

Determinants of Whistleblowing Intentions with Locus of Control as a Moderating

Maulana Reza Syahputra^{1*}, Ikhsan Budi Rihardjo², Titik Mildawati³
Sekolah Tinggi Ilmu Ekonomi Indonesia (STIESIA) Surabaya, Indonesia

Corresponding Author: Maulana Reza Syahputra, maulanarezasy10@gmail.com

ARTICLE INFO

Keywords: Personal Cost, The Magnitude of Consequences, Organizational Commitment, Reward Provision, Whistleblowing Intentions

Received : 27, July

Revised : 23, August

Accepted: 25, September

©2026 Syahputra, Rihardjo, Mildawati: This is an open-access article distributed under the terms of the [Creative Commons Atribusi 4.0 Internasional](https://creativecommons.org/licenses/by-sa/4.0/).



ABSTRACT

The purpose of this study is to determine the influence of Personal Cost, The Magnitude of Consequences, Organizational Commitment, and Rewards on Whistleblowing Intentions, with Locus of Control as a moderating variable. The study population consists of all employees working at the District/City Trade Offices throughout East Java Province. The sampling method used in this study was random sampling, with a sample size of 31 respondents. The data analysis technique used was moderated regression analysis. The results of the study indicate that Personal Cost has no effect on Whistleblowing Intentions; The Magnitude of Consequences has no effect on Whistleblowing Intentions; Organizational Commitment has no effect on Whistleblowing Intentions; Reward has a positive effect on Whistleblowing Intentions; Locus of Control does not moderate the relationship between Personal Cost and Whistleblowing Intentions; Locus of Control does not moderate the relationship between The Magnitude of Consequences and Whistleblowing Intentions; Locus of Control does not moderate the relationship between Organizational Commitment and Whistleblowing Intentions; and Locus of Control does not moderate the relationship between Reward and Whistleblowing Intention.

INTRODUCTION

Whistleblowing is considered an effective means of disclosure because the majority of fraud cases are uncovered through whistleblowing; the majority of fraud and misconduct cases in both public-sector organizations and private companies are uncovered through whistleblowing. According to a report by the Association of Certified Fraud Examiners (ACFE), 38.9% of fraud cases were detected through complaint channels (Asriansyah, 2023).

Whistleblowing systems are intended to minimize the occurrence of fraud, but this does not align with the reality on the ground, where whistleblowing systems have not yet been able to reduce corruption cases; in fact, as recently as 2019, corruption ranked first among the most damaging types of fraud in Indonesia (ACFE Indonesia, 2020). This is evidenced by numerous studies that are inconsistent and contradictory to research suggesting that whistleblowing systems can reduce fraud; one such study, conducted by Cahyo and Sulhani (2017), demonstrated that the implementation of whistleblowing systems has no effect on the detection of fraud.

This study will examine several variables believed to influence Whistleblowing Intentions. According to Brief and Motowidlo (1986), whistleblowing is a form of action taken by an organizational member to report policies, procedures, and directives that they believe to be unethical, illegal, or detrimental to their organization to an individual or another unit with the authority to take corrective action. Meanwhile, intention is a strong desire to do something that originates from within oneself (Kreshastuti et al, 2014). Thus, whistleblowing intentions refer to a person's desire to report guidelines, procedures, or policies that may be unethical or illegal to a specific body or department responsible for such matters, either within or outside the organization. Whistleblowing intentions are triggered by several factors.

The first factor is Personal Cost. This factor is defined as organizational members' perception of reciprocal risk in the form of retaliation or other actions by fellow members, which can reduce the likelihood of reporting wrongdoing or fraud. Winardi (2013) argues that Personal Cost is not merely the impact of retaliatory actions by the perpetrator of fraud, but also the decision to become a whistleblower—which is viewed as an unethical act; for example, reporting fraud committed by someone in a higher position is considered unethical because it is seen as an act of defiance. Research findings by Odiatma (2017) and Hariyani et al. (2019) indicate that Personal Cost has a negative effect on Whistleblowing Intentions.

The second factor is the Magnitude of Consequences. Ahmad et. al. (2012) defines it similarly to one of the moral intensity models developed by Jones (1991). The Severity of the Misconduct is defined based on the potential effects of the violation, including financial and non-financial losses. The likelihood that organizational members will report (whistleblow on) fraud or wrongdoing increases as their assessment of the seriousness of the violation increases (Miceli & Near, 1985). The results of a study conducted by Sutedjo and Purnamasari (2020) indicate that the Magnitude of Consequences has a positive effect on Whistleblowing Intentions.

The third factor is organizational commitment. Organizational commitment reflects an employee's level of loyalty, which manifests as a strong emotional bond that motivates employees to behave in accordance with the organization's goals and interests. Employees who demonstrate a high level of dedication to the organization are motivated to go the extra mile and take on additional responsibilities for the advancement and success of their company (Kreshastuti, 2014). A strong attachment to the organization makes employees more likely to become whistleblowers when they detect fraud. Organizational commitment has a significant effect on the intention to whistle-blow (Husniati, 2017).

The fourth factor is the provision of rewards. According to Reinforcement Theory, people are motivated to perform an action because they will receive a reward as compensation for what they have done. The frequency with which rewards are received for positive actions increases the likelihood that a person will repeat those positive actions. The provision of rewards is one method organizations use to encourage individuals' intent to engage in whistleblowing. Rewards are defined as a form of recognition or positive response given to an individual as appreciation for their work achievements and the level of dedication they have demonstrated (Sujanto, 2009:54).

