
The Role of the Theory of Planned Behavior, Religiosity, and the Bystander Effect on Whistleblowing Intentions Among Accounting Students

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ABSTRACT

This research was conducted to examine the influence of attitudes towards behavior, subjective norms, perceived behavioral control, bystander effect, and religiosity on the tendency of accounting students to carry out whistleblowing. This research uses cluster sampling to collect data, and the criteria used to collect data are accounting students who have taken and passed auditing courses. This research uses primary data collected using questionnaire data from sharia accounting students at Raden Mas Said State Islamic University, Surakarta. The analytical method used is multiple linear regression analysis technique.

The results of this study partially show that attitudes, subjective norms, perceived behavioral control, and religiosity have a significant positive effect, while the bystander effect has no effect on whistleblowing intentions. This research contributes to increasing awareness of the importance of whistleblowing for accounting students who have the potential to become accountants or auditors, emphasizing the importance of anti-fraud knowledge and high integrity to reduce cases of violations in the future. This research suggests future researchers to add variables such as organizational commitment and responsibility to expand the scope of research, and use interview methods and different theories.

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1. INTRODUCTION

The increasing concern about fraud cases has shocked the public recent years. Fraud is an action that can harm a company, organization, individuals, or other parties. This includes various forms of fraud, such as corruption and theft. Hiding or falsifying data for personal gain or providing information

company secrets to other parties without valid permission is also an example of fraud. (Made et al., 2023).

The phenomenon of fraud is not only limited to companies and government agencies, but can also occur in school or college environments, places where individuals interact with each other. The educational environment such as school or college can influence how individuals form their habits and behavior (Pratiwi & Minarso, 2021). In recent years, cases of fraud within universities have been in the spotlight, especially in the form of corruption. Indonesia Corruption Watch has identified twelve patterns of corruption that often occur in higher education. One example is the bribery case that occurred at the University of Lampung (Unila) in 2022 regarding new student admissions. This case involves the Chancellor of Unila, Karomani, who was named a suspect in a sting operation (OTT) by the Corruption Eradication Commission (KPK). Together with Karoman, several Unila officials others were also appointed by the Corruption Eradication Commission, including Heryandi, Muhammad Basri, and Andi Desfiandi, who is the academic minister from the private party (Tama et al., 2022).

Of these fraud cases, some were revealed and some were not revealed. In an effort to overcome fraud that occurs in Indonesia, the necessary action is reporting violations, which is known as whistleblowing. Whistleblowing is the act where members of an organization or institution disclose illegal, immoral, or unauthorized practices that occur under the supervision of their superiors to other individuals or organizations who have the potential to take action in response (Satrya, 2019). Whistleblower refers to the individual who makes the report. As a result, whistleblowers have a very important role in exposing fraudulent practices (Tuanakotta, 2019).

There are several whistleblowers who play an important role in uncovering cases of suspected corruption within higher education. One of them is a student named Frans Napitu who is also a whistleblower in the alleged corruption case of the Chancellor of Semarang State University. Frans has provided supporting documents and data to the KPK, showing the results of his observations which indicate irregularities in several budget components on his campus. However, as a result of this whistleblowing action, Frans was suspended from academic activities because he was deemed to have violated student ethics and damaged the reputation of Semarang State University (Antara News, 2020).

Then, there are cases of academic cheating, especially plagiarism, which is a problem among students. One example is a case that occurred in 2010, where Dr. M Yuliansah was involved in plagiarism regarding his paper entitled "3D topological relations for 3D spatial analysis". Plagiarism is defined as the act of copying or claiming someone else's work as one's own, and this often occurs among students in educational contexts, such as writing papers, essays, articles and other scientific works. There are several supporting factors that encourage students or academics to commit plagiarism. One of them is the lack of socialization about plagiarism. Therefore, it is important for all universities to increase outreach about plagiarism so that students understand the types of plagiarism, its impacts, and how to avoid it (Yulianaputri, 2022).

For accounting students who have the potential to become accountants or auditors in the future, the risk of being involved in illegal practices in their careers is quite high. Therefore, whistleblowing practices are very important for accounting students as prospective professionals in this field. It is hoped that accounting students not only have knowledge of anti-fraud strategies, but also a strong value of integrity, which permeates their attitudes and understanding from an early age. This includes having the awareness to carry out whistleblowing when they encounter signs of fraud around them. A number of factors are thought to influence students' intentions to carry out whistleblowing. These factors include attitudes, subjective norms, perceived behavioral control, the Bystander effect

phenomenon, and the individual's level of religiosity. These factors help in forming students' intentions to report cheating or illegal practices they encounter (Elias, 2008).

