



Antecedents Intention of Whistleblowing System to Strengthen Sustainable Anti-Fraud Strategies: A Literature Review

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Abstract

The urgency of a violation reporting system in Indonesia is motivated by an increase in fraud. Therefore, a policy is made for private companies and the public sector to implement a *whistleblowing system*. In fact, people within organizations often face ethical dilemmas in reporting and leave cases of fraud hidden. Becoming a whistleblower is faced with the choice to report or not to report fraudulent acts that occur within the organization. This makes the *whistleblowing system* concept less effective in reducing fraud in Indonesia. The research method uses a qualitative approach using literature based on previous journals. From the results of previous research, an antecedent development model was obtained in the intention of *whistleblowing system*, with variables of organizational conditions (*ethical climate*), individual conditions (*personal costs*, anonymous reporting channels, *planned behavior*) and situational conditions (seriousness of violations) and their influence with sustainable Anti-Fraud Strategies. The purpose is to review the design specifications developed in scientific studies and the data basis on which they are built. Social engineering is needed to maximize *whistleblowing system* so as to create a corruption-free in Indonesia

Keywords: Whistleblowing System, Ethical Climate, Personal Cost, Anonymous Reporting Channels, Planned Behavior, the Seriousness of the Violation, Sustainable Anti-Fraud Strategy

Introduction

This research is based on the type of *fraud* that makes the potential for losses increase. The Indonesian Fraud Survey states that fraud that causes the greatest losses is corruption (ACFE, 2020). The ICW showed that government agencies cost the country the most with a total loss of 6.1 T (ICW, 2019). The latest is the phenomenon of 349 trillion findings revealed by PPATK throughout 2009-2023 related to cases in customs, excise, and taxes (Abimanyu, 2023). This encourages serious efforts to disclose fraud in the organization (Jaya & Sakti, 2021). This demonstrates that fraud is widespread and harmful to both the



public and commercial sectors. According to the research view, fraud can cause organizational failure, a country's economic slump, and the destruction of faith in a country's capital market (Ahmad et al., 2021). To prevent such fraud, an organization requires an early detection technology. (Setiawan & Yanti, 2022)

The paradigm of anti-corruption strategy should ideally not only be a repressive approach, but shift to a detective and preventive approach. The *whistleblowing-system* method is a means of fraud disclosure which is considered effective as *anti-fraud control* with a percentage of 22.6% (ACFE, 2020). In fact, people within the organization usually face the ethical dilemma of deciding to report or leave the fraud case hidden (Hayati, 2018). This makes the