

The Effect of Moral Reasoning, Collectivism, and Retaliation on the Intention to Whistleblowing: A Case Study in Bank Nagari at Padang

Yosi Aunia Faradilla¹, Dedy Djefris^{2*}, Firman Surya³, Elfitri Santi⁴

^{1,2,3,4}Department of Accounting, Politeknik Negeri Padang, Padang, Indonesia

*Corresponding author: Dedy Djefris

Corresponding email: dedydjefris@gmail.com

ARTICLE INFO

Article history:

Received 03 May 2023

Accepted 28 May 2023

Available Online 03 June 2023

ABSTRACT

In recent years, the term whistleblowing has often been discussed in the wider community, this is due to the many acts of fraud that have been revealed both in companies and agencies. One of the cases of fraud that often occurs is in the banking sector. This study aims to determine and analyze the effect of moral reasoning, collectivism, and retaliation on the intention of whistleblowing at Bank Nagari Corporation, Branch Padang. The research method used is a quantitative approach. The population in this study were employees of Bank Nagari Corporation, Branch Padang. The sampling technique was carried out by purposive sampling method with 135 respondents. The data collection in this study was using a questionnaire distributed to employees of Bank Nagari Corporation, Branch Padang. The data was processed using the SPSS v.25 application. The results showed that moral reasoning has no effect on whistleblowing intention, collectivism has a positive effect on whistleblowing intention, and retaliation has a negative effect on whistleblowing intention.

Keywords:

Whistleblowing intention, moral reasoning, collectivism, retaliation

© 2022 The Author(s). Published by International Ecsis Association. This is an open access article under the Creative Commons Attribution-ShareAlike 4.0 International License.



<https://doi.org/10.55980/ebasr.v2i2.83>

1. Introduction

Lately, whistleblowing has become an increasingly relevant topic of discussion in various business environments and public institutions (Loyens & Vandekerckhove, 2018). This discussion has intensified as many cases of abuse of power, cases of corruption, or illegal acts have come to light (Olesen, 2019). The fraud is an act that is very detrimental to the organization. Whistleblowing plays an important role in anticipating the risk of losses that occur due to various frauds in the organization.

Bank is a business entity that collects funds from the public in the form of deposits and distributes them to the public in the form of credit or other forms in order to improve the standard of living of many people (UU No. 10 Tahun 1998). Therefore, trust from the public is the most important factor in the banking business, so bank management must try to maintain the trust in order to gain sympathy from prospective customers. There are many risks that threaten the resilience of the banking business (Orbaningsih et al., 2022; Suwito & Siskawati, 2022). One of them is to obey the rules and not make mistakes that can cause fraud.

Several cases of fraud that occurred in the banking sector, for example corruption cases at Bank Kalimantan Barat Ketapang Regency Branch, has harmed customers and undermined public trust. This illegal action was carried out by one of the individuals who was a customer service at the organization. Oknum embezzled interest income and penalty funds worth IDR 6.1 billion

belonging to Bank Kalimantan Barat. This fraud caused the Bank to experience losses on January 31, 2022. Another illegal case occurred at Bank Nagari Tapus Branch of Pasaman Regency. This action was carried out by unscrupulous Bank employees, and has harmed the people of Pasaman. Although banks already have strict internal controls, fraud cases that still occur imply less than optimal internal supervision and weaknesses in the implementation of system policies and procedures. Therefore, policies are needed to optimize the internal control system to emphasize as little violations and fraud as possible.

Whistleblowers are one way to prevent fraud in organizations (Cooper, 2022). In implementing a whistleblowing system so that every employee has the opportunity to report violations committed by their colleagues and the whistleblower will get protection (Previtali & Cerchiello, 2022). According to PP No.71 of 2000 Whistleblower is a person who provides information to law enforcement or the commission about the occurrence of a criminal act of corruption and is not a whistleblower. Individuals within an organization or agency will generally face an ethical dilemma in deciding whether to disclose or allow fraud to occur. On the one hand, whistleblowers are seen as corporate traitors because they have exposed company secrets, but on the other hand, whistleblowers are seen as heroic protectors who uphold moral values that are considered more important than loyalty to the organization (Arroyo et al., 2023).