Attitudes towards behavior are believed to have an impact on a person's intention to carry out whistleblowing. Attitude towards behavior is an individual's tendency to respond positively or negatively to certain behavior. This attitude is formed from an individual's beliefs and evaluation of a behavior. Beliefs include an individual's view of the positive consequences of a behavior, while evaluation is an individual's assessment of the impact of the behavior (Ajzen, 1991). Several studies, such as those carried out by (Owusu et al., 2020), and (Angrayni et al., 2021) supports that attitudes towards behavior are positively related to intentions to carry out whistleblowing. However, other studies, such as those conducted by (Pratiwi & Minarso, 2021), (Mansor et al., 2020), and (Iskandar & Saragih, 2019), shows that attitudes towards behavior do not have a significant influence on the intention to carry out whistleblowing. This shows that there are differences in research results regarding the relationship between attitudes and behavior with the intention to carry out whistleblowing.

Subjective norms, which include social pressure and the influence of the surrounding environment on a person's decision to act or not, are thought to have an influence on the intention to carry out whistleblowing (Tornikoski & Maalaoui, 2019). The influence and views of other people from the surrounding environment can influence a person's considerations, especially students, in deciding whether to carry out whistleblowing. Several studies, such as those carried out by (Imlabla et al., 2021), (Putu et al., 2016), supports that subjective norms influence the intention to carry out whistleblowing. However, the results of other studies, such as those conducted by (Ainun et al., 2021), (Mansor et al., 2020), shows that subjective norms do not have a significant influence on the intention to carry out whistleblowing. This difference in results shows variations in research regarding the influence of subjective norms on a person's intention to carry out whistleblowing.

Perceived behavioral control, according to (Ajzen, 1991), is related to an individual's belief in resources that can support or hinder a behavior, such as available evidence, suitability, competence, and existing opportunities. Individuals tend to have the intention to report when they feel they have adequate resources and opportunities to do so whistleblowing. Several studies, such as those conducted by (Kurniawati & Aris, 2022), (Ainun et al., 2021), and (Mansor et al., 2020), support that perceived behavioral control influences the intention to carry out whistleblowing. However, other research conducted by (Imlabla et al., 2021), (Owusu et al., 2020), stated that perceived behavioral control does not have a significant influence on the intention to carry out whistleblowing. This variation in results shows differences in research regarding the relationship between perceived behavioral control and intention to carry out whistleblowing.

Bystander effect, which refers to a person's tendency not to act in situations where there are many people witnessing the event, is thought to influence a person's decision to carry out whistleblowing. The decision to become a whistleblower is not easy because it involves risks such as potential threats or terror (Owusu et al., 2020). People within the organization may face the dilemma of whether to file a report or choose to remain silent. Several studies, such as those conducted by (Christyawan & Hapsari, 2021), and (Asih et al., 2021), show that the bystander effect has a negative influence on a person's intention to carry out whistleblowing. However, research conducted by (Azka et al., 2019) shows that the bystander effect does not have a significance influence on the intention to carry out

Whistleblowing. Variations in these results indicate differences of opinion in research regarding the relationship between the Bystander effect and intention to carry out whistleblowing.

According to Ancok & Suroso, 2001 in (Haryanto, 2023) Religiosity, which includes the dimension of spirituality in a person's daily activities, is thought to have an influence on a person's intention to carry out whistleblowing. Religions in Indonesia teach the importance of expressing mistakes implicitly in their values. For example, the Islamic religion has the concept of *amr ma'ruf nahi munkar* in surah Al-Imron verse 110 which directs people to do good and prevent bad behavior and believe in Allah. Several studies, such as those conducted by (Ayem S & Rumdoni, 2021), (Christyawati & Hapsari, 2021), and (Pulungan, 2018), support that religiosity has an influence on the intention to carry out whistleblowing. However, research conducted by (Dananjaya & Mawardi, 2018) and (Putri, 2016) stated that religiosity does not have a significant influence on the intention to carry out whistleblowing. This shows differences in results in research regarding the relationship between religiosity and intention to carry out whistleblowing