The final factor is Locus of Control. Locus of Control was proposed by Rotter (1966), who explained that every individual has control over the various factors that shape their life. Locus of Control is divided into internal Locus of Control and external Locus of Control (Aube et al., 2007). Patten (2005) states that individuals with an internal Locus of Control perform better than those with an external Locus of Control. It can be said that auditors with an external Locus of Control tend to be more stable when facing stress, allowing them to avoid dysfunctional audit behaviors. Locus of Control has a positive effect on Whistleblowing Intentions (Gumelar and Manggar, 2022)..

LITERATURE REVIEW

Theory of Planned Behavior (TPB)

The Theory of Planned Behavior is a psychological theory proposed by Ajzen (1991). Ajzen (1991) explains the relationship between attitudes and behavior; given the perceived differences in understanding between attitudes and behavior, it can be concluded that a person's attitudes in ethical decision-making form the basis of planned behavior theory, which also takes into account the specific characteristics of each organization. Brief and Motowidlo (1986), the fundamental factor driving individual behavior is the presence of an intention to perform a specific action.

Ajzen (1991) identified three main components that shape behavior. First, attitude toward the behavior is an individual's personal evaluation – whether positive or negative – of a specific action they intend to perform. If an individual views an action positively, a desire to perform that same action will arise within them. Second, the subjective norm is defined as an individual's belief regarding a specific behavior that is influenced by the evaluations of significant others. The subjective norm is a concept that explains how a person's behavior is based on the attitudes of agreement and disagreement they hold. Third, perceived

behavioral control refers to the ease or difficulty of engaging in a specific behavior.

Planned behavior theory links beliefs to behavior. This theory explains how interest in a behavior and the behavior itself can be shaped. Interest in a behavior is defined as an indication of an individual's readiness to exhibit that behavior (Lestari and Yaya, 2017). The Theory of Planned Behavior posits that the stronger a person's attitudes, norms, and perceived behavioral control, the higher their intention to perform a specific action. This suggests that neither internal nor external challenges faced by employees will diminish that intensity.

Personal Cost and Whistleblowing Intentions

Personal cost is viewed as an act of retaliation by members of an organization in response to a report that has been filed (Bagustianto and Nurkholis, 2015). Personal cost is one of the main reasons people are reluctant to report suspected fraud, because they believe their reports will not be addressed and management may not protect them from the threat of retaliation, especially in cases involving top management (Septianti, 2013). Personal Cost is not only the result of retaliatory actions by those who commit fraud, but also stems from the perception that the decision to report such actions is unethical because it goes against one's superiors (Sabang, 2013). Consequently, an individual's perception of a high Personal Cost leads to a reduced willingness to engage in whistleblowing. Thus, the hypothesis is:

H₁: Personal Cost has a negative effect towards Whistleblowing Intentions.

The Magnitude of Consequences and Whistleblowing Intentions

The Severity of an Error is an individual's assessment of the seriousness of an error that could cause harm to an organization (Miceli and Near, 1985). Each member of an organization may have a different perception of the Severity of an Error. The formation of perceptions regarding the severity level is not only related to the magnitude of the losses that will be incurred but also takes into account the type of fraud that has occurred (Bagustianto and Nurkholis, 2015). Studies by Busra et al. (2019), Setyawati et al. (2015), Ridho and Rini (2016), and Kusumawardhani and Sari (2021) show that the variable Severity of the errors has a positive effect on whistleblowing intentions. Therefore, the following hypothesis is:

H₂: Stronger the Magnitude of Consequences positively affects Whistleblowing Intentions.

Organizational Commitment and Whistleblowing Intentions

Organizational commitment reflects the emotional bond and loyalty of employees that drive actions aimed at ensuring the company's survival, including reporting fraud through whistleblowing. Highly committed employees tend to be motivated to uphold the organization's integrity when they observe misconduct.

This relationship becomes even stronger when the severity of the misconduct is taken into account. Chen & Lai, (2014) demonstrates that

individuals are more likely to engage in whistleblowing when faced with serious misconduct. Additionally, Waspodo et al., (2025) confirm that organizational loyalty encourages reporting when violations threaten the company's reputation. In situations involving serious misconduct, organizational commitment significantly increases employees' intention to engage in whistleblowing. Therefore, the hypothesis that can be formulated is:

H₃: Higher Organizational Commitment positively affects Whistleblowing Intentions.

The Provision of Reward and Whistleblowing Intentions

Astuti (2021) states that rewards are a method that can be used to motivate individuals to do good, improve their performance, and enhance their work output. Recipients of rewards will feel valued and respected for their performance or contributions, which will encourage them to continue performing well and making positive contributions. Consequently, offering substantial rewards leads to an increased willingness to engage in whistleblowing, as employees feel more valued. Hadinata and Azzahrah (2021), Hariyani et al. (2019), and Usman and Rura (2021) shows that the variable of reward provision has a positive effect on whistleblowing intentions. The hypothesis is:

H₄: The provision of Reward is positively influence Whistleblowing Intentions.

Locus of Control as a Moderating

Locus of Control is the degree to which individuals believe they are the determinants of their own fate (Robbins, 2007:139). Meanwhile, Sabang (2013) explains that personal cost is not only the result of retaliatory actions by those who commit fraud, but also stems from the perception that deciding to report such actions is unethical. When faced with high personal costs, individuals with a high Locus of Control's motivation tend to adhere to their personal ethical standards and sense of moral responsibility. These convictions mitigate the negative impact of personal costs, so the intention to engage in whistleblowing does not necessarily plummet even when the risks are high (Daud and Tumirin, 2024).

When individuals are confronted with large-scale (high-severity) violations, those with high Locus of Control will respond far more proactively. They feel a personal responsibility to act and believe that their reporting can bring about positive change or they efforts make a difference (Fathmaningrum et al., 2025). Thus, the presence of Locus of Control will strengthen or amplify the positive effect of the severity of the violation on the intention to report.

