

Factors Affecting Whistleblowing Intention (Studies at Universities in Bali)

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Abstract

Fraud is one of the actions that can harm an organization. Therefore, it is important to pay attention to efforts to prevent fraud, one of which is the existence of a whistleblowing system. This study aims to obtain empirical evidence regarding the effect of providing financial rewards, personal costs, anonymous reporting channels, and the level of seriousness of fraud on the intentions of the finance department employees to carry out whistleblowing. This research was conducted at universities in the province of Bali. Determination of the sample in this study using purposive sampling. The total sample used is 213 samples. Analysis of the data used is multiple linear regression analysis. The results of this study indicate that financial rewards have a positive effect on whistleblowing intentions. Personal cost has no effect on whistleblowing intention. Anonymous reporting channels have a positive effect on whistleblowing intentions. The level of seriousness of fraud has a positive effect on whistleblowing intentions. The results of this study can be used to optimize whistleblowing intentions. This can be done by optimizing the financial rewards given to employees so that they can meet the needs of employees and will create a strong intention to do whistleblowing.

Keywords

fraud; intent; whistleblowing



I. Introduction

Fraud is an act of fraud that is intentionally carried out so that it can cause losses without being noticed by the injured party and provide benefits for the perpetrators of fraud. (Sumadi & Putri, 2021). Various cases of fraud that occur can be revealed in various ways, for example through whistleblowing or disclosure of fraud by someone. Whistleblowing is a behavior carried out by someone within an organization to report fraudulent actions that occur (Muliati et al., 2021). Whistleblowing has an important role in uncovering unethical or illegal behavior that occurs within an organization by involving the participation of all parties within the organization.

The theory of prosocial behavior states that positive actions must be taken in an effort to support the development of the organization in a better direction (Carlo & Randall, 2002). One form of such action is to conduct whistleblowing if it finds fraud committed by certain individuals within the organization. Through disclosure of fraud, the organization will be able to minimize losses and can learn from the case so that it does not happen again in the future.

The results of a survey conducted by Institute of Business Ethics (IBE) (in Hapsari & Seta 2019) concluded that 52% of employees who knew about the violation chose to remain silent and did not report the violation because 51% of employees thought about the

continuity of their careers in the future and 46% were worried about their personal safety. This will certainly hinder efforts to detect and eradicate fraudulent acts in Indonesia because it can reduce whistleblowing intentions. Quoted from Kompas.com (2021) the Indonesia Corruption Watch (ICW) assessed that The education sector was one of the ten most corrupted sectors in 2015 to 2019 with state losses reaching Rp 41.09 billion. Of the 202 cases in the education sector, at least 20 cases or about 10 percent occurred in the realm of high schools or colleges. Various modes of fraud that often occur in the higher education sector include corruption in the procurement of goods and services, corruption in grant funds, research funds, and scholarships.

Education is one of the efforts to improve the ability of human intelligence, thus he is able to improve the quality of his life (Saleh and Mujahiddin, 2020). Fraud cases were also found in the world of education in Bali. One of them is the case of alleged corruption in the use of student parent association funds (IOM) from 2016 to 2017 with a loss of almost Rp. 2 billion at the Nusa Dua Tourism College (STPND).(Ginta, 2019). Based on the information received, the corruption case at the university under the auspices of the Ministry of Tourism and Creative Economy has reached the P-19 stage at the Bali Prosecutor's Office. The role of the whistleblower is very important to detect and prevent such fraud, where individuals who work in accounting-related fields have a great opportunity to be able to do this. Based on a survey conducted by the Association of Certified Fraud Examiner's (ACFE) (2019) 14% of fraud is caused by people in the accounting department. Therefore, stakeholders are trying to find the best solution to encourage whistleblowing intentions.