Theory of planned behavior is an approach to predict the factors that influence the intention to make a complaint for fraud that is seen, investigate the situational conditions of the work environment that influence individual behavior to decide on action. Intention is the basis for individual behavior. Intentions are determined through attitudes, subjective norms, and perceptions of behavioral control.

Factors of moral reasoning, collectivism, and retaliation can influence a person's intention to whistleblow. Moral reasoning is behavior that conforms to generally accepted social norms with respect to correct and good actions. Previous research tested moral reasoning at Bank BRI Bengkulu Branch on the intention of whistleblowing. The results showed that moral reasoning significantly positively affected the intention to whistleblow. While other studies have found that moral reasoning has no significant effect on whistleblowing intentions.

Another factor, collectivism, is a culture that emphasizes that individuals are interdependent on other individuals, defines themselves as part of a group, and prioritizes group goals as priorities over personal goals. Previous study showed that collectivism significantly positively affected the intention to whistleblow.

Meanwhile, the retaliation factor is an unpleasant action received by whistleblowers and as a form of direct response to whistleblowers who report fraud both internally and externally (Šepec et al., 2020). Previous researches showed that retaliation significantly did not affect whistleblowing intentions. While, other researches show that retaliation significantly negatively affects the intention to whistleblow.

Theory of planned behavior

The Theory of Planned Behavior (TPB) is an extension of the Theory of Reasoned Action (TRA) by Ajzen (1991). TPB is an approach in social psychology to understand human behavior based on attitudinal factors, social norms, and perceived behavioral control. TPB explains that an individual's "intention" to perform a behavior is a relation between attitudinal factors, social norms and perceived behavioral control. TPB is able to explain how and why people make certain decisions. The explanation of the TPB is very useful in designing intervention models that are more effective in changing human behavior. By understanding individual intentions, TPB provides a basic framework for designing policies aimed at encouraging desirable behavior and reducing undesirable behavior in society.

a. Attitude towards behavior

The concept of "Attitude towards behavior" assesses an individual's subjective evaluation of a behavior which is assessed by the degree to which the individual perceives the behavior as positive or negative. This concept includes individual beliefs about outcomes that may be related to behavior and personal evaluations of the value or importance of those outcomes (Bondarev et al., 2022). Attitude towards behavior plays a central role in shaping an individual's intention to carry out a behavior, and, therefore, influences whether the individual will actually perform the behavior (Oelrich, 2021).

Attitude is defined as a mental tendency that manifests in the form of knowledge or understanding, feelings, and behavior in a positive or negative direction towards an object. If a person has a positive attitude towards a desirable behavior, such as reducing plastic use because they believe it will reduce environmental pollution, they are likely to have a stronger intention to engage in that behavior. Conversely, a negative attitude can reduce the intention to carry out the behavior. Thus, Attitude towards behavior is one of the key elements in understanding individual intentions and behavior in the context of the Theory of Planned Behavior.

b. Subjective norm

Subjective norm refers to an individual's perception of the social pressure they feel associated with a particular behavior (Fenitra et al., 2023; Guo et al., 2023). It includes an individual's beliefs about the extent to which social norms, i.e., expectations or demands from important people in their lives (such as family, friends, or colleagues), support or oppose the behavior. In other words, the subjective norm reflects whether individuals feel that the behavior in question is accepted or valued by their social environment, and whether they feel positive or negative pressure to do or not perform the behavior (Bouarar & Mouloudj, 2021). According to the Theory of Planned Behavior, the subjective norm is one of the factors that influence an individual's intention to perform an action, which in turn predicts actual behavior. Therefore, an understanding of how social norms affect individual attitudes and behaviors can be helpful in designing interventions that aim to influence social norms that support desired behaviors or to reduce social pressures that inhibit those behaviors.

c. Perceived behavioral control

Perceived Behavioral Control is defined as an individual's beliefs about the extent to which they have control or the ability to perform a behavior. This includes an individual's perception of obstacles, skills, resources, or constraints that might affect their ability to perform a particular action (Popa et al., 2023). Perceived Behavioral Control reflects the extent to which individuals feel confident in carrying out the behavior (Nekmahmud et al., 2022), as well as the extent to which they feel in control of situations that might influence the execution of the behavior. Factors such as knowledge, skills, access to resources, and social support can affect perceived behavioral control (Dewi & Wibowo, 2020). In the SDGs, perceived behavioral control interacts with attitudes towards behavior and subjective norms to shape an individual's intention to take action, and ultimately influence actual behavior (Lou et al., 2022). Understanding an individual's perception of their control in the face of an action can help design interventions that increase the likelihood of carrying out the desired behavior.