Organizational Commitment as an individual's internal drive to take action to support the organization's success in accordance with its goals and to prioritize the organization's interests. Individuals with high Locus of Control believe that they have control over situations and that their personal decisions have a real impact. Organizational commitment provides a reason or motivation to report or the desire for a clean organization, while high Locus of Control

provides the confidence and courage (self-efficacy) to act, believing that reporting is both worthwhile and effective (Magribi, 2021).

Wahyuningsih (2017) explains that the provision of rewards is a form of recognition given to an individual or group. The more frequently an employee receives rewards for positive actions, the greater the likelihood that the employee will repeat those positive actions. Thus, an individual's locus of control influences the relationship between organizational commitment and whistleblowing intentions. Therefore, the hypotheses are:

H₅: Locus of Control negatively moderates the effect of Personal Cost on Whistleblowing Intentions.

H₆: Locus of Control positively moderates the effect of the Magnitude of Consequences on Whistleblowing Intentions.

H₇: Locus of Control positively moderates the effect of Organizational Commitment on Whistleblowing Intentions.

H₈: Locus of Control positively moderates the effect of the Provision of rewards on Whistleblowing Intentions

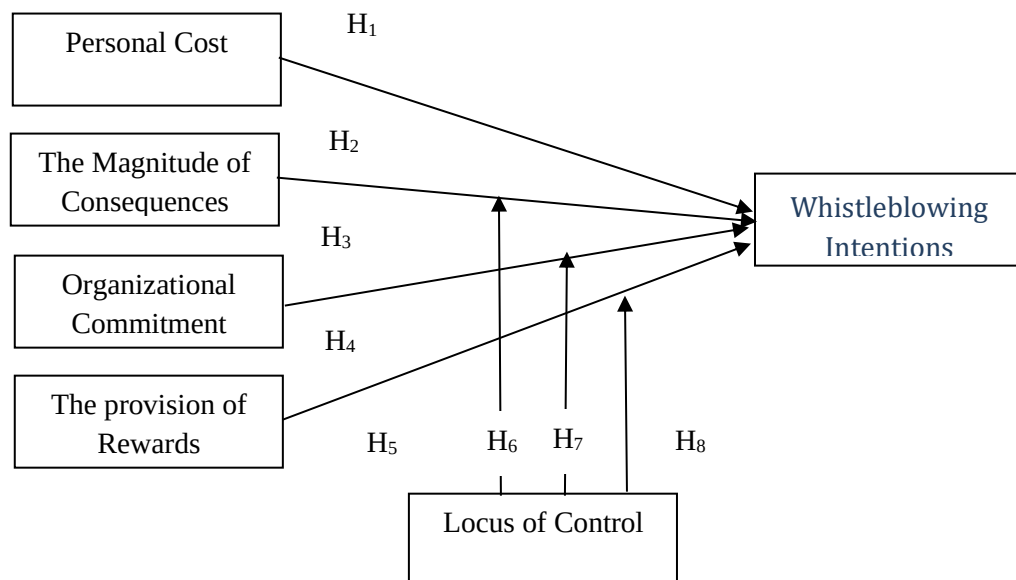


Figure 1. Conceptual Framework

METHODOLOGY

This study is a quantitative study, in which data will be collected by distributing a questionnaire to employees working at the District/City Trade Offices throughout East Java Province using a Likert scale. The measurement of whistleblowing intentions is using an indicator framework designed by Hardianto et al. (2012), which includes indicators of behavioral belief and outcome evaluation regarding whistleblowing. The indicators of personal costs are Retaliation & Intimidation Risk, Career & Financial Cost, Social & Psychological Cost and Protection Need & Reporting Commitment (Ramadhany, 2017).

The indicators Magnitude of Consequences are Environmental Awareness & Compliance, Risk Assessment & Control Capability, Monitoring & Oversight System, and Operational & Strategic Impact of Wrongdoing (Bagustianto dan Nurkholis, 2015). Affective Commitment, Continuance Commitment and

Normative Commitment are the indicators of Organizational Commitment (Mangifera dan Isa, 2017). Motivational & Performance Impact, Fairness & Appropriateness of Compensation, Intrinsic Reporting Driver, Career-Based Whistleblowing Incentive, and Extrinsic Whistleblowing Dependency are the indicators used in this research of the provision of rewards (Nugrohaningrum, 2018). The indicators of locus of control are intenal and external locus of control (Spector, 1988).

Descriptive analysis provides an overview of the variables used in this study as reflected in the respondents' answers. Descriptive statistical analysis was used to obtain an overview of the variables in this study. Respondents' responses were analyzed based on the minimum, maximum, and mean values of the variables measured using a Likert scale.

A validity test is used to determine whether a questionnaire is valid (Sujarweni, 2015:157). If the questions in a questionnaire are able to elicit the data intended to be measured, then the questionnaire is valid (Sujarweni, 2015:158). Significance testing was conducted using the Pearson product moment correlation by comparing the calculated r value (Pearson correlation item value) with the table r value for degree of freedom (df) = n^2 (where n is the sample size), with a significance level set at 5%. If the table r value is less than the calculated r value, then the item can be considered valid (Ghozali, 2016:153). A reliability test measures the consistency and stability of respondents' answers to the questions that make up the dimensions of a variable in a questionnaire (Sujarweni, 2015:110). This research instrument can be considered reliable if it has a Cronbach's alpha coefficient of < 0.6 ; otherwise, it can be considered unreliable.

After conducting validity and reliability tests, the data analysis techniques used in this study included tests of classical assumptions (tests for normality, multicollinearity, heteroscedasticity, and autocorrelation). This was followed by a model fit test (F-test), a coefficient of determination test (R^2), and a hypothesis test (t-test). To test for moderating variables, a moderating regression analysis was used. Provide clear and concise versions of your methods of conducting research, population and samples, and data analysis tools.