Financial rewards is a reward in the form of money obtained by employees as a substitute for the services they provide to the company (Pradnyanitasari et al., 2021). Financial rewards aim to increase cooperation between the principal and management which will have an impact on work ties, employee stability and management job satisfaction. The more appropriate the financial rewards given to employees in an organization, it is indicated that it will reduce the employee's intention to commit fraud, even this is considered to make employees feel responsible for reporting fraud that may occur. The results of research conducted by Azzahrah & Hadinata (2021) shows that giving rewards to employees has a positive effect on whistleblowing intentions.

Another factor that is also suspected to be a driving factor for whistleblowing intentions is personal cost. Personal cost as an employee's view of the risk of retaliation or sanctions from members of the organization, which can reduce employee interest in reporting whistleblowing (Hanif & Odiatma, 2017). Fraud perpetrators have a strong tendency to cover up their fraud by doing other criminal things, such as threats, bribery and so on. This condition causes most people to be reluctant to become whistleblowers for fear of the negative consequences they will face. The results of research conducted by Hariyani et al., (2019) shows that personal cost has a negative effect on whistleblowing intentions while the results of research conducted by Reshie et al., (2020) shows that personal cost has no effect on whistleblowing intentions.

The intention to do whistleblowing is allegedly also influenced by the existence of a reporting channel for whistleblowers. Putri (2016) stated that the reporting channel is a comprehensive and secure fraud reporting system for anonymous fraud reporters. Reporting channels are specifically designed to encourage whistleblowing and provide protection from retaliation for employees who disclose matters that are not clear on accounting and auditing matters. Retaliation is a form of coercion or consequence for whistleblowers to keep their mouths shut when they find out about fraud in an organization (Nugraha et al., 2017).

Based on the results of a pre-survey conducted by researchers on reporting channels at universities in Bali via google form, it was found that all public and private universities in Bali have reporting channels, both internal and external reporting channels. The internal reporting system is generally carried out through standard communication channels within the university. External reporting channels use institutions outside the university that are independent and highly committed. Based on observations, not all universities can maximize

the existence of existing reporting channels. This is reflected in some of the reporting channels that cannot be used, for example the internal reporting channel in the form of a hotline that cannot be contacted due to lack of attention to sustainability. Harahap et al., (2020) shows that the reporting channel has a positive effect on whistleblowing intentions. The same thing was conveyed by Putri (2016) which states that the reporting channel has a positive effect on whistleblowing intentions.

Another factor that influences whistleblowing intentions is the seriousness of the fraud. Hanif & Odiatma (2017) defines the seriousness of wrongdoing as the magnitude of the consequences associated with the amount of gain received by the victim (or beneficiary) of a questionable moral behavior. The seriousness of the error can be judged by how much loss the organization can experience. Individuals tend to report serious errors rather than non-serious errors due to the individual's perception that the organization will experience greater losses if it is not reported immediately. The results of research conducted by Marliza (2018) shows that the level of seriousness of fraud has a positive effect on whistleblowing intentions. The same thing was conveyed by Hartono (2021) shows that the level of seriousness of fraud has a positive effect on whistleblowing intentions.

Based on the background that has been described, research is carried out that aims to test and analyze the influence of financial rewards, personal costs, reporting channels, and the seriousness of fraud on whistleblowing intentions at universities in Bali. This research was conducted because of the fraud phenomenon that occurs in universities and the whistleblowing system at universities in Bali has not been maximized. The title adopted in this study is "Factors Influencing Whistleblowing Intention (Studies at Universities in Bali)".

II. Review of Literature

2.1 Prosocial Behavior Theory

One theory that supports whistleblowing is prosocial organizational behavior theory. Marliza (2018) defines prosocial organizational behavior as behavior or actions taken by members of an organization against individuals or groups aimed at improving welfare. Harahap et al., (2020) states that prosocial behavior is positive social behavior whose purpose is to provide benefits to others.

2.2 Theory of Planned Behavior

Theory of Planned Behavior (TPB) is a psychological theory put forward by (Ajzen in Hartono, 2021) This theory tries to explain the relationship between attitude and behavior. This theory proves that motivation is more accurate in predicting an actual behavior, and at the same time it can act as a proxy for connecting attitudes with actual behavior.