Moral Reasoning on the Intention of Whistleblow

Moral reasoning is behavior that conforms to generally accepted social norms with respect to correct and good actions). It can be said that moral reasoning is a way for a person to view an action and can distinguish between right and wrong deeds using logic. The theory of planned behavior is relevant to explain this hypothesis. Moral reasoning is in the perceptual component of behavioral control. A person will perform a certain behavior if it is believed that it can give him a

positive result (beneficial), so it can be said that someone will commit a whistleblowing act if there is a belief that the action has a positive result. In other words, individuals who have high moral reasoning will report immoral behavior to the authorities as a form of protest against such actions. Individuals who have strong moral reasoning tend to be more likely to report abuses they witness or experience in the workplace. They see whistleblowing as the right and important action to maintain the integrity and ethics of the organization. Moral reasoning in the context of whistleblowing often involves considerations of ethics, fairness, and responsibility. Individuals with high moral reasoning may feel that reporting violations is ethically correct, they feel a responsibility to protect the public interest, and they believe that whistleblowing is a fair act of disclosing violations. Based on the results of previous research, it was formulated that:

H1: Moral reasoning positively affects the intention to whistleblow

The Influence of Collectivism on the Intention to Whistleblow

Collectivism is a concept in social psychology that refers to an individual's orientation towards a group or community (Anvari et al., 2019). In the context of the intention to whistleblow in the workplace, collectivism relates to the extent to which a person feels involved and attached to the group or organization they work for. For individuals who have a strong collectivist orientation, they may be more likely to prioritize the interests of a group or organization over personal interests.

When a person has a strong collectivist orientation, this can affect their intention to whistleblow. This could mean that individuals with high collectivism are more likely to consider the impact of whistleblowing on their organization or work group. They may feel more responsible to their working group and strive to protect the reputation or interests of the organization.

However, the impact of collectivism on intentions to whistleblow can vary. Some highly collectivist individuals may feel compelled to report ethical or legal violations if they believe that doing so will benefit the group or organization as a whole. On the other hand, there are also individuals who may delay or avoid whistleblowing in order to maintain harmony and solidarity within their working groups. Based on the results of previous research, it can be formulated that:

H2: Collectivism positively affects the intention to whistleblow

Retaliation for Intention to Whistleblow

Retaliation is an unpleasant action received by whistleblowers as a form of direct response to whistleblowers who report fraud both internally and externally. Retaliation for intent to whistleblowing refers to negative or retaliatory actions that may be experienced by someone who intends to report violations or unethical behavior in their work environment, or who has already reported. Retaliation can take the form of discrimination, dismissal, harassment, or other ill-treatment directed at the whistleblower as a result of the whistleblowing action he has committed.

Retaliation can be a serious obstacle in encouraging individuals to disclose violations or unethical acts they witnessed or experienced in the workplace. Fear of retaliation can discourage employees from reporting issues that should be reported for the sake of organizational integrity and ethics (Cooper, 2018). If retaliation can be overcome then whistleblowers feel safe to report misconduct without fear of negative consequences for their careers or well-being. Based on this previous research, it can be formulated that:

H3: Retaliation negatively affects the intention to whistleblow

2. Methods

This study used a quantitative approach. This study aims to determine and analyze the influence of moral reasoning, collectivism, and retaliation on individual intentions to whistleblow.

The population of this study is employees of Bank Nagari Padang Main Branch, located in Padang City.