RESEARCH RESULT

Validity Test Results

The following test is validity test. Based on the Pearson Product-Moment correlation table (Table 2) with a sample size of $N = 31$. All variable indicators were found to be valid. A summary of these outcome stands as presented in Table 2 below:

Table 1. Validity Test

Variables	Indicators	N	Pearson Correlation	Sig. (2 Tailed)	Remarks
Whistleblowing Intentions (WI)	WI.01	31	0,620	0,000	Valid
	WI.02	31	0,708	0,000	Valid
	WI.03	31	0,643	0,000	Valid
	WI.04	31	0,493	0,005	Valid
	WI.05	31	0,805	0,000	Valid

	WI.06	31	0,682	0,000	Valid
	WI.07	31	0,556	0,001	Valid
Personal Cost (PC)	PC.01	31	0,901	0,000	Valid
	PC.02	31	0,668	0,000	Valid
	PC.03	31	0,835	0,000	Valid
	PC.04	31	0,628	0,000	Valid
Magnitude of Consequences (MC)	MC.01	31	0,571	0,001	Valid
	MC.02	31	0,571	0,001	Valid
	MC.03	31	0,471	0,008	Valid
	MC.04	31	0,598	0,000	Valid
	MC.05	31	0,443	0,013	Valid
	MC.06	31	0,656	0,000	Valid
Organizational Commitment (OC)	OC.01	31	0,661	0,000	Valid
	OC.02	31	0,699	0,000	Valid
	OC.03	31	0,499	0,004	Valid
	OC.04	31	0,436	0,014	Valid
	OC.05	31	0,775	0,000	Valid
Provision of Rewards (PR)	PR.01	31	0,547	0,001	Valid
	PR.02	31	0,804	0,000	Valid
	PR.03	31	0,691	0,000	Valid
	PR.04	31	0,582	0,001	Valid
	PR.05	31	0,469	0,008	Valid
	PR.06	31	0,787	0,000	Valid
	PR.07	31	0,805	0,000	Valid
	PR.08	31	0,787	0,000	Valid
Locus of Control (LC)	LC.01	31	0,613	0,000	Valid
	LC.02	31	0,656	0,000	Valid
	LC.03	31	0,663	0,000	Valid
	LC.04	31	0,619	0,000	Valid
	LC.05	31	0,604	0,000	Valid
	LC.06	31	0,525	0,002	Valid
	LC.07	31	0,376	0,037	Valid

Source: Proceed Data (2025)

Reability Test Results

Table 2. Reliability Test Results

Variables	Cronbach's Alpha	Description
Whistleblowing Intentions	0,766	Reliable
Personal Cost	0,815	Reliable
Magnitude of Consequences	0,709	Reliable
Organizational Commitment	0,763	Reliable
Provision of Rewards	0,740	Reliable
Locus of Control	0,749	Reliable

Source: Proceed Data (2025)

The subsequent test is a reliability test. Based on Table 3, it can be seen that the Whistleblowing Intentions variable has a Cronbach's alpha value of 0.766, the Personal Cost variable has a Cronbach's alpha value of 0.815, the Magnitude of Consequences variable has a Cronbach's alpha value of 0.709, the Organizational Commitment variable has a Cronbach's alpha value of 0.763, the Reward variable has a Cronbach's alpha value of 0.740, and the Locus of Control variable has a Cronbach's alpha value of 0.749. All variables have Cronbach's alpha values greater than 0.6, so it can be concluded that all of these variables are reliable.

Descriptive Analysis Test

Table 3. Descriptive Analysis Results

Variables	N	Min	Max	Mean	Deviation Std
Whistleblowing Intentions	31	1	4	3,44	0,575
Personal Cost	31	1	4	2,82	1,175
Magnitude of Consequences	31	1	4	3,54	0,601
Organizational Commitment	31	1	4	2,81	1,066
The Provision of Rewards	31	1	4	3,55	0,735
Locus of Control	31	1	4	2,57	1,183

Source: Proceed Data (2025)

In contrast, the variables Personal Costs (Mean = 2.82; SD = 1.175), Organizational Commitment (Mean = 2.81; SD = 1.066), and Locus of Control (Mean = 2.57; SD = 1.183) fall into the moderate category. Interestingly, these three variables with moderate mean values have relatively high standard deviations (> 1.000). This indicates a high degree of variation or dispersion in the respondents' answers regarding personal risk, organizational commitment, and perceived self-control.

Normality Test

Table 4. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		31
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.21445074
Most Extreme Differences	Absolute	.121
	Positive	.116
	Negative	-.121
Test Statistic		.121
Asymp. Sig. (2-tailed)		.200 ^{c,d}
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Source: Proceed Data (2025)

In Table 4, the results of the Kolmogorov-Smirnov test show a p-value of 0.200, which means the significance level is > 0.05 . Based on this p-value, it can be concluded that the regression model follows a normal distribution and is appropriate for use because the normality assumption holds.

Multicollinearity Test

Table 5. Multicollinearity Test Results

Coefficients ^a							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	11.560	5.724	2.020	.054		
	PC	-.215	.146	-.256	.154	.915	1.093
	TK	.241	.269	.161	.894	.858	1.165
	KO	.129	.200	.126	.643	.724	1.381
	PR	.316	.149	.375	.217	.891	1.122

a. Dependent Variable: WI

Source: Proceed Data (2025)

Table 5 shows that the variables Personal Cost, Error Severity Level, Organizational Commitment, and Reward Provision each have tolerance values > 0.10 and VIF values < 10 . It can be concluded that there is no multicollinearity among the four independent variables in this study.

