

## Whistleblowing Factors in Customers of PT. Bank Mandiri Palopo Branch

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### Abstract

This research was conducted with the aim of identifying the impact of religiosity, the level of seriousness of fraud, and behavioral control on whistleblowing. The research method used is a quantitative approach. Primary data was obtained through distributing questionnaires using a Likert scale to PT customers. Bank Mandiri Palopo Branch. The sampling technique used purposive sampling, which resulted in 71 respondents. Data analysis used data quality tests, normality tests, and multiple linear regression using SPSS version 25 software. The research results showed that religiosity and behavioral control had a positive and significant influence on whistleblowing. However, this research shows that the level of seriousness of fraud does not have a significant influence on whistleblowing. This suggests that factors such as an individual's level of religiousness and behavioral control may influence the propensity to report fraud, while the seriousness of the fraud may not significantly influence the decision to whistleblower.

Keywords: Religiosity, Seriousness of Fraud, Behavioral Control, and Whistleblowing.

### 1. Introduction

Fraud is an act of deception carried out by one or more people to gain personal or group benefit. With the rapid growth in the world of accounting, the impact is not only positive but also brings negative consequences, such as increasing cases of fraud which are increasingly rampant in life [1]. This reflects the attitude of someone who takes advantage by committing fraud or abuse to the detriment of other people. The Fraud Triangle Theory explains that fraud can occur due to several factors, including opportunity, pressure and justification. One way to reveal violations, such as the situation mentioned, is through whistleblowing. Whistleblowing can help uncover fraud or what is known as fraud within a company, especially when this practice is known by many people and fraud cases are increasingly rampant.

Recently, Indonesia has faced a corruption scandal related to E-KTP involving the private, executive and legislative sectors. State losses from this corruption case reached 2.3 trillion rupiah. According to ICW, the number of corruption or fraud cases in Indonesia in 2017 increased from the previous year. In 2016, there were 482 cases, while in 2017 the figure increased to 576 cases. In the same year, the most corruption cases in Indonesia were found at the Regency/City Government level, reaching 222 cases [2]. An interesting case to discuss occurred at PT Bank Mandiri Palopo Branch. This case was reported by a customer regarding embezzlement of customer funds of around 600 million by an employee of PT. Bank Mandiri Palopo Branch. Therefore, to prevent fraud by whistleblowing. Whistleblowing is an appropriate step to prevent the possibility of fraud in financial reporting which could harm both the company and other parties [3]. Meanwhile, someone who carries out whistleblowing is called the person who committed the violation or is called a whistleblower.

A whistleblower is an individual who discloses violations, abuse of power, or behavior that is contrary to the law or code of ethics within a group or organization to the authorities or the public. Fraud is a deliberate act of deception or manipulation, aimed at gaining profit, and can cause both material and non-material losses to a particular country or entity. Cases of accounting fraud in Indonesia, such as those involving Susno Duadji in legal mafia practices or Agus Condro in the election of Senior Deputy of Bank Indonesia, involve the role of whistleblowers. Various types of fraud in the public and private sectors can be anticipated by disclosing dishonest practices [4] dan [5].

Even though there has been a lot of research on whistleblowing from previous researchers, it needs to be retested because the research results are still varied and not consistent. The results of research conducted by [6] and [7] show that the desire to carry out whistleblowing is influenced by perceptions of behavioral control. When the perception of behavioral control increases, the desire to carry out whistleblowing will also increase. In contrast to the research results of [8] and [9], the intention to carry out whistleblowing is not influenced by perceived behavioral control, which is different from research conducted by institutions which states that perceived behavioral control does not influence whistleblowing intentions. Research [9] states that religiosity influences a person in carrying out whistleblowing actions. Religiosity is considered to be related to improving one's morals and ethics. However, because previous research has provided varying results, researchers are interested in better understanding the analysis of whistleblowing factors in PT.Bank Mandiri Palopo Branch. The differences in research results indicate a gap in understanding about whistleblowing. This research focuses on responses from customers of PT.Bank Mandiri Palopo Branch.