The sample in this study used purposive sampling. Samples are collected using the purposive sampling method, which is a sampling technique with certain considerations. The sample criteria used in this study are: (1) Employees working at Bank Nagari in the main branch with a minimum education level criterion of D3; (2) Have at least 2 (two) years of work experience so that it is expected to have adequate knowledge, sufficient understanding of working environment conditions, and have a comprehensive perception and consideration of whistleblowing interests. The number of samples obtained through the calculation of the Slovin formula was 135 respondents.

Research Variables

a. Intention to whistleblow

According to the theory of planned behavior, the intention of whistleblowing indicates how hard the planned effort by the individual to try to whistleblow. The condition of someone who has the desire to carry out whistleblowing behavior is known as the intention of whistleblowing. According to the National Committee for Governance Policy (KNKG), revealing violations both unethical and unlawful acts so that companies or organizations experience losses is known as whistleblowing. Whistleblowing is an action carried out by a person or several people to reveal fraud, whether done by a company or individual to others (Hastuti et al., 2023). The reported party could be a superior or the wider community. Internal whistleblowing occurs when an employee learns of fraud committed by another employee and then reports the fraud to his superior (du Plessis, 2022). Meanwhile, external whistleblowing occurs when an employee knows of fraud committed by the organization or members in the organization, then notifies parties outside the organization or law enforcement because the fraud harms the community.

b. Moral Reasoning

Moral Reasoning is the ability (basic concept) of a person to be able to decide socio-moral problems in complex situations by making a value and social assessment in advance about what actions he will take (Smith et al., 2023). Moral reasoning is a basic concept that individuals have to analyze socio-moral problems and as a basis for making decisions and actions (Skurka et al., 2020; Tsitseli & Prodromitis, 2023). Whistleblowers are often perceived as organizational threats. This is due to the fact that whistleblowers' stories often reflect inappropriate organizational behavior in the work environment, such as bullying, demotion (Hennequin, 2023), and social exclusion (Carollo et al., 2020).

c. Collectivism

Collectivism is one of the cultural characteristics of Asian societies. Asian culture is characterized by a set of values that include obedience to authority, strong loyalty to the group, and the melting of individual identities into collective identities. Based on the theory, collectivism emphasizes group-based values such as loyalty, harmony, cooperation, unity, conformity, and accepting norms, attitudes, and values in an organization as its most important values. The level of collectivism is defined as the level of understanding of employees about accepted collective values, norms, habits and becomes a rule order as a daily work culture in work behavior, especially in solving problems. Thus, regarding to whistleblowing context, alterations in cultural perceptions of societal values arguably exert a significant influence on how the public identifies and trusts individuals as whistleblowers (Bushnell, 2020).

d. Retaliation

Retaliation can be defined as a form of coercion or consequence to whistleblowers to remain silent when they recognize of fraud in an organization (Aulia et al., 2019). Whistleblowers frequently

become the subject of retaliatory actions within their respective organizations (Kenny et al., 2019). Typically, the lives of whistleblowers involve experiences of being disliked and disparaged by their colleagues within the organization, often facing disdain and contempt (Stein, 2021).

Research Model

The equation model in this study uses a hypothesis test that is tested using multiple linear regression analysis. The multiple linear regression analysis model is as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Information:

Y = Intention to whistleblowing

α = Constant

β_1 - β_3 = Regression Coefficient

X1 = Moral Reasoning

X2 = Collectivism

X3 = Retaliation

e = Error

3. Results

a. Description of the research object and descriptive statistics

The data in this research is primary data that obtained through questionnaires distributed and completed by respondents.

Table 1. Descriptive Statistics

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Moral Reasoning	135	16	44	32,76	5,403
Collectivism	135	27	51	41,67	4,932
Retaliation	135	9	34	25,44	5,842
Intention to Whistleblowing	135	15	25	19,87	2,651
Valid N (<i>listwise</i>)	135				