2.3 Utilitarian Theory

The theory of utilitarianism is a theory that emphasizes the purpose of human life, both in the form of actions, activities, interactions, and life itself. If it is associated with law, then the theory of utilitarianism is a theory that puts benefit as the main goal of law. Benefit here is defined as happiness (happiness). Whether it is bad or fair or not a law depends on whether the law gives happiness to humans or not, or how much the law can give happiness to humans.

2.4 Maslow's Hierarchy of Needs Theory

As we understand that everyone has different needs. Maslow (2010) has arranged human needs in five levels to be achieved according to the level of importance. Maslow's hierarchy of needs theory sees that individuals who work have stages of basic needs that will be achieved in

their work. The stages of needs are physiological, safety and affection, social and affiliation, and self-esteem and self-actualization or self-realization.

2.5 Cheating (Fraud)

Fraud is an act of fraud or error made by a person or entity who knows that the error may result in some unfavorable impact on the individual or entity (ACFE, 2019). Meanwhile, according to the Financial Services Authority (2016) through a circular on fraud control and the application of anti-fraud strategies, it is stated that fraud is an act of deviation or omission that is intentionally carried out to deceive, deceive, or manipulate sharia companies or units, policy holders, the insured, participants, or other parties that occur within the company or sharia unit and or use company facilities or sharia units so that the company or sharia unit, policy holder, insured, participant, or other party suffers losses and the fraud perpetrator obtains financial benefits either directly or indirectly (Sumadi & Putri, 2021).

2.6 Fraud Tree

Schematically the Association of Certified Fraud Examiners (ACFE) describes occupational fraud in the form of a fraud tree. This tree depicts the branches of fraud in the employment relationship, along with their branches and sub-branches. This occupational fraud tree has three main branches, namely: corruption, misappropriation of assets, fraudulent financial statements.

2.7 Whistleblowing

Whistleblowing is an action taken by a person or several employees to report fraud that occurs in the organization, whether carried out by the company or its superiors to other parties. Whistleblowing can occur through internal or external channels of the organization. Nugraha et al., (2017) explain that internal whistleblowing is an act of reporting suspected unethical and illegal practices by parties within the organization to parties within the organization who are deemed to have the power to take action. The intention of whistleblowing or abbreviated as NW is an action that an individual may take to report a violation or unethical act (Sholeh, 2020).

2.8 Financial Rewards

Giving rewards is positive feedback given by the company for the achievements made by employees (Sholeh, 2020). Rewards given by the company can be in the form of material or non-material. Azzahrah & Hadinata (2021) explained that the provision of rewards in the form of material can be in the form of monetary rewards and social security while rewards in non-material forms such as granting certificates, career advancement and others. Providing financial rewards or abbreviated as FR to employees can help in revealing fraud that occurs in a company (Reshie et al., 2020). Reshie et al., (2020) also say that although organizations can provide various types of incentives, monetary rewards are considered as one of the most economical resources.

2.9 Personal Cost

Personal cost or abbreviated as PC refers to the retaliation of the person who violates the behavior to the whistleblower in the organization. The risk of retaliation can start through management, colleagues, or superiors (Marliza, 2018). There are other forms of retaliation risk, such as forcing the revocation of all who report violations without exception, complicating the complaint process, isolating whistleblowers, slandering

whistleblowers, eliminating additional income, never attending meetings, and other forms of discrimination (Hariyani et al., 2019). Personal cost of reporting is an employee's view of the risk of retaliation or retaliation or sanctions from members of the organization, which can reduce employee interest in reporting wrongdoing or fraud.

2.10 Reporting Channel

Reporting channels or reporting channels which are abbreviated as SP in whistleblowing can be carried out by internal and external channels. Internal whistleblowing explains where an individual who knows of fraud or violations committed by employees or members of the organization or the organization itself, then reports the fraud or violation to his superiors. Meanwhile, external whistleblowing explains where an individual knows of fraud or violations committed by employees or members of the organization, then reports it to parties outside the organization (Harahap et al., 2020). Whistleblowing reporting channels can not only be carried out through internal reporting channels and external reporting channels, but can also be classified into formal and informal reporting channels, and anonymous and non-anonymous reporting channels (Putri, 2016).