Based on the background above, the author is interested in researching the topic entitled "Analysis of Whistleblowing Factors in PT.Bank Mandiri Palopo Branch Customers". The author decided to choose customers of PT. Bank Mandiri Palopo Branch as respondents based on incidents of fraud involving these customers. The author wants to explore whether the results of research conducted in different locations will be different. The aim of this research is to identify how religiosity, the level of seriousness of fraud, and behavioral control influence the occurrence of whistleblowing.

This research uses the theory of planned behavior as the main theoretical framework. The theory of planned behavior is a theory proposed by [11] which aims to explain the relationship between the point of view held by individuals and the actions they take. The theory of planned behavior emerged as a response to the limitations of attitudes in estimating the actions to be taken. This shows that intention is an important factor in anticipating whether someone will take whistleblowing action or not. [12] stated that whistleblowing is an action carried out by individuals both from inside and outside an organization to reveal fraud, errors or unethical behavior that occurs within it. This is considered an appropriate step to prevent violations and is an important factor in preventing fraud and corruption. According to [13] whistleblowing is a step to inform about illegal and immoral activities within an institution which aims to stop various forms of fraud such as preventing bribery and corruption.

[10] states that religiosity is a strong level of belief in the values and goals that a person carries out and implements in a religious context. [3] states that the seriousness of fraud is something that arises as a result of fraud committed both financially and non-financially. A factor that can motivate and potentially influence someone to carry out whistleblowing is the seriousness of the fraud that occurred. [14] states that behavioral control is how individuals view their ability to control themselves and is related to how strong the moral values they adhere to are. Individuals tend to act or behave in accordance with the morals they believe in in certain situations or environments. They will judge the extent to which a behavior is considered good or bad based on their view of how much they can control themselves.

### Conceptual Framework

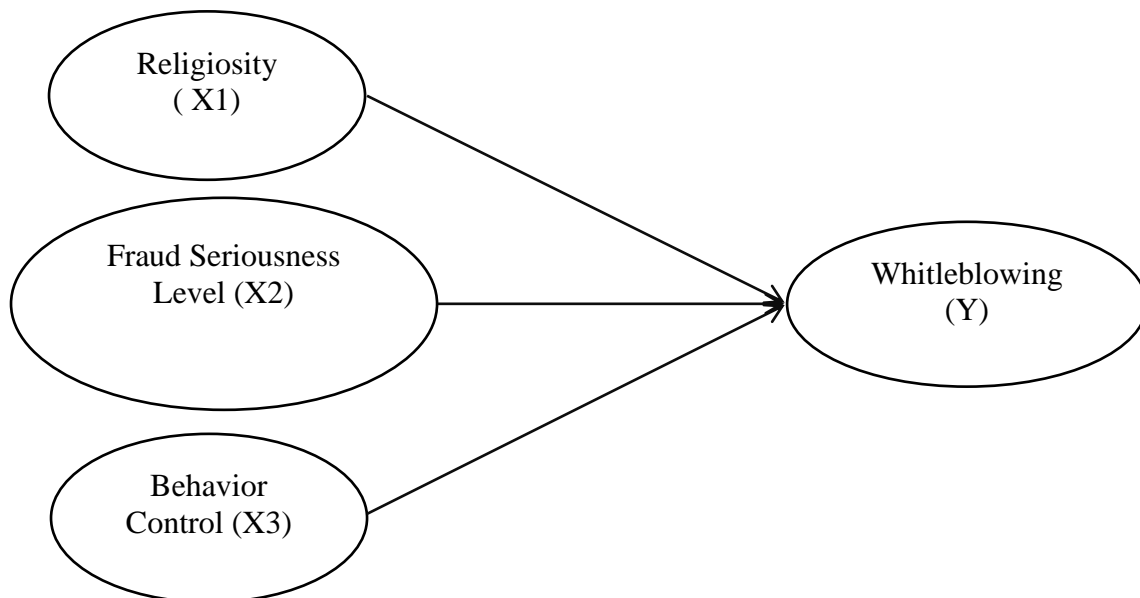


Figure 1. Conceptual Framework

## 2. Methodology

This type of research uses a quantitative approach with the aim of measuring the extent to which the independent variable influences the dependent variable. The independent variables in this study include Religiousness, Fraud Seriousness, and Behavioral Control. Meanwhile, the dependent variable is interest in whistleblowing.