Based on the background above, the things that will be tested are attitudes, subjective norms, perceived behavioral control, Bystander effect, and religiosity in relation to the intention to disclose violations (whistleblowing). **Literature Review & Hypothesis Development**

The Influence of Attitude on Intention to Whistleblowing

Attitudes towards a behavior are an important part of the Theory of Planned Behavior which was developed by Ajzen in 1991. This attitude reflects an individual's beliefs about how their actions can affect themselves, both positively and negatively. After that, there are steps to evaluate or analyze the impact of this behavior. If the evaluation is positive, then it is very likely that the individual will have intention to carry out the action. Whistleblowing behavior involves disclosing information about violations or fraud to authorities. Therefore, individuals' attitudes towards whistleblowing will influence their intention to do so (Suryono & Chariri, 2016).

The results of research (Owusu et al., 2020), show that attitudes towards whistleblowing behavior influence the intention to carry out whistleblowing. Other research conducted by (Angrayni et al., 2021) and (Maulana Saud, 2016) also supports that attitude has a positive impact on the intention to carry out whistleblowing. Based on the results of this research, the researcher concluded to formulate the first hypothesis as follows:

H1: Attitude towards behavior has a positive effect on Intention to Whistleblowing.

The Influence of Subjective Norms on Intention to Whistleblowing

Social norms and perceptions influence the decision to carry out certain normative behavior. According to the Theory of Planned Behavior, people tend to do things when they feel they will get support or approval from others. Norms are personal social rules that are considered by other people to be the principles underlying their lives. Whistleblowing will appear as a good activity in the eyes of the person who is the role model if that person has that perspective. The more popular whistleblowing becomes, the more likely it is that it will actually occur (Suryono & Chariri, 2016).

Based on research (Imlabla et al., 2021), (Putu et al., 2016), and (Ardana et al., 2014), norma subjektif memiliki pengaruh positif terhadap niat melakukan *whistleblowing*. subjective norms have a positive influence on the intention to carry out whistleblowing. From the results of this research, the researcher concluded to develop the second hypothesis as follows:

H2: Subjective Norms have a positive effect on Intention to Whistleblowing.

The Influence of Perceived Behavioral Control on Intention to Whistleblowing

According to (Ajzen, 1991) perceived behavioral control is determined by how easy or difficult it is for people to show appropriate attitudes. People are more likely to try to do something that they consider simple to do. People may feel more in control of their behavior when they have more resources and opportunities and fewer barriers and obstacles. The Theory of Planned Behavior also explains how people's behavior is influenced by their perception of their level of behavioral control; This perception consists of their belief that they are able to complete the task (Ajzen, 1991).

The results of research conducted by (Kurniawati & Aris, 2022), (Ainun et al., 2021), and (Mansor et al., 2020) show that perceived behavioral control and intention to carry out whistleblowing have a positive effect. Based on the results of this research, the researcher created a third hypothesis with the assumption that perceived behavioral control has no influence on the intention to carry out whistleblowing.

H3: Perception of behavioral control has a positive effect on Intention to Whistleblowing.

The Influence of the Bystander Effect on Intention to Whistleblowing

Bystander effect is a social phenomenon in psychology which states that the more people present at a scene, the less likely they are to help someone who is experiencing an emergency situation at that place (Sarwono & Meinarno, 2009). In this context, the bystander effect can have a negative impact on a person's intention to reveal fraud. The bystander effect negatively influences a person's intention to reveal accounting fraud due to factors that influence the bystander effect. One of them is social influence, where the existence of someone who is considered a benchmark for making decisions about whether to intervene or not can influence someone's intention to act. The second factor is obstacles, such as fear of being judged by other people, and spreading responsibility because there are other people in the same situation, so that responsibility for acting is also shared (Sarwono & Meinarno, 2009).

Research conducted by (Christyawan & Hapsari, 2021) and (Asih et al., 2021), also indicates that the bystander effect has a negative impact on the intention to carry out whistleblowing. However, there are different research results, such as those conducted by (Azka et al., 2019), which show that the bystander effect does not influence the intention to carry out whistleblowing. By considering the results of this research, the researcher concluded to develop the fourth hypothesis as follows:

H4: Bystander effect has a negative effect on Intention to Whistleblowing.