Source: Primary data processed, 2023

Table 1. Shows that in the moral reasoning variable, the minimum answer score of the respondents was 16 and the maximum answer score was 44, with a total average of 32.76 answers and a standard deviation of 5.403. In the collectivism variable, the minimum answer score of respondents was 27 and the maximum answer score was 51, with a total average of 41.67 answers and a standard deviation of 4.932. In the retaliation variable, the minimum answer score of the respondents was 9 and the maximum answer score was 34, with an average total answer of 25.44 and a standard deviation of 5.842. And the whistleblowing intent variable, the minimum answer score from respondents was 15 and the maximum answer score was 25, with an average total answer of 19.87 and a standard deviation of 2.651.

b. Validity and Reliability Test

The validity test aims to determine the accuracy of a questionnaire. This study used a correlation at the level of significance of 0.05 (5%), the number of samples (n) 135, and the free degree (n-2) = (135-2), so as to obtain a value of r table is 0.1690. Each item of the questionnaire statement obtained a calculated value > r table, so that the questionnaire used in this study was valid.

The reliability test aims at determining the consistency of respondents when answering each question given on the questionnaire. Variables can be declared reliable if Cronbach Alpha > 0.70. Cronbach Alpha each variable in this study shows a value of > 0.70. Through these results, it can be concluded that the study can use all statements presented in each questionnaire variable repetitively and the results of the test will always be consistent or stable.

c. Hypothesis Testing

Testing of the first hypothesis (H1), the second hypothesis or (H2), and the third hypothesis (H3) is to perform multiple linear regression testing that connects the independent variable with the dependent variable.

Table 2 shows the results of the adjusted R square test. An R square value of 0.095 or 9.5% means that independent variants (moral reasoning, collectivism, and retaliation) can explain the dependent variable, namely the intention to whistleblow. While the rest (100% - 9.5% = 90.5%) was described by other variables that were not contained in the study.

Table 2. Coefficient of Determination Test Results (R²)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
Intention to whistleblow	0,339	0,115	0,095	2,522

Source: Primary data processed, 2023

Table 3 presents the first hypothesis (H1) which states that moral reasoning has a positive relationship with the intention to whistleblow. Table of the test results of the dependent variable 'intention to whistleblowing' with the independent variable namely 'moral reasoning', the significance value obtained is 0.352 > 0.05, then the value of β 0.047 which is positive, then t-statistics 0.934 < 1.978 t-table where the meaning is the hypothesis is rejected. Although the test results β show positive numbers, the hypothesis shows insignificant results, so the hypothesis is drawn conclusions are rejected.

The second hypothesis (H2) explains that 'collectivism' has a positive relationship with 'intention to whistleblow'. The test results of the dependent variable, namely 'intention to whistleblowing' with the independent variable, namely 'trust' showed a significant value of 0.001 < 0.05 with a value of β 0.978 which was positive, further t-statistics 3.568 > 1.978 t-table, so that evidence was found that 'trust' negatively affects the 'intention to whistleblowing' because the test results β have a positive value and the hypothesis has a significant value. Therefore, the hypothesis is acceptable.

The third hypothesis (H3) states that 'retaliation' has a negative relationship with 'intention to whistleblow'. Hypothesis testing displays a significant value of 0.041 < 0.05, then a β value of -0.096 which has a negative value and t-statistics of -2.062 < 1.978 t-table. Therefore, the conclusion that can be obtained is that the hypothesis is accepted.

Table. 3 T-Test Results

Model	Unstandardized Coefficients (B)	Std. Error	Standardized Coefficients (Beta)	T	Sig.
(Constant)	12,905	1,9265		6,699	0,000
Moral Reasoning	0,047	0,050	0,096	0,934	0,352
Collectivism	0,189	0,053	0,352	3,568	0,001
Retaliasi	-0,096	0,047	-0,212	-2,062	0,041

a. Dependent Variable: Niat melakukan *Whistleblowing*

4. Discussion

a. The Relationship between Moral Reasoning and Intention to Whistleblow.

The first hypothesis in the study found that 'moral reasoning' had no effect on 'intention to whistleblow'. The results of the hypothesis test can prove that with a t-statistic test result of 0.934 smaller than the t-table of 1.978 with a significance value of 0.352 greater than 0.05 and an unstandardized coefficients β value of 0.189, so it can be concluded that H1 is rejected.