The population in this research is customers of PT.Bank Mandiri Palopo Branch. The sample in this study was selected based on respondents consisting of 71 people. Sampling in this study used the Accidental Sampling technique. According to [15] the Accidental Sampling technique is the determination of samples by chance, where anyone who coincidentally interacts with the researcher can be used as a sample, if the individual they meet by chance is deemed to fit the criteria set by the researcher.

The data collection method used in this research is by distributing questionnaires or surveys to respondents at the research location, then taking the completed questionnaires back from the research location. The questionnaire in this study was prepared based on the variables to be tested, namely Religiosity, Seriousness of Fraud, Behavioral Control and Whistleblowing. All variables are measured using a Likert scale with (5) alternative answers.

The following are the specifications: 1) Strongly Disagree: 2) Disagree: 3) Neutral: 4) Agree: 5) Strongly Agree.

The data analysis method used in this research is data quality testing which consists of validity and reliability tests. Hypothesis testing consisting of multiple linear regression tests, partial tests, simultaneous tests, and coefficient of determination tests (R<sup>2</sup>).

### 3. Result and Discussion

#### 3.1 Result

##### Data Quality Test

##### 1. Validity Test

Validity testing is an important step in developing measurement and testing instruments, ensuring that the results obtained from the instrument are reliable and have meaning that is appropriate to the context of the research and measurements carried out.

Table 1. Validity Test Results

| Variable                | Items Statement | Person Coreelation | Sig (2-Tailed) | Information |
|-------------------------|-----------------|--------------------|----------------|-------------|
| Religiosity             | X1.1            | 0,610              | 0,000          | Valid       |
|                         | X1.2            | 0,648              | 0,000          | Valid       |
|                         | X1.3            | 0,732              | 0,000          | Valid       |
|                         | X1.4            | 0,600              | 0,000          | Valid       |
|                         | X1.5            | 0,076              | 0,000          | Valid       |
|                         | X1.6            | 0,552              | 0,000          | Valid       |
|                         | X1.7            | 0,510              | 0,000          | Valid       |
|                         | X1.8            | 0,694              | 0,000          | Valid       |
| Fraud Seriousness Level | X2.1            | 0,669              | 0,000          | Valid       |
|                         | X2.2            | 0,667              | 0,000          | Valid       |
|                         | X2.3            | 0,562              | 0,000          | Valid       |
|                         | X2.4            | 0,499              | 0,000          | Valid       |
|                         | X2.5            | 0,503              | 0,000          | Valid       |
|                         | X2.6            | 0,641              | 0,000          | Valid       |
|                         | X2.7            | 0,272              | 0,000          | Valid       |
|                         | X2.8            | 0,635              | 0,000          | Valid       |
| Behavior Control        | X3.1            | 0,568              | 0,000          | Valid       |
|                         | X3.2            | 0,614              | 0,000          | Valid       |
|                         | X3.3            | 0,551              | 0,000          | Valid       |
|                         | X3.4            | 0,629              | 0,000          | Valid       |
|                         | X3.5            | 0,642              | 0,000          | Valid       |
|                         | X3.6            | 0,751              | 0,000          | Valid       |

|                       |      |       |       |       |
|-----------------------|------|-------|-------|-------|
|                       | X3.7 | 0,791 | 0,000 | Valid |
|                       | X3.8 | 0,808 | 0,000 | Valid |
| <i>Whistleblowing</i> | Y.1  | 0,640 | 0,000 | Valid |
|                       | Y.2  | 0,653 | 0,000 | Valid |
|                       | Y.3  | 0,732 | 0,000 | Valid |
|                       | Y.4  | 0,696 | 0,000 | Valid |
|                       | Y.5  | 0,480 | 0,000 | Valid |
|                       | Y.6  | 0,697 | 0,000 | Valid |
|                       | Y.7  | 0,691 | 0,000 | Valid |
|                       | Y.8  | 0,627 | 0,000 | Valid |

The validity test results show that there are eight question items for each variable. It can be concluded that all question items in the variables tested are declared valid because  $r$  calculated  $>$   $r$  table ( $r$  table 0.233) and can be used for data collection. This is because the Corrected Item-Correlation value is smaller than the significant value of 0.05.