The Influence of Religiosity on Intention to Whistleblowing

Ancok & Suroso in 2001 in (Haryanto, 2023) defined religiosity as an integrated system of human beliefs, lifestyles and ritual activities to make them a human with the value of holiness. Individuals who consider the sacred values of the religion they adhere to in their behavior may carry out whistleblowing if they find deviant conditions. Individuals who have a high level of religiosity tend to be uneasy when they see a violation and therefore intend to report the violation, in contrast to individuals who have a low level of religiosity who tend to be indifferent when they see a violation. The higher the individual's level of religiosity, the higher their intention to carry out whistleblowing.

Research (Christyawati & Hapsari, 2021) shows that religiosity has an impact on the intention to carry out whistleblowing. Similar findings were also expressed by (Ayem S & Rumdoni, 2021) and (Pulungan, 2018), who confirmed that a person's level of religiosity is positively related to the tendency to carry out whistleblowing. Based on variations in findings in previous research, the researcher concluded to develop the fifth hypothesis as follows:

H5: Religiosity has a positive effect on intention to commit whistleblowing.

2. METHOD

Research design

The research method used in this study is a quantitative method. The data used comes from primary data involving 150 respondents from the Raden Mas Said State Islamic University, Surakarta as samples. According to Roscoe (1975) as quoted in the work of Riyanto & Hatmawan (2020:14), the recommended sample size ranges from 30 to 500.

Participants/Sample Selection and Data Sources

Sampling was carried out using a purposive sampling technique, where samples were taken from universities at Raden Mas Said State Islamic University, Surakarta, then samples were selected from sharia accounting study program students who had taken audit courses.

Operational Variables

Data collection for this research used questionnaire data. Where the questionnaire data is measured using a Likert scale, with the number 4 indicating strongly agree and the number 1 indicating strongly disagree (Sugiyono, 2019). The operational research variables studied are: Attitude variable towards behavior, the indicators are instrumental attitude which is an evaluation of whether it is beneficial or dangerous and affective attitude which is whether a behavior is pleasant or unpleasant, which was developed by (Mansor et al., 2020).

Subjective Norm Variables, indicators include inductive norms, which relate to a person's belief that their social circumstances encourage them to behave in a certain way, and descriptive norms, which relate to the social circumstances surrounding individuals who carry out certain behaviors, both of which were developed by (Mansor et al., 2020).

Indicators for the Perceived Behavioral Control variable include self-efficacy which is defined as an individual's belief that he or she has the ability to carry out certain behavior, and individual control as a person's self-control over certain behavior, which was also developed by (Mansor et al., 2020).

The bystander effect variable, the indicators include social influence, bystander obstacles, and the distribution of responsibility developed by Sarwono and Meinarno (2009). Social influence is the influence of other people who help us understand a situation and make the decision to intervene. If other people also interfere, someone will interfere. Bystander barriers are the feeling that he is judged by others and the risk of embarrassment because his inappropriate interfering will discourage others from interfering. and Distribution of Responsibility is a term used to describe how someone shares their responsibilities when other people are involved (Sarwono & Meinarno, 2009).

The Religiosity variable is measured through personality values, attitudes, religious behavior and interpersonal relationships, which were developed by (Othman & Hariri, 2012). Personality Value means that a person's personality is influenced by his religion, and a high level of religiosity will improve his character. Attitude is an expression of their personal character. Religious individuals are

expected to act in accordance with the teachings of their religion. A high level of religiosity will produce a good attitude. Religious Behavior includes religious rituals carried out by religious adherents. For example, a Muslim will carry out obligations such as prayer, zakat, fasting and hajj. A high level of religiosity will improve the quality of implementation of religious practices. and Interpersonal Relations is an individual's ability to interact socially with the people around him. Religious people are expected to show a good attitude towards the surrounding environment (Othman & Hariri, 2012).

Meanwhile, the variable Intention to carry out whistleblowing has indicators such as Intention to carry out whistleblowing action, Desire to try to carry out whistleblowing action, Plan to become a whistleblower, Effort to carry out internal whistleblowing, and Effort to carry out external whistleblowing which was developed by (Bagustianto & Nurkholis, 2014).

Data Analysis

Data analysis in this research uses multiple regression analysis. Where before multiple regression analysis is carried out, an instrument test is first carried out, namely a validity and reliability test in testing the question items as well as whether the research variables used are valid and reliable. After that, classical assumption tests are carried out such as normality, multicollinearity and heteroscedasticity tests. After that, the model accuracy test will be carried out using the coefficient of determination test (R^2) and the F test. Next, to determine the influence between the independent variable and the dependent variable, the hypothesis test will be carried out using the t test.