However, in descriptive statistical analysis tests 'moral reasoning' has a fairly good value. So, it can be concluded that the results of this study show that the 'moral reasoning' of Bank Nagari employees of the Padang Main Branch is good enough, but they believe that every activity carried out in the organization is in accordance with the organization's code of ethics and if they commit fraudulent actions they will deal directly with superiors or companies (Chaudhary & Phoolka, 2019). Although the moral reasoning that these employees have is good enough, but only with the nature of moral reasoning they have this cannot encourage them to whistleblow.

b. The Relationship between Collectivism and Intention to Whistleblow.

The second hypothesis in this study found that 'collectivism' had a positive effect on 'intention to whistleblow'. The results of the hypothesis test prove with t-statistic test results of 3.568 greater than t-table of 1.978 with a significance value of 0.001 smaller than 0.05 and an unstandardized coefficients value of β of 0.189, so it can be concluded that H2 is accepted.

In descriptive analysis, the nature of 'collectivism' of Bank Nagari employees of the Padang Main Branch has been categorized as good. It is explained in the theory of planned behavior that 'collectivism' represents an attitudinal component towards behavior. A person who has a good collectivism will form a belief in oneself that individuals are interdependent with other individuals, and define themselves as part of a group. A person who has a strong collectivism tends to always prioritize his group goals as priorities over personal goals. This shows that employees of Bank Nagari Padang Main Branch are able to work and be dedicated to their organization, and prioritize the interests of their organization above the interests and will be responsible for the reputation of their organization, so that if they find fraud, they will choose the intention of whistleblowing. For some cases, whistleblower even rewarded for their action (Hennequin, 2020),

c. The Relationship between Retaliation and Intention to Whistleblow.

The third hypothesis states that retaliation negatively affects the intention to whistleblow. The results of the hypothesis test show that t-statistic - 2.062 smaller than t-table 1.978 with a significance value of 0.041, and an unstandardized coefficients value of β of -0.096. Thus, it can be concluded that H3 is accepted. The results of the descriptive analysis show that the nature of retaliation is categorized appropriately. The results of this study show that the higher the level of retaliation owned by employees at Bank Nagari Padang Main Branch, the lower the intention to whistleblow. It is explained in the theory of planned behavior that retaliation represents a component of subjective norms, that is, about the views of others about the behavior, whether to support or not support. Thus, it can be concluded that employees' fear of retaliation can be used as a strong reason so that employees decide not to whistleblowing. With that, employees do not dare to whistleblowing because they can get pressure or threats that can endanger them and can even endanger their family members (Hajdú & Rahman, 2021). Therefore, if they find fraud will choose to remain silent and have no intention of whistleblowing.

5. Conclusion

This study aims to identify and analyze the influence of moral reasoning, collectivism, and retaliation on the intention of whistleblow at Bank Nagari Padang Branch. The results of hypothesis testing are as follows: Moral reasoning does not have a significant impact on the intention to whistleblowing at Bank Nagari Padang Branch. Collectivism has a positive influence on the intention to whistleblowing at Bank Nagari Padang Branch, while retaliation has a negative impact

on the intention to whistleblowing at the same institution. The limitation of this study is that it cannot fully cover all factors that influence the intention to whistleblow. Time and resource constraints arise due to the busyness of many respondents. Limited sources of relevant information and previous research, especially in the banking sector, are also additional challenges. Given the limitations outlined above, future researchers are advised to pay attention to the time of research implementation in order to maximize questionnaire returns. Expanding the sample size and geographic scope of the study is also recommended. In addition, considering other variables such as organizational culture, organizational commitment, rewards, locus of control, personal cost, and religiosity can provide a more comprehensive understanding of whistleblowing intentions.