Autocorrelation Test

Table 6. Autocorrelation Test Results

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.566 ^a	.321	.212	1.91313	2.057

a. Predictors: (Constant), LEG_PR, LEG_PC, LEG_TK, LEG_KO
b. Dependent Variable: LEG_WI

Source: Proceed Data (2025)

As seen on table 6, the Durbin-Watson value is 2.057. When compared to the DW table using a 5% confidence level, with a sample size of 31 and a variable (K) of 4, yields du value of 1.7352. Therefore, the conclusion is that $du < DW < 4 - dl$, or $1.7352 < 2.057 < 2.2648$, which means there is no autocorrelation.

Heteroscedasticity Test

Table 7. Heteroscedasticity Test Results

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	5.340	3.423		1.560
	PC	.026	.087	.059	.768
	TK	-.169	.161	-.214	.305
	KO	-.048	.120	-.090	.689
	PR	-.007	.089	-.015	.939

a. Dependent Variable: ABS_RES

Source: Proceed Data (2025)

Table 7 shows significance values of 0.768 for the Personal Cost variable, 0.305 for the Error Severity variable, 0.689 for the Organizational Commitment variable, and 0.939 for the Reward variable. Since all independent variables have significance probabilities above 0.05, the regression model does not exhibit heteroscedasticity.

Goodnest-of-fit Test

Table 8. Goodnest-of-fit Test Results

ANOVA ^a					
Model		Sum of Squares	df	Mean Square	F
1	Regression	104.950	9	11.661	2.505
	Residual	97.760	21	4.655	
	Total	202.710	30		

a. Dependent Variable: WI
b. Predictors: (Constant), PR_X_LO, PC, TK, KO, PR, LO, TK_X_LO, KO_X_LO, PC_X_LO

Source: Proceed Data (2025)

Based on the ANOVA table (table 8), the significance value is less than the significance level of 0.05 ($0.040 < 0.05$), thus model of this hypothesis is accepted. This indicates that, all predictors included in the model have a significant effect on the dependent variable. It can be concluded that this regression model has goodness of fit for predicting the Whistleblowing Intentions variable at a 95% confidence level. The analysis can proceed to testing the coefficient of determination (R^2) and the t-test.

Coefficient of Determination (R^2) Test

Table 9. Coefficient of Determination (R^2) Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.524 ^a	.274	.163	2.379

a. Predictors: (Constant), PR, PC, TK, KO

Source: Proceed Data (2025)

Table 9 shows an Adjusted R-Square value of 0.311, or 31.1%, which means that Whistleblowing Intentions can be explained by Personal Cost, Severity of the Misconduct, Organizational Commitment, Reward, and Locus of Control to the extent of 31.1%, while 69.9% is explained by other variables outside the scope of this study's model.

Moderating Regression Analysis (MRA)

Table 10. Moderating Regression Analysis (MRA) Test Results

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	-62.278	33.937		.081
	PC	-.204	1.747	-.244	.908
	MC	.436	1.849	.292	.816
	OC	2.423	1.665	2.379	.160
	PR	1.202	1.118	1.426	.295
	LO	4.468	1.985	4.715	.035
	PC_X_LO	-.005	.084	-.143	.955
	MC_X_LO	-.026	.099	-.606	.798
	OC_X_LO	-.119	.085	-3.484	.176
	PR_X_LO	-.056	.058	-2.198	.343

a. Dependent Variable: WI

Source: Proceed Data (2025)

The result of Moderating Regression Analysis (MRA) test (table 10) as follow: the Personal Cost variable yielded a significance value of 0.154, which is greater than 0.05; therefore, it can be concluded that hypothesis H1 is declined or the Personal Cost variable has no effect on Whistleblowing Intentions. The Magnitude of Consequences variable yielded a significance value of 0.379, which is greater than 0.05; therefore, it can be concluded that H2 is not supported. The Organizational Commitment variable yielded a significance value of 0.526, which is greater than 0.05; therefore, it can be concluded that hypothesis H3 is rejected. The Reward Provision variable yielded a significance value of 0.044, which is less than 0.05; therefore, it can be concluded that hypothesis H4 is accepted.

Locus of Control variable moderates the effect of Personal Cost on Whistleblowing Intentions yielded a significance value of 0.955, which is greater than 0.05; therefore, it can be concluded that hypothesis H5 is decline. That is, the Locus of Control variable does not moderate the effect of Personal Cost on Whistleblowing Intentions. Locus of Control moderates the effect of the Magnitude of Consequences on Whistleblowing Intentions, yielding a significance value of 0.798, which is greater than 0.05; therefore, it can be concluded that hypothesis H6 is not supported, meaning that the Locus of Control variable does not moderate the effect of the Magnitude of Consequences on Whistleblowing Intentions. Locus of Control moderates the effect of Organizational Commitment on Whistleblowing Intentions. Since the p-value of 0.176 is greater than 0.05, it can be concluded that null hypothesis H7 is rejected. Locus of Control variable does not moderate the effect of Organizational Commitment on Whistleblowing Intentions. Locus of Control moderates the effect of Reward Provision on Whistleblowing Intentions. Since the p-value of

0.343 is greater than 0.05, it can be concluded that hypothesis H8 is rejected. Therefore, Locus of Control variable does not moderate the effect of Reward Provision on Whistleblowing Intentions.

DISCUSSION

The test results show that Personal Cost does not influence Whistleblowing Intentions because individuals do not entirely agree that reporting an act of fraud requires considering the risks they will face. Personal Cost does not deter individuals from whistleblowing because it is perceived as a form of retaliation they might face, whereas each individual has their own principles guiding their response to whistleblowing. This aligns with the concept of perceived behavioral control in the Theory of Planned Behavior. Consequently, the assessment of Personal Cost is highly subjective; each individual's assessment varies depending on their perceptions and expectations (Jaya et al., 2022).

Understanding that the consequences faced by the whistleblower could result in physical, economic, and psychological harm can influence ethical decision-making. The fact that locus of control does not moderate the relationship between personal cost and the intention to engage in whistleblowing may be because a whistleblower will consider the sanctions or retaliation they will face after reporting a violation. The results of this study support the findings of Maghribi, (2021) showing that the locus of control variable does not moderate the effect of personal cost on whistleblowing intentions.