2.11 Seriousness Level of Cheating

The level of cheating or simply TKK among members of the organization may differ from one another. This depends on the opinion of each member of the organization. In general, the perception of the severity of fraud is not only related to the value of fraud, but also cannot be separated from the type of fraud that occurred. Organizational members may respond differently to each type of fraud that occurs (Marliza, 2018). Organization members who know or even observe wrong or fraudulent behavior, especially if the wrongdoing is serious, are more likely to want to report it.

2.12 Concept Framework and Hypotheses

The variables studied in this study include the independent variables financial rewards, personal costs, reporting channels, and the level of seriousness of fraud. The dependent variable is the intention to whistleblowing. The conceptual framework for this research is presented in Figure 1 below.

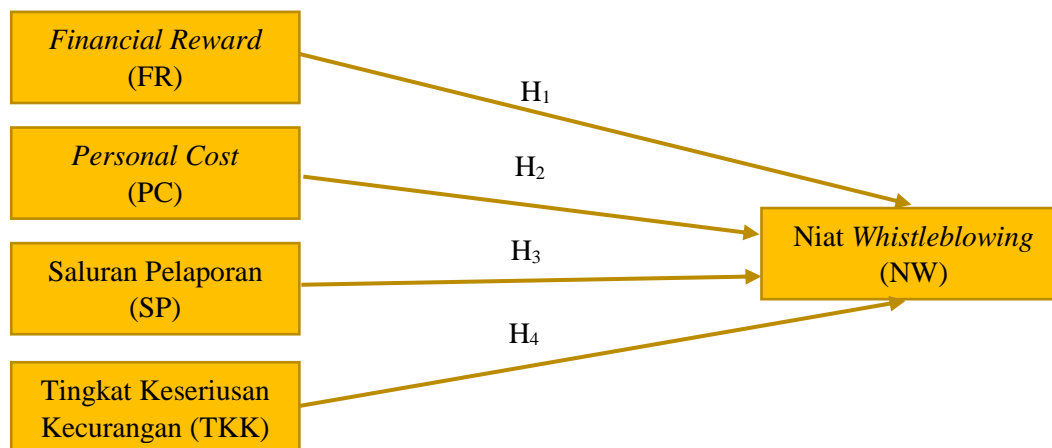


Figure 1.
Research Concept
 Source: Processed data (2022)

Based on the conceptual framework, the hypotheses proposed for this study are as follows:

a. The Effect of Financial Rewards on Whistleblowing Intentions

Providing financial rewards or cash prizes is an action taken by companies or organizations to motivate employees to take whistleblowing actions. By giving a reward, it will give a certain satisfaction for a whistleblower in revealing fraud. This is in accordance with Maslow's hierarchy of needs theory which states that the fulfillment of needs is very important for individuals, one of which is financial well-being (Maslow, 2010). If the reward can be done effectively, it will increase a person's intention to become a whistleblower who will report or disclose fraud that occurs within the company. This means that the provision of rewards or prizes in the form of money can have an influence on whistleblowing. Previous research has shown that internal auditors have a greater tendency to report wrongdoing to greater authorities when incentives are given (Reshie et al., 2020). Based on this, the first hypothesis is formulated as follows:

H1: Financial Rewards positive effect on Whistleblowing Intention

b. The Effect of Personal Cost on Intention Whistleblowing Intentions

Personal cost is an employee's view of the risk of retaliation/retaliation or sanctions from members of the organization, which can reduce employee interest in reporting wrongdoing/cheating. One of the considerations for employees to report fraud is the threat or retaliation from the perpetrators of fraud. The personal costs that will be received by the reporter will strengthen or even discourage the person from reporting. This is in accordance with the theory of planned behavior which states that there is a reason behind a certain behavior. The view that there is a risk of retaliation will make the potential complainant face a dilemma between doing the right thing and getting the consequences or just being silent and pretending not to know what happened (Maslow, 2010). The results of research conducted by Hanif & Odiatma, (2017) shows that personal cost has a negative effect on whistleblowing intentions. Based on this description, the second hypothesis is formulated as follows:

H2: Personal Cost has a negative effect on Whistleblowing Intention

c. The Effect of Anonymous Reporting Channels on Whistleblowing Intentions

The consequences of the identity of the reporter who will be known by the perpetrators of fraud will cause concern and even fear of threats or retaliation from the perpetrators of the fraud in the form of cancellation of promotions (nullification), isolation, slander or expulsion. This often puts potential fraud reporters in a dilemma of doubting their attitude which in turn can distort interest in reporting the fraud (Bagustianto & Nurkholis, 2015). Therefore, to prevent fraudulent actions and detect fraud through information reported by someone, an anonymous reporting channel is needed. This leads to the assumption that someone's intention to do whistleblowing will be higher in the anonymous reporting channel than in the non-anonymous reporting channel. This condition is supported by prosocial behavior theory which explains that a person will always make efforts to uphold justice if there is a system that supports his actions and shelters him safely. The results of research conducted by Harahap et al., (2020) shows that anonymous reporting channels have a positive effect on whistleblowing intentions. Based on this, the third hypothesis is formulated, namely:

H3: Anonymous Reporting Channels have a positive effect on Whistleblowing Intentions

d. The Effect of the Seriousness of Fraud on Whistleblowing Intentions

Fraud that occurs in an organization will certainly cause losses for the organization. The seriousness of the consequences of fraud will encourage employees to report fraud. The bigger and more serious the loss experienced by the organization will certainly encourage employees to report the fraud. This is in accordance with prosocial behavior theory which explains a person's desire to advance the organization follows, one of which is by disclosing the fraud that occurred. The results of research conducted by Marliza (2018) shows that the level of seriousness of fraud has a positive effect on whistleblowing intentions. Based on this, the fourth hypothesis can be formulated as follows.

H4: The seriousness of cheating has a positive effect on Whistleblowing Intentions

III. Research Method

The location or scope of this research was carried out in Bali Province with Public and Private Universities in Bali. The population in this study were all employees of the finance department who worked in State and Private Universities in the Province of Bali. Determination of the sample in this study using purposive sampling. Purposive sampling is the determination of the sample based on certain criteria, the criteria used are 2 (two) officials and 1 (one) employee in the finance department in each of the State and Private Universities in the Province of Bali. The total sample used is $3 \times 71 = 213$ samples. The data analysis technique in testing the hypothesis formulated in this study is multiple linear regression analysis.

IV. Results and Discussion

4.1 Results

a. Model Feasibility Test (F Test)

Table 1. F Statistical Test Results

ANOVA ^a						
Model	Sum of Squares	Df	Mean Square	F	Sig.	
1	Regression	5648,671	4	1412,168	148,761	0,000 ^b
	Residual	1974,512	208	9,493		
	Total	7623,183	212			

a. Dependent Variable: Whistleblowing Intention

b. Predictors: (Constant), Fraud Severity Level, Personal Cost, Anonymous Reporting Channel, Financial Reward

Source: Primary Data Processed, 2022

Based on the results of the analysis obtained a significance value of 0.000 less than 0.05 ($0.000 < 0.05$). These results mean that financial rewards, personal costs, anonymous reporting channels, and the seriousness of fraud have an effect on whistleblowing intentions.

b. Coefficient of Determination Results (R²)

Table 2. Coefficient of Determination Test Results (R²)

Model Summary^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,861 ^a	0,741	0,736	3,081

a. Predictors: (Constant), Fraud Severity Level, Personal Cost, Anonymous Reporting Channel, Financial Reward

b. Dependent Variable: Whistleblowing Intention

Source: Primary Data Processed, 2022

The magnitude of the influence of the independent variable on the dependent variable is indicated by the value of total determination (Adjusted R Square) of 0.736 means that 73.6% of variations in whistleblowing intentions are influenced by variations in financial rewards, personal costs, anonymous reporting channel and seriousness level of fraud while the remaining 26.4% is explained by other factors not included in the model.