## 2. Reliability Test

Reliability testing is a statistical method used to measure how consistently a measuring instrument or test produces the same results when repeated at different times.

Table 2. Reliability Test Results

| Variabel                     | Cronbach's Alpha | Reliability Limits | Information |
|------------------------------|------------------|--------------------|-------------|
| Religiosity (X1)             | 0.772            | 0.60               | Reliable    |
| Fraud Seriousness Level (X2) | 0.621            | 0.60               | Reliable    |
| Behavior Control (X3)        | 0.824            | 0.60               | Reliable    |
| Whistleblowing (Y)           | 0.806            | 0.60               | Reliable    |

The results of the reliability test show that the value for the religiosity variable is 0.772, the seriousness level of fraud is 0.621, behavioral control is 0.824 and whistleblowing is 0.806, which indicates that Cronbach's alpha is greater than 0.60, so these results can be concluded that all statements on this variable are declared reliable or can be believed.

## Multiple Linear Regression Test Results

### 1. Multiple Linear Regression Test Results

Table 3. Multiple Linear Regression Test Results

|       |                         | Coefficients <sup>a</sup>   |            |                           |
|-------|-------------------------|-----------------------------|------------|---------------------------|
|       |                         | Unstandardized Coefficients |            | Standardized Coefficients |
| Model |                         | B                           | Std. Error | Beta                      |
| 1     | (Constant)              | .335                        | .371       |                           |
|       | Religiosity             | .377                        | .105       | .356                      |
|       | Fraud Seriousness Level | .132                        | .107       | .131                      |
|       | Behavior Control        | .414                        | .116       | .410                      |

Based on the results of the regression analysis above, the equation obtained is as follows:

$$Y = 0,335 + 0,377 + 0,132 + 0,414$$

Based on this equation model, the following can be interpreted:

1. A constant value of 0.335 with a positive sign states that if the Religiosity, Fraud Seriousness Level, and Behavioral Control variables are considered constant then the Whistleblowing value is 0.335.
2. The Religiosity coefficient value is 0.377, meaning that if the Religiosity value increases by one unit, the whistleblowing magnitude value will increase by 0.377 provided that the value of the Fraud Seriousness Level and Behavioral Control variables is constant.
3. The Fraud Seriousness Level coefficient value is 0.132, meaning that if the Fraud Seriousness Level value increases by one unit, then the whistleblowing magnitude value will increase by 0.132 provided that the Religiosity and Behavioral Control values are constant.
4. The Behavioral Control coefficient value of 0.414 means that if the Behavioral Control value increases by one unit, then the whistleblowing magnitude value will increase by 0.414 provided that the values of the Religiosity and Fraud Seriousness variables are constant.

## 2. Partial Test Results (t Test)

Table 4. Partial Test Results (t Test)

| Model                   | t     | Sig. |
|-------------------------|-------|------|
| 1 (Constant)            | .903  | .370 |
| Religiosity             | 3.575 | .001 |
| Fraud Seriousness Level | 1.230 | .223 |
| Behavior Control        | 3.578 | .001 |

The t test table above shows the calculated t result for the religiosity variable of 3.575 which is greater than the t table value ( $3.575 > 1.668$ ) and the significance value is  $0.001 < 0.05$ , therefore religiosity has a significant influence on whistleblowing. The calculated t result for the fraud seriousness level variable is 1.230, which is smaller than the t table value ( $1.230 < 1.668$ ) and the significance value is  $0.223 > 0.05$ , therefore the seriousness level of fraud has no effect and is not significant on whistleblowing. Furthermore, the calculated t test result for the behavioral control variable is 3.578 which is greater than the t table ( $3.578 > 1.668$ ) and the significance value is  $0.001 < 0.05$ , therefore behavioral control has an effect on whistleblowing.