The test results show that the Magnitude of Consequences has no effect on Whistleblowing Intentions. Respondents no longer consider the magnitude or materiality of the impact resulting from misconduct or fraud; rather, they view fraud as a reprehensible act that must be reported. Thus, it is hoped that a zero-tolerance policy toward fraud can reduce or eliminate an individual's intention to commit fraudulent acts. This aligns with the concept of perceived behavioral control in the Theory of Planned Behavior. Thus, this implies that respondents no longer assess the Magnitude of Consequences or fraud; as long as fraud occurs and harms the organization, and management is involved, this is sufficient grounds for engaging in whistleblowing (Odiatma, 2017).

Moreover, when a violation is particularly serious and involves a large scale, potential whistleblowers tend to assume that others (such as supervisors, auditors, or law enforcement officials) must already be aware of it and will take action. This leads to a diffusion of responsibility, in which individuals feel they have no personal obligation to report it. This indicates that respondents' perceptions of the magnitude of the loss or the severity of a violation are not the primary determinants of their intention to report.

The test results show that Organizational Commitment does not influence Whistleblowing Intentions; respondents agree that misconduct or fraudulent acts need to be addressed without considering the level of employee loyalty to the company. Another possible factor is that Organizational Commitment does not influence Whistleblowing Intentions because respondents do not yet trust the company's response in following up on whistleblower reports. There are three basic models of commitment that underlie differences in individual motives for

committing to an organization: affective commitment (referring to emotional attachment), continuance commitment (referring to consideration and sacrifice), and normative commitment (Allen and Meyer, 1996).

Employees with a very high level of organizational commitment often view whistleblowing as a form of disloyalty that could damage the image, reputation, or financial stability of the organization where they work. This suggests that employee loyalty and commitment to the company do not automatically lead to their intention to report misconduct. Highly committed employees are believed to face a loyalty dilemma, in which they perceive that whistleblowing could harm the organization's reputation.

The test results show that the provision of rewards has a positive effect on whistleblowing intentions, as respondents are more likely to be interested in the rewards offered if they become whistleblowers. Substantial rewards offered by companies to whistleblowers make individuals more inclined to engage in whistleblowing, as such reinforcement in the form of rewards, which are positive consequences – increases the likelihood that the behavior will be repeated. This aligns with the concept of perceived behavioral control in the Theory of Planned Behavior. Thus, offering rewards or incentives can motivate individuals to take the actions expected by the company.

Rewards increase the reporting of fraud: the higher the reward, the more motivated a person is to report or disclose fraud (Sabatini, 2024). Also, in a previous study on incentives, research conducted by Usman and Rura (2021) showed that incentives influence the tendency to report violations.

A whistleblower believes that they themselves determine their own fate (Hadinata, 2021). When considered in relation to the personal cost associated with the intention to engage in whistleblowing, a whistleblower's intention to report violations will be influenced by various pressures from both within and outside the organization, as well as the sanctions they may face. Consequently, this will result in a lower intention to engage in whistleblowing. Recognizing that the consequences of reporting could result in physical, economic, and psychological harm to the whistleblower will influence their ethical decision-making. The fact that locus of control does not moderate the relationship between personal cost and the intention to blow the whistle may be because a whistleblower will consider the sanctions or retaliation they will face after reporting a violation.

A whistleblower believes that they themselves determine their own fate (Kusumawardani, 2021). When considering the severity of the wrongdoing in relation to the intention to blow the whistle, a whistleblower's intention to report a violation is influenced by the magnitude of the impact the wrongdoing or fraud will have. This, in turn, affects the intention to blow the whistle. Understanding the extent of the harm caused to the organization influences an individual's decision-making.

Reshie (2020) explains that a whistleblower believes that they themselves determine their own fate. When linked to the process of organizational commitment regarding the intention to engage in whistleblowing, a whistleblower's intention to report violations will be influenced by the extent of

the employee's loyalty to the organization where they work. The presence or absence of a whistleblower's sense of ownership toward the organization will thus influence their ethical decision-making. The fact that locus of control does not moderate the relationship between organizational commitment and the intention to engage in whistleblowing may be because a whistleblower feels that the organization where they work is not their top priority, so they are less concerned if the organization experiences negative consequences.

Whistleblowers believe they are the ones who determine their own fate. When this is linked to the provision of rewards for the intention to blow the whistle, a whistleblower's intention to report violations will be influenced by the reward or compensation they will receive. This, in turn, will affect their intention to blow the whistle. Knowing the reward they will receive will thus influence their ethical decision-making.

CONCLUSIONS AND RECOMMENDATIONS

Given that the majority of hypotheses were rejected (only 1 out of 8 was accepted), an in-depth review of the theoretical foundation (literature review) is necessary. Re-evaluate whether the relationships between variables – particularly the role of Locus of Control as a moderator – are indeed relevant to the research subject under study. Since Locus of Control failed to moderate all relationships, consider replacing or adding other moderating or mediating variables that are more contextually relevant to the dynamics of organizational whistleblowing (e.g., Whistleblowing Channel, Perceived Organizational Support, or Ethical Climate).

ADVANCED RESEARCH

Based on the research carried out, the researcher offers recommendations that may be taken into consideration. Recommendations for future research include extending the data collection period to 30 working days, given that the respondent population covers the whole of East Java; furthermore, questionnaires could be distributed offline to mitigate the risk of emails not being received.