3. RESULTS AND DISCUSSION

Data Processing Results

Based on the distribution of the survey to 150 respondents, the descriptive statistical values are as follows:

Table 1. Deskriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Attitudes Toward Behavior	150	14.00	20.00	17.67	1.600
Subjective Norms	150	15.00	20.00	17.69	1.727
Perceived Behavioral Control	150	12.00	20.00	17.13	1.648
Bystander effect	150	14.00	20.00	17.63	1.665
Religiosity	150	14.00	20.00	17.91	1.576
Intention to Whistleblowing	150	12.00	20.00	17.60	1.784
Valid N	150				

Source: Processed Data, 2024

Table 1 indicates that there are 150 observations (N) in this investigation. The attitude variable has a standard deviation of 1.60 and an average score of 17.67, ranging from 14 to 20. The subjective norm variable has a standard deviation of 1.72 and an average score of 17.69, ranging from 15 to 20. The perceived behavioral control variable has a mean score of 17.13 and a standard deviation of 1.64, ranging from 12 to 20. The bystander effect variable has a mean score of 17.63 and a standard deviation of 1.66, ranging from 14 to 20. The religiosity variable has a standard deviation of 1.57, an average score of 17.91, and a range of 14 to 20. The whistleblowing intention variable has a score ranging from

12 to 20, with an average of 17.60 and a standard deviation of 1.78. Since the means of all the variables are higher than the standard deviation, the data values are distributed equally.

After carrying out descriptive statistical tests, research instrument tests were then carried out, namely validity tests and reliability tests. The validity test showed that all statements met the requirements for a correlation coefficient of more than 0.30 and a significance level of less than 0.05. Meanwhile, in the reliability test, it was found that all question items met the reliability requirements with a Cronbach's Alpha coefficient above 0.60. With the results of the attitude variable having a Cronbach's Alpha of 0.755, The subjective norm variable has a Cronbach's alpha of 0.765, the perceived behavioral control variable has a Cronbach's alpha of 0.711, the bystander effect variable has a Cronbach's alpha of 0.652, the religiosity variable has a Cronbach's alpha of 0.623, and the whistleblowing intention variable has a Cronbach's alpha of 0.864. Next, the normality test is carried out to determine whether the residual variables in the regression model have a normal distribution. For a good regression model, a normal distribution or its surroundings is required (Ghozali, 2005). Data normality was measured using the Kolmogorov-Smirnov normality test. Next, a normality test is carried out to determine whether the residuals are normally distributed or vice versa if Asymp. Sig (2-tailed) is greater than the significance level, namely 5%. The normality test results are presented in Table 2.

Table 2. One-Sample Kolmogorov-Smirnov Normality Test Results

		Unstandardized Residual
N		150
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.82971528
Most Extreme Differences	Absolute	.067
	Positive	.048
	Negative	-.067
Kolmogorov-Smirnov Z		.067
Asymp. Sig. (2-tailed)		.094 ^c

Source: Processed data, 2024

The normality test results in Table 2 show that the Asymp value, Sig (2-tailed), 0.094 is greater than the significance threshold of 5% (0.05). The residual values of the evaluated regression models are consistently distributed. To find out whether the regression model finds a correlation between the independent variables, the multicollinearity test is used. Multicollinearity does not occur when the tolerance value is greater than 0.1 or VIF is less than 10. Table 3 shows the results of the multicollinearity test.

Table 3. Multicollinearity Test Results

Variable	Tolerance	VIF	Conclusion
Sikap (X1)	0,388	2,578	Multicollinearity Free
Norma Subjektif (X2)	0,237	4,212	Multicollinearity Free
Persepsi Kontrol Perilaku (X3)	0,429	2,331	Multicollinearity Free
<i>Bystander effect</i> (X4)	0,241	4,149	Multicollinearity Free
Religiusitas (X5)	0,353	2,833	Multicollinearity Free

Source: Processed data, 2024

VIF values and tolerances can be calculated based on Table 3, which shows that there are no VIF values above 10 or tolerances below 0.1. Therefore, this study does not show signs of multicollinearity. The heteroscedasticity test is carried out to determine whether there is a difference in variance between the residuals from one observation to another. The heteroscedasticity analysis of

this research was carried out using the Glejser test. Heteroskedasticity was not found with a significant value above 0.05. The Glejser test results are shown in Table 4.