## 3. Simultaneous Test Results (F Test)

Tabel 5. Simultaneous Test Results (F Test)

| ANOVA <sup>a</sup> |                |    |             |        |                   |  |
|--------------------|----------------|----|-------------|--------|-------------------|--|
| Model              | Sum of Squares | Df | Mean Square | F      | Sig.              |  |
| 1 Regression       | 10.504         | 3  | 3.501       | 37.874 | .000 <sup>b</sup> |  |
| Residual           | 6.194          | 67 | .092        |        |                   |  |
| Total              | 16.697         | 70 |             |        |                   |  |

a. Dependent Variable: Whistleblowing

b. Predictors: (Constant), Religiosity, Fraud Seriousness Level, Behavior Control

From the Adjusted R Square results in the model summary table above, it is 0.612. This statement states that 61.2% of whistleblowing can be explained by independent variables, namely religiosity, level of seriousness of fraud, and behavioral control. The remaining 38.8% is explained by other factors that are not related to the variables being studied.

### **3.2 Discussion**

#### **1. The Influence of Religiosity on Whistleblowing**

Based on the results of the T test carried out, it can be seen that the significance value is 0.001 and tcount is 3.575. Because the significant value is smaller than 0.05 and tcount is greater than ttable, namely  $3.575 > 1.668$ , it can be concluded that the religiosity variable has a significant and positive effect on whistleblowing. From the results conducted by researchers, people tend to be motivated to do good deeds because of their strong relationship with Allah SWT or a high level of religiosity. Through carrying out worship in accordance with Islamic teachings, a person is also directed to fulfill the obligation to act honestly and do good. This does not only apply to one's own interests, but also to the general good and benefit of society. Someone who has a high level of religiosity tends to report fraud that they know about because their religious beliefs emphasize that detrimental actions are inappropriate and must be followed up [16]. This is in line with research conducted by [17], [7] which states that religiosity influences the intention to carry out whistleblowing.

#### **2. The Influence of Fraud Seriousness on Whistleblowing**

Based on the results of the T test carried out, it can be seen that the significance value is 0.223 and tcount is 1.230. Because the significant value is greater than 0.05 and tcount is smaller than ttable  $1.230 < 1.668$ , it can be concluded that the fraud seriousness variable has no significant effect on whistleblowing. These results show that there is no consistency in the level of seriousness of fraud, so the intention to carry out whistleblowing is lower among customers of PT Bank Mandiri Palopo Branch. The analysis shows that although there is a desire to reveal fraud or carry out whistleblowing, there are pressures that are difficult to control or risks that must be faced when carrying out these actions. As a result, customers tend to choose to remain neutral and not take a particular stance [17].

The results of this research are in line with research [18] which states that the level of seriousness of fraud has no effect on the intention to carry out whistleblowing. In contrast to research conducted by [18] and [12], [20] which states that the level of seriousness of fraud has a significant effect on interest in carrying out whistleblowing actions. The more serious the fraud that occurs, the higher the desire to carry out whistleblowing. When the seriousness of fraud reaches a significant level, this can increase the impact of losses and threats faced, indicating that the fraud is becoming increasingly immoral or unethical.

#### **3. The Effect of Behavioral Control on Whistleblowing**

Based on the results of the T test carried out, it can be seen that the significance value is 0.001 and the tcount is 3,578. because the significant value is smaller than 0.05 and tcount is greater than ttable, namely  $3.578 > 1.668$ , it can be concluded that the behavioral control variable has a significant and positive effect on whistleblowing. From the research results, it was concluded that someone tends to take action based on the way they see the problem and

the opportunity to act, especially related to whistleblowing [21]. Behavioral control is related to a person's ability to control and regulate their behavior. People with high levels of behavioral control are generally better able to control the urge to commit fraud or inappropriate behavior. The higher the behavioral control of PT. Bank Mandiri Palopo Branch customers, the higher their intention to carry out whistleblowing. Even though individuals tend to act in accordance with beliefs that are considered positive, this positive attitude does not have a major influence on their intention to reveal or report fraud that may occur [7].

This is in line with research conducted by This is in line with research [22] which states that behavioral control influences whistleblowing intentions. This is different from the results of research [17] which states that behavioral control has no effect on the intention to carry out whistleblowing.

#### **4. Conclusion**

This research aims to find out whether religiosity, the level of seriousness of fraud, and behavioral control influence whistleblowing. Based on the analysis of research results and hypothesis testing that has been carried out, the conclusion of this research is that there is a significant influence between religiosity on whistleblowing, there is no proven significant influence between the level of seriousness of fraud on whistleblowing, and there is a significant influence between the control of whistleblowing behavior.

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