REFERENCES

- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211. [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)
- ACFE Indonesia. 2020. *Survei Fraud Indonesia 2019*. Indonesia Chapter #111, 53(9), 1– 76. <https://acfe-indonesia.or.id/survei-fraud-indonesia/>, 25 Februari 2023 (11.57)
- Allan N.J, dan J. P., Meyer. (1990). Measurement of Antecedents of Affective, Continuance and Normative Commitment to Organizational. *Journal of Occupational Psychology*: 63:1-8 1990
- Ahmad, S. et al. (2012). Internal Whistle-Blowing Intention: A Study of Demographic and Individual Factors. *Journal of Modern Accounting and Auditing*, 8(11), 1632–1645. Retrieved from <http://ro.ecu.edu.au/ecuworks2012/638>

- Aube, C., Rousseau, V., dan Morin, E. M. (2007). Perceived organizational support and organizational commitment: The moderating effect of Locus of Control and work autonomy. *Journal of managerial Psychology*, 22(5), 479-495.
- Asriansyah, M. A. (2023). *The power of orang dalam pada whistle blower system*, 12 November 2023, (17.12).
- Astuti, A. S. (2021) The Role of Teamwork, Work Environment, Compensation System in an Effort to Increase Employee Extrinsic Motivation at the Dompot Dhuafa Integrated Health Hospital. *European Journal of Business and Management Research*, 6(1), 182-188.
- Bagustianto, R., dan N., Nurkholis. (2015). Faktor-Faktor Yang Mempengaruhi Minat Pegawai Negeri Sipil (PNS) Untuk Melakukan Tindakan Whistle-Blowing (Studi Pada PNS BPK RI). *EKUITAS (Jurnal Ekonomi dan Keuangan)*, 19(2), 276-295.
- Brief, A. P., and S. J., Motowidlo. (1986). *Prosocial Organizational Behaviors*. *The Academy Of Management Review*, Vol. 11.
- Cahyo, M. N., dan Sulhani. (2017). Analisis Empiris Pengaruh Karakteristik Komite Audit , Karakteristik Internal Audit , Whistleblowing System , Pengungkapan Kecurangan Terhadap Reaksi Pasar. *Jurnal Dinamika Akuntansi Dan Bisnis (JDAB)*, 4(2), 249-270
- Chen, C.-P. and Lai, C.-T. (2014). To blow or not to blow the whistle: the effects of potential harm, social pressure and organisational commitment on whistleblowing intention and behaviour. *Business Ethics, the Environment & Responsibility*, 23: 327-342. <https://doi.org/10.1111/beer.12053>.
- Curtis, M. B., 2006, Are audit-related ethical decisions dependent upon mood?. *Journal Of Business Ethics*, 68, 191-209.
- Daud, M.M., and Tumirin, T. (2024). Pengaruh Komitmen Organisasi, Personal Cost, dan Tingkat Keseriusan Kecurangan Terhadap Intention Whistleblowing. *AKMENIKA: Jurnal Akuntansi & Manajemen*. Vol. 21 No. 1 April 2024, 867-877.
- Fathmaningrum, E. S., Pratama, R. A., & Indrasari, A. (2025). Pengaruh Tingkat Keseriusan Pelanggaran dan Edukasi terhadap Whistleblowing Intentions dengan Pemahaman sebagai Variabel Pemediasi. *Reviu Akuntansi Dan Bisnis Indonesia*, 9(2), 362-383. <https://doi.org/10.18196/rabin.v9i2.26303>
- Gumelar, D. A., dan M. W., Kusuma. (2022), Analisis Locus of Control, etika, dan sosialisasi antisipatif pegawai terhadap tindakan whistleblowing. *Jurnal Riset Akuntansi Mercu Buana*, 8(1).
- Hadinata, S., dan M., Azzahrah. (2021). Peran Reward dan Komitmen Organisasi Terhadap Niat Whistleblowing: Sebuah Studi Eksperimen. *Akurasi: Journal of Accounting and Finance Studies*, 4(1), 11-30
- Hardianto, R., N., Hidayati, dan J., Junaidi. (2018) Analisis Komitmen Profesional Dan Sosialisasi Antisipatif Serta Hubungannya Dengan Whistleblowing (Studi Persepsi Mahasiswa Akuntansi Universitas Islam Malang). *E_Jurnal Ilmiah Riset Akuntansi*, 7(04).
- Hariyani, E., A. A., Putra, dan M., Wiguna. (2019). Pengaruh Komitmen Profesional, Pertimbangan Etis, Personal Cost, Reward Terhadap Intensi