Table 4. Heteroscedasticity Test Results

Variable	Significance	Conclusion
Attitude (X1)	0,995	Heteroscedasticity Free
Subjective Norm (X2)	0,053	Heteroscedasticity Free
Perceived Behavioral Control (X3)	0,580	Heteroscedasticity Free
Bystander effect (X4)	0,917	Heteroscedasticity Free
Religiosity (X5)	0,343	Heteroscedasticity Free

Source: Processed data, 2024

The significance level of each variable that has a value of more than 0.050 is shown in Table 4. So, there is no heteroscedasticity. Impact of Attitudes (X1), Norms (X2), Perceived Behavioral Control (X3), Bystander effect (X4), and Religiosity (X5) on Intention to Whistleblowing (Y) is evaluated through multiple linear regression analysis after fulfilling the requirements of the instrument test and classical assumption test. Results are shown in Table 5.

Table 5. Multiple Regression Analysis

Model	Unstandardized		Standardized	t	Sig.
	Coefficients		Coefficients		
	B	Std. Error	Beta		
(Constant)	-1.530	0.869		-1.761	.080
Attitude (X1)	.186	.069	.167	2.683	.008
Subjective Norm (X2)	.443	.082	.429	5.389	.000
Perceived Behavioral Control (X3)	.142	.064	.131	2.212	.029
Bystander effect (X4)	-.145	.085	-.136	-1.718	.088
Religiosity (X5)	.455	.074	.402	6.155	.000
Adjusted R Square	.776				
F-Statistic	104.28				
Prob (F-Statistic)	0.000				

Information:

Dependent Variable: Intention to Whistleblowing

Statistically significant at the level $\alpha = 5\%$

Source: Processed data, 2024

The multiple linear regression model equation is as follows.

$$Y = -1,252 + 0,186X_1 + 0,443X_2 + 0,142X_3 - 0,145X_4 + 0,455X_5 + \varepsilon.$$

Testing the Coefficient of Determination (R^2 Test) shows that the Adjusted R Square value is 0.776 or 77.6%. This means that the independent variable consisting of attitudes, subjective norms, perceived behavioral control, Bystander effect and religiosity is able to explain the dependent variable, namely 77.6%. the remaining 22.4% is explained by other variables outside this research model.

Simultaneous Testing (F Test) is used to determine the influence of independent variables on the dependent variable together. The results of the model fit test state that the variables attitude, subjective norms, perceived behavioral control, bystander effect and religiosity have an influence with a significance figure of 0.000. If Fcount is 104.28 and the Fcount value is greater than Ftable, then the

model is declared fit. The Fcount value of 104.28 is greater than Ftable 3.06 so the model is declared fit or appropriate.

Meanwhile, the results of the t test show that the influence of the attitude variable on the intention to carry out whistleblowing is known to have a sig value = $0.008 < 0.050$. This shows that attitude influences the intention to carry out whistleblowing, so that H1 is accepted. Furthermore, the subjective norm variable has a value of sig = $0.000 < 0.050$. This means that subjective norms influence the intention to carry out whistleblowing. So H2 is accepted. the variable perceived behavioral control gets a value of sig = $0.029 < 0.050$, meaning that perceived behavioral control influences intention carry out whistleblowing. So H3 is accepted. The bystander effect variable has a sig value = $0.088 > 0.050$. This means that the bystander effect has no influence on the intention to carry out whistleblowing. So H4 is rejected. Then for the last variable, namely religiosity, it has a sig value = $0.000 < 0.05$. This shows that religiosity influences the intention to carry out whistleblowing. So H5 is accepted.

Discussion

The results of the first hypothesis test concluded that attitude had a positive effect on intention to carry out whistleblowing so that (H1) is accepted.. This is in line with the theory of planned behavior which says that if someone's actions are linked to a useful goal, they will view them favorably. To uncover fraud, becoming a whistleblower is a good choice. Therefore, the greater a person's belief that an action will produce a positive outcome, the more likely they will support it. Conversely, if an action is perceived to have bad consequences, they are more likely to reject it (Ajzen, 2005). Apart from being in accordance with theory, more respondents in this study stated that there was a strong attitude towards behavior in terms of having a desire to reveal something that was bad or not bad, and consciously or unconsciously of the consequences, they were more motivated to carry out whistleblowing. The results of this study are supported by research (Owusu et al., 2020) which shows that attitudes towards behavior influence the intention to carry out whistleblowing. Other research conducted by (Angrayni et al., 2021) and (Maulana Saud, 2016) also supports that attitude has a positive impact on intention to carry out whistleblowing.