c. Multiple Linear Regression Analysis Results

Table 3. Multiple Linear Regression Analysis Results

Model	Coefficients^a			T	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
(Constant)	9.134	4,385		2,083	0.038
Financial Rewards (FR)	0.818	0.191	0.393	4,286	0.000
Personal Cost (PC)	-0.181	0.140	-0.108	-1,296	0.196
1 Anonymous Reporting Channel (SP)	0.234	0.093	0.161	2,522	0.012
Severity Level of Cheating (TKK)	0.558	0.126	0.320	4,433	0.000

a. Dependent Variable: Whistleblowing Intention

Source: Primary Data Processed, 2022

Based on the results of the regression analysis as presented in Table 9, as for structural equation as follows:

$$NW = 9,134 + 0,818FR + 0,234SP + 0,558TKK + 4,385$$

1. The constant value is assumed that without adding financial rewards, personal costs, anonymous reporting channels and the level of seriousness of fraud, the whistleblowing intention value is 9.134 units.

2. If the financial reward has increased by 1 unit with the assumption that personal cost variables, anonymous reporting channels and the seriousness of fraud are considered constant, the whistleblowing intention will increase by 0.818 units.
3. If the anonymous reporting channel increases by 1 unit with the assumption that the financial reward, personal cost and seriousness level of fraud are considered constant, the whistleblowing intention will increase by 0.234 units.
4. If the level of seriousness of fraud increases by 1 unit assuming the variables of financial reward, personal cost and anonymous reporting channels are considered constant, the whistleblowing intention will increase by 0.558 units.

d. Results of t-test statistics (T-test)

Based on the results of the analysis obtained a significance value of 0.000 with a regression coefficient of 0.818. This result means that the hypothesis is accepted. This means that financial rewards have a positive effect on whistleblowing intentions. Based on the results of the analysis obtained a significance value of 0.196 with a regression coefficient of -0.181. This result means that the hypothesis is rejected. This means that personal costs have no effect on whistleblowing intentions. Based on the results of the analysis obtained a significance value of 0.012 with a regression coefficient of 0.234. This result means that the hypothesis is accepted. This means that anonymous reporting channels have a positive effect on whistleblowing intentions. Based on the results of the analysis obtained a significance value of 0.000 with a regression coefficient of 0.558. This result means that the hypothesis is accepted. This means that the level of seriousness of fraud has a positive effect on whistleblowing intentions.

4.2 Discussion

a. The Effect of Financial Rewards on Whistleblowing Intentions

Based on the results of data analysis, the results of the value of significance of 0.000 with a regression coefficient of 0.818. This result means that the hypothesis is accepted. This means *financial rewards* positive effect on whistleblowing intention. This means that the bigger *financial rewards* so whistleblowing intent will increase. While getting smaller *financial rewards* so whistleblowing intent will decrease. Providing financial rewards or cash prizes is an action taken by companies or organizations to motivate employees to take whistleblowing actions. By giving a reward, it will give a certain satisfaction for a whistleblower in revealing fraud. This is in accordance with Maslow's hierarchy of needs theory which states that the fulfillment of needs is very important for individuals, one of which is financial well-being (Maslow, 2010). If the reward can be done effectively, it will increase a person's intention to become a whistleblower who will report or disclose fraud that occurs within the company. This means that the provision of rewards or prizes in the form of money can have an influence on whistleblowing. This is in accordance with research conducted by (Reshie et al., 2020) states that internal auditors have a greater tendency to report cheating to greater authorities when incentives are provided.