6. References

- Anvari, F., Wenzel, M., Woodyatt, L., & Haslam, S. A. (2019). The social psychology of whistleblowing: An integrated model. *Organizational Psychology Review*, 9(1), 41–67. <https://doi.org/10.1177/2041386619849085>
- Arroyo, P., Smaili, N., & Bensid, S. (2023). Removing Barriers to Whistleblowing at Nonprofit Organizations through Employee Empowerment*. *Accounting Perspectives*, 00(00). <https://doi.org/10.1111/1911-3838.12332>
- Bondarev, D., Barkoukis, V., Lazuras, L., Bochaver, K., Oudra, D., & Theodorou, N. (2022). Behaviours and Beliefs Related to Whistleblowing Against Doping in Sport: A Cross-National Study. *Frontiers in Psychology*, 13. <https://doi.org/10.3389/fpsyg.2022.835721>
- Bouarar, A. C., & Mouloudj, K. (2021). Using the theory of planned behavior to explore employees intentions to implement green practices. *Dirassat Journal Economic Issue*, 12(1), 641–659.
- Bushnell, A. M. (2020). Reframing the whistleblower in research: Truth-tellers as whistleblowers in changing cultural contexts. *Sociology Compass*, 14(8), 1–13. <https://doi.org/10.1111/soc4.12816>
- Carollo, L., Guerci, M., & Parisi, N. (2020). ‘There’s a Price to Pay in Order Not to Have a Price’: Whistleblowing and the Employment Relationship. *Work, Employment and Society*, 34(4), 726–736. <https://doi.org/10.1177/0950017019887338>
- Chaudhary, N. S., & Phoolka, S. (2019). Predicting whistleblowing intentions through organisational commitment - insights from the Indian real estate sector. *International Journal of Business and Globalisation*, 23(3), 475–491. <https://doi.org/10.1504/IJBG.2019.102926>
- Cooper, C. A. (2018). Encouraging civil servants to be frank and fearless: Merit recruitment and employee voice. *Public Administration*, 96(4), 721–735. <https://doi.org/10.1111/padm.12548>
- Cooper, C. A. (2022). Encouraging bureaucrats to report corruption: human resource management and whistleblowing. *Asia Pacific Journal of Public Administration*, 44(2), 106–130. <https://doi.org/10.1080/23276665.2021.1894955>
- Dewi, N. N., & Wibowo, R. (2020). The effect of leadership style, organizational culture and motivation on employee performance. *Management Science Letters*, 10(9), 2037–2044. <https://doi.org/10.5267/j.msl.2020.2.008>
- du Plessis, E. M. (2022). Speaking truth through power: Conceptualizing internal whistleblowing hotlines with Foucault’s dispositive. *Organization*, 29(4), 544–576. <https://doi.org/10.1177/1350508420984019>
- Fenitra, R. M., Laila, N., Premananto, G. C., Abbas, A., & Sedera, R. M. H. (2023). Explaining littering prevention among park visitors using the Theory of Planned Behavior and Norm Activation Model. *International Journal of Geoheritage and Parks*, 11(1), 39–53. <https://doi.org/10.1016/j.ijgeop.2022.11.002>
- Guo, M., Wu, L., Tan, C. L., Cheah, J.-H., Aziz, Y. A., Peng, J., Chiu, C.-H., & Ren, R. (2023). The impact of perceived risk of online takeout packaging and the moderating role of educational level. *Humanities and Social Sciences Communications*, 10(1), 221. <https://doi.org/10.1057/s41599-023-01732-9>