The results of the second hypothesis test conclude that subjective norms have a positive effect on the intention to carry out whistleblowing so that (H2) is accepted. This is in accordance with the theory of planned behavior where subjective norms show an increase in students' desire to carry out whistleblowing. Social life takes priority over personal life in daily activities in Indonesian society. A person may want to provide information because of social pressure and the subjective norms of their circumstances. How easy someone feels or acts is related to their perception of organizational support. The sources, opportunities and capabilities of each party determine whistleblowing actions (Indra, 2018). Apart from being in accordance with theory, respondents in this study also stated more often that there was the power of subjective norms in their desire to express things that were bad and not bad; as a result, they are more likely to carry out whistleblowing consciously or unconsciously. This research is in accordance with research findings (Imlabla et al., 2021), (Putu et al., 2016), and (Ardana et al., 2014), subjective norms have a positive influence on the intention to carry out whistleblowing.

The results of the third hypothesis test conclude that perceived behavioral control has a positive effect on the intention to carry out whistleblowing so that (H3) is accepted. This is in line with the theory of planned behavior, that a person has control over their behavior which significantly influences a person's desire to report errors. The test results support the third hypothesis. Whether performing an activity is easy or difficult is related to perceived control over the behavior. Therefore, a person's

decision to report something will depend on their sources, their opportunities, and their level of problem-solving skills (Mansor et al., 2020). Apart from being in accordance with theory, more respondents in this study stated that there is the power of perceived behavioral control in the desire to express things that are bad and not bad. So, they are more likely to carry out whistleblowing both consciously and unconsciously. This research is in line with the findings (Kurniawati & Aris, 2022), (Ainun et al., 2021), and (Mansor et al., 2020) shows that there is a positive influence between perceived behavioral control and intention to carry out whistleblowing.

The results of the fourth hypothesis test concluded that the bystander effect had no effect on the intention to carry out whistleblowing so that (H4) was rejected. This could happen because many respondents said that the bystander effect behavior did not exist. The comparison of the percentage of respondents' answers between agreeing and disagreeing is almost equal. The influence of others and the distribution of responsibility are two hypotheses emphasized by social psychology researchers such as Mark Levin and John Darley. For the first reason, people often see accidents or incidents before anyone else. If one of the bystanders says nothing, most bystanders believe it is not important (or necessary) to intervene; secondly, bystanders feel that they have no responsibility to intervene and no one does anything (Azka et al., 2019). This research is consistent with research by (Azka et al., 2019), which shows that the Bystander effect does not influence the intention to carry out whistleblowing.

The results of the fifth hypothesis test conclude that religiosity has a positive effect on the intention to carry out whistleblowing so that (H5) is accepted. This is in accordance with the answers of research respondents, who mostly stated that there is the power of religiosity in the desire to express things that are bad and not bad. Thus, there is a greater possibility that they carry out whistleblowing, either consciously or unconsciously. Due to their religious beliefs, a person believes that harmful actions should not be carried out and need to be investigated. The more religious someone is in their environment, the more likely they are to commit fraud and report it. This research is consistent with the findings (Christyawan & Hapsari, 2021) shows that religiosity has an impact on the intention to carry out whistleblowing. Similar findings were also revealed by (Ayem S & Rumdoni, 2021) and (Pulungan, 2018), which confirms that a person's level of religiosity is positively related to the tendency to carry out whistleblowing.

4. CONCLUSION

The conclusion of this research shows that attitudes, subjective norms, perceived behavioral control, bystander effect, and religiosity simultaneously influence the intention to carry out whistleblowing. Partially, attitude, subjective norms, perceived behavioral control, and religiosity have a significant positive effect, while the bystander effect has no effect on whistleblowing intentions. These variables explained 77.6% of whistleblowing intentions, with 22.4% explained by other factors. This research suggests future researchers to add variables such as organizational commitment and responsibility to expand the scope of research, and use interview methods and different theories. This research contributes to increasing awareness of the importance of whistleblowing for accounting students who have the potential to become accountants or auditors, emphasizing the importance of anti-fraud knowledge and high integrity to reduce cases of violations in the future.

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