 < 1.96$ indicates that the organization's commitment has an effect on the whistleblowing intention and the significance value or p-value of $0.000 > 0.05$, the organization's

commitment has a positive and significant effect on the whistleblowing intention. Based on the Theory of Planned Behavior (TPB), organizational commitment can strengthen an individual's positive attitude towards whistleblowing behavior, because they feel they have moral responsibility and loyalty to the organization. When employees have a high level of commitment, they tend to believe that reporting violations is a form of concern for the sustainability of the organization. Recent research shows that organizational commitment has a positive and significant effect on whistleblowing intentions, especially in the Government Internal Oversight Apparatus in Indonesia (Hanifah & Clyde, 2025). These findings support the SDGs, where strong subjective attitudes and norms encourage the intention to act in accordance with the organization's values.

The influence of professionalism on whistleblowing intentions

Based on the results of the hypothesis test that has been carried out which states that a partial t-value of $4.869 < 1.96$ indicates that professionalism has an effect on whistleblowing intention and a significance value or p-value of $0.000 > 0.05$, professionalism has a positive and significant effect on whistleblowing intention. Theory of Planned Behavior (TPB), professionalism affects an individual's attitude towards whistleblowing intentions, where a positive attitude and sense of responsibility encourage the intention to report a violation. Recent research by Amal et al. (2025) shows that auditor professionalism has a positive and significant effect on whistleblowing intentions. Auditors who uphold professional integrity and ethics tend to have greater courage to reveal violations, in line with the components of the SDGs, namely attitudes, subjective norms, and perceived behavioral control (Amal et al., 2025). These findings confirm that increased professionalism can strengthen the reporting culture in public organizations.

Conclusion

The conclusion and suggestions section will discuss the results of the research and the discussion that has been concluded along with suggestions related to the research topic. The results of the study show that several factors have a significant influence on a person's intention to whistleblow. Personal risk or personal cost has not been proven to affect reporting intentions, meaning that threats such as job loss or social pressure are not the main barriers. Conversely, the more serious the level of cheating that occurs, the greater the individual's incentive to report it. An organization's support and commitment to ethics also increases reporting intent, as does an individual's level of professionalism that reflects integrity and job responsibility. These findings are in line with previous studies that emphasized the importance of organizational commitment and perceptions of the seriousness of violations in driving reporting behavior. Therefore, organizations need to build an ethical culture, strengthen professionalism, and provide a safe reporting system so that the courage to report violations can grow.

While this study provides important insights into the factors that influence a person's intention to whistleblow, there are some limitations that need to be noted. This study only involved respondents from one population group, namely students who took the Auditing course, so the results may not be fully representative of the real organizational context or professional work environment. In addition, a quantitative approach with a closed-ended questionnaire can limit in-depth exploration of personal motivations and more complex psychological dynamics. Follow-up research with mixed methods or qualitative interviews can provide a more holistic understanding.

For future research, it is suggested that researchers further explore the variables of fraud severity (X2), organizational commitment (X3), and professionalism (X4), as all three have been proven to have a significant effect on whistleblowing intention (Y). Meanwhile, the variable of personal cost (X1) can be reviewed in a different context. Furthermore, organizations need to build an ethical and transparent work culture, strengthen secure reporting systems, and provide regular training to enhance employee professionalism and integrity, so that the courage to report violations can grow optimally.

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