- Internal Whistleblowing (Studi Empiris Pada Opd Kabupaten Siak). *Jurnal Akuntansi Keuangan Dan Bisnis*, 12(2), 19-28.
- Husniati, S. et al. (2017), Faktor-Faktor Yang Mempengaruhi Intensi Untuk Melakukan *Whistleblowing* Internal (Studi Empiris Pada Satuan Kerja Perangkat Daerah Kabupaten Rokan Hulu) (*Doctoral dissertation*, Riau University).
- Jaya, M. S. J. I., L., Handajani, dan D. P. B., Sakti (2022). Antecedents Intensi Menggunakan *Whistleblowing* System. *Jurnal Reviu Akuntansi dan Keuangan*, 12(3), 511-523.
- Jones, T. M. (1991). Ethical Decision Making By Individuals in Organizations: An Issue-Contingent Model. *Academy of Management Review*. 16(2): 366-395.
- Kusumawardani, I. W. A. S., dan M. M. R., Sari. (2021) The Effect of *Locus of Control*, Professionalism and the Seriousness Level of Violation on the *Intention of Whistleblowing* at Office for Management of Regional Revenue, Finance and Assets of Bali Province. *American Journal of Humanities and Social Sciences Research*, 5(1), 562-568.
- Kreshastuti, D. K. (2014). Analisis Faktor-Faktor Yang Mempengaruhi Intensi Auditor Untuk Melakukan Tindakan *Whistleblowing*. *Diponegoro Journal Of Accounting*. 3(2).
- Li, L., Niu, Z., Mei, S., Griffiths, M.D. (2022). A network analysis approach to the relationship between fear of missing out (FoMO), smartphone addiction, and social networking site use among a sample of Chinese university students, *Computers in Human Behavior*, Volume 128, 107086, ISSN 0747-5632, <https://doi.org/10.1016/j.chb.2021.107086>.
- Ma, H., Wu., Chang, P. (2021). Social impacts on hazard perception of construction workers: A system dynamics model analysis, *Safety Science*, Volume 138, 105240, ISSN 0925-7535, <https://doi.org/10.1016/j.ssci.2021.105240>.
- Magribi, R. M., (2021). Pengaruh Personal Cost, Komitmen Organisasional Dan Keseriusan Kecurangan Terhadap Intensi Melakukan *Whistleblowing* System Dengan *Locus Of Control* Sebagai Variabel Pemoderasi (Studi Kasus pada Perum Bulog Sub Divisi Regional Cirebon). *Jurnal Daya Saing*. Vol 7 No (1). DOI: <https://doi.org/10.35446/dayasaing.v7i1.637>
- Mangifera, L., & Isa, M. (2017). Komitmen dan kinerja driver ojek online di Kota Surakarta. *Prosiding Seminar Nasional Riset Manajemen & Bisnis*, 507-515.
- Miceli, M. P., dan J. P., Near, 1985, Characteristics of organizational climate and perceived wrongdoing associated with whistle-blowing decisions. *Personel psychology*, 38(3), 525-544.
- Odiatma, F. (2017), Pengaruh Personal Cost reporting, status wrong doer dan Tingkat Keseriusan Kesalahan terhadap *Whistleblowing* Intentions. *Jurnal Akuntansi Keuangan Dan Bisnis*, 10(1), 11-20.
- Nugrohaningrum, D. (2018), Analisis Faktor-Faktor Yang Mempengaruhi Niat Pegawai Pemda Untuk Melakukan *Whistleblowing*. *Skripsi* (Fakultas Ekonomi, Universitas Islam Indonesia, Yogyakarta)

- Patten, D. M. (2005). An analysis of the impact of locus-of-control on internal auditor job performance and satisfaction. *Managerial Auditing Journal*, 20(9), 1016-1029.
- Ramadhany, S. N. F. (2017). Personal Cost dan Efektivitas Whistleblowing Systems terhadap Pendeteksian Fraud dengan Self Efficacy sebagai Pemoderasi (Studi pada KPP Pratama Makassar Selatan) (*Doctoral dissertation*, Universitas Islam Negeri Alauddin Makassar).
- Reshie, S., H., Agustin, dan N., Helmayunita. (2020). Pengaruh Ethical Climate, Personal Cost Dan Pemberian Financial Reward Terhadap Niat Melakukan Whistleblowing. *Jurnal Eksplorasi Akuntansi*, 2(3), 3029-3049.
- Rotter, J. B., (1966), Generalized expectancies for internal versus external control of reinforcement. *Psychological monographs: General and applied*, 80(1), 1.
- Robbins, S. P., dan T. A., Judge (2007). *Organizational Behaviour*, Twelfth Edition, New Jersey: Pearson Prentice Hall, Inc.
- Sabang, M. (2013). Kecurangan, Status Pelaku Kecurangan, Interaksi Individu-Kelompok, dan Minat Menjadi Whistleblower (Eksperimen Pada Auditor Internal Pemerintah) (*Doctoral dissertation*, Universitas Brawijaya).
- Sabatini, E., (2024). Pengaruh Mood, Pemberian Reward dan Komitmen Religius Terhadap Niat Melakukan Whistleblowing. *Jurnal Riset Akuntansi Aksioma*. Vol. 23 No. 1, Juni 2024. <https://doi.org/10.29303/aksioma.v23i1.303>
- Sujanto, F. Y. (2009). Process-based domain ontology for decision support in a complex problem domain: a case of medical emergency coordination (*Doctoral dissertation*, Monash University).
- Sutedjo, P., and V., Purnamasari. (2020). Dampak Keseriusan Masalah, Risiko Bagi Pelapor, dan Status Pelanggar terhadap Niat Whistleblowing. *Jurnal Riset Akuntansi Dan Keuangan*, 8(3), 489-502.
- Spector, P. E. (1988). *Development of the work Locus of Control scale*. *Journal of occupational psychology*, 61(4), 335-340.
- Usman, H., and Rura, Y. (2021). Pengaruh Personal Cost Dan Pemberian Reward Terhadap Tindakan Whistleblowing. *Equilibrium: Jurnal Ilmiah Ekonomi, Manajemen dan Akuntansi*. 10 (1). <https://dx.doi.org/10.35906/je001.v10i1.640>.
- Wahyuningsih, W. (2016). Pengaruh Pemberian Reward, Komitmen Organisasi, Gender Dan Masa Kerja Terhadap Whistleblowing (Studi Empiris Pada Kantor Pt. Pln (Persero) Wilayah Sumatera Barat). *Jurnal Akuntansi*, 4(1).
- Waspodo, L., Chariri, A., & Hadiprajitno, P. T. B. (2025). Organizational justice and commitment: A study of the relationship of authentic leadership and whistleblowing intention. *Corporate Law & Governance Review*, 7(4), 48-58. <https://doi.org/10.22495/clgrv7i4p5>.
- Winardi, R. D. (2015). The Influence of Individual and Situational Factors on Lower-Level Civil Servants' Whistle-Blowing Intention in Indonesia. *Jurnal Ekonomi & Bisnis Indonesia* (Fakultas Ekonomi Dan Bisnis Universitas Gadjah Mada), 28(3), 361-376. <https://doi.org/10.22146/jieb.6216>.