b. The Effect of Personal Cost on Whistleblowing Intentions

Based on the results of data analysis, the results of the value of significance of 0.196 with a regression coefficient of -0.181. This result means that the hypothesis is rejected. This means *personal costs* no affect whistleblowing intentions. This means that changes *personal costs* not affect whistleblowing intent. *Personal costs* is an employee's view of the risk of retaliation or sanctions from members of the organization, which can reduce employee interest in reporting cheating. One of the considerations for employees to report

fraud is the threat or retaliation from the perpetrators of fraud. The personal costs that will be received by the reporter will strengthen or even discourage the person from reporting. This is in accordance with the theory of planned behavior which states that there is a reason behind a certain behavior. The view that there is a risk of retaliation will make the potential complainant face a dilemma between doing the right thing and getting the consequences or just being silent and pretending not to know what happened (Maslow, 2010). This is in line with research conducted by Reshie et al., (2020) shows that personal cost has no effect on whistleblowing intentions.

c. The Effect of Anonymous Reporting Channels on Whistleblowing Intentions

Based on the results of data analysis, the results of the value of significance of 0.012 with a regression coefficient of 0.234. This result means that the hypothesis is accepted. This means, anonymous reporting channels have a positive effect on whistleblowing intentions. This means that the better anonymous reporting channel so whistleblowing intent will increase. While it's getting worse anonymous reporting channel so whistleblowing intent will decrease. The consequences of the identity of the reporter who will be known by the perpetrators of fraud will cause concern and even fear of threats or retaliation from the perpetrators of the fraud in the form of cancellation of promotions (nullification), isolation, slander or expulsion. This often puts potential fraud reporters in a dilemma of doubting their attitude which in turn can distort interest in reporting the fraud. (Bagustianto & Nurkholis, 2015). Therefore, to prevent fraudulent actions and detect fraud through information reported by someone, an anonymous reporting channel is needed. This leads to the assumption that someone's intention to do whistleblowing will be higher in the anonymous reporting channel than in the non-anonymous reporting channel. This condition is supported by prosocial behavior theory which explains that a person will always make efforts to uphold justice if there is a system that supports his actions and protects him safely. This is in accordance with research conducted by Harahap et al., (2020) shows that anonymous reporting channels have a positive effect on whistleblowing intentions.

d. The Effect of Seriousness of Fraud on Whistleblowing Intentions

Based on the results of data analysis, the results of the value of significance of 0.000 with a regression coefficient of 0.558. This result means that the hypothesis is accepted. This means, the level of seriousness of fraud has a positive effect on whistleblowing intentions. This means that the bigger seriousness of cheating so whistleblowing intent will increase. While getting smaller seriousness of cheating so whistleblowing intent will decrease. Fraud that occurs in an organization will certainly cause losses for the organization. The seriousness of the consequences of fraud will encourage employees to report fraud. The bigger and more serious the loss experienced by the organization will certainly encourage employees to report the fraud. This is in accordance with prosocial behavior theory which explains a person's desire to advance the organization he/she follows, one of which is by disclosing the fraud that occurred. This is in accordance with research conducted by Marliza (2018) shows that the level of seriousness of fraud has a positive effect on whistleblowing intentions.

V. Conclusion

Based on the results of the study, it can be concluded that:

1. *Financial rewards* positive effect on whistleblowing intention.
2. *Personal cost* no affect whistleblowing intentions.
3. Anonymous reporting channels have a positive effect on whistleblowing intentions.
4. The seriousness of fraud has a positive effect on whistleblowing intentions.

Some suggestions that can be submitted are as follows:

- 1) For students, the results of this research can be used as teaching resources or case studies in activities in certain subjects. In addition, the results of this study can be used as a literature review in order to conduct similar research by adding research samples and reconstructing the research model with other variables so that the research results are in accordance with the actual situation.
- 2) For universities in Bali, the results of this study can be used to optimize whistleblowing intentions. This can be done by optimizing the financial rewards given to employees so that they can meet the needs of employees and will create a strong intention to do whistleblowing. Optimizing the function of the anonymous reporting channel that can be done by providing protection for employees who want to do whistleblowing and paying attention to the seriousness of the fraud committed.
- 3) For universities, the results of this research can be used as teaching materials and examples in reviewing case studies in certain subjects in order to prepare competent graduates.

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