- Hajdú, J., & Rahman, R. A. (2021). The new European Union whistleblowing directive: In comparison to Indonesia's practice. *Hasanuddin Law Review*, 7(3), 226–240. <https://doi.org/10.20956/halrev.v7i3.3321>
- Hastuti, T. D., Indarto, S. L., & Claudia, G. (2023). Could Personality, Characteristics of Violations, and Perceptions of the Organizational Environment Be a Factor Driving the Whistleblowing Intention? *Business: Theory and Practice*, 24(2), 360–370. <https://doi.org/10.3846/btp.2023.17371>
- Hennequin, E. (2020). What motivates internal whistleblowing? A typology adapted to the French context. *European Management Journal*, 38(5), 804–813. <https://doi.org/10.1016/j.emj.2020.03.005>
- Hennequin, E. (2023). Whistleblowing as a Career Crisis: Recovering from Retaliatory Job Loss through a Process of Bifurcation. *Work, Employment and Society*, 37(2), 545–562. <https://doi.org/10.1177/09500170211021721>
- Kenny, K., Fotaki, M., & Scriver, S. (2019). Mental Heath as a Weapon: Whistleblower Retaliation and Normative Violence. *Journal of Business Ethics*, 160(3), 801–815. <https://doi.org/10.1007/s10551-018-3868-4>
- Lou, S., Zhang, X., & Zhang, D. (2022). What determines the battery recycling behavior of electric bike users?: Introducing recycling convenience into the theory of planned behavior. *Journal of Cleaner Production*, 379(P1), 134560. <https://doi.org/10.1016/j.jclepro.2022.134560>
- Loyens, K., & Vandekerckhove, W. (2018). Whistleblowing from an international perspective: A comparative analysis of institutional arrangements. *Administrative Sciences*, 8(3). <https://doi.org/10.3390/admsci8030030>
- Nekmahmud, M., Naz, F., Ramkissoon, H., & Fekete-Farkas, M. (2022). Transforming consumers' intention to purchase green products: Role of social media. *Technological Forecasting and Social Change*, 185(September), 122067. <https://doi.org/10.1016/j.techfore.2022.122067>
- Oelrich, S. (2021). Intention without action? Differences between whistleblowing intention and behavior on corruption and fraud. *Business Ethics, March*, 1–17. <https://doi.org/10.1111/beer.12337>
- Olesen, T. (2019). The politics of whistleblowing in digitalized societies. *Politics and Society*, 47(2), 277–297. <https://doi.org/10.1177/0032329219844140>
- Orbaningsih, D., Gitaria, M., & Gendut Budi, W. (2022). Innovation of Electronic-Based Multipurpose Credit Services to Improve Customer Satisfaction Through Loan Fee : A Study on Bank Jatim - Malang. *Economics, Business, Accounting & Society Review*, 1(1). <https://doi.org/10.55980/ebasr.v1i1.6>
- Popa, Ș. C., Ștefan, S. C., Olariu, A. A., Popa, C.-F., & Pantea, M. I. (2023). Shaping the culture of your organization by the human capital: employees' competencies and leaders' perceived behavior. *Journal of Intellectual Capital*, 24(5), 1164–1183. <https://doi.org/10.1108/JIC-05-2022-0106>
- Previtali, P., & Cerchiello, P. (2022). Organizational Determinants of Whistleblowing. A Study of Italian Municipalities. *Public Organization Review*, 22(4), 903–918. <https://doi.org/10.1007/s11115-021-00554-0>
- Šepec, M., Stajnko, J., Avsec, K., Dugar, T., Šuta, Ž., & Žilič Fišer, S. (2020). The European whistleblowing directive: a legislative barrier between journalists and their sources? *Media, Culture and Society*, 42(7–8), 1528–1544. <https://doi.org/10.1177/0163443720923525>
- Skurka, C., Winett, L. B., Jarman-Miller, H., & Niederdeppe, J. (2020). All Things Being Equal: Distinguishing Proportionality and Equity in Moral Reasoning. *Social Psychological and Personality Science*, 11(3), 374–387. <https://doi.org/10.1177/1948550619862261>
- Smith, I. H., Soderberg, A. T., Netchaeva, E., & Okhuysen, G. A. (2023). An Examination of Mind Perception and Moral Reasoning in Ethical Decision-Making: A Mixed-Methods Approach. *Journal of Business Ethics*, 183(3), 671–690. <https://doi.org/10.1007/s10551-021-05022-9>

- Stein, M. (2021). The Lost Good Self: Why the whistleblower is hated and stigmatized. *Organization Studies*, 42(7), 1167–1186. <https://doi.org/10.1177/0170840619880565>
- Suwito, S., & Siskawati, E. (2022). Sharia business resilience during the covid-19 pandemic : A case study of Indonesian sharia banking business. *Economics, Business, Accounting & Society Review*, 1(2), Press. <https://doi.org/10.55980/ebasr.v1i2.22>
- Tsitseli, A., & Prodromitis, G. (2023). The Moral Reasoning of Ideology: The Mediating Role of Moral Foundations, Moral Absolutism, and Consistency Norm. *Spanish Journal of Psychology*, 26(1), 1–16. <https://doi.org/10.1017/SJP.2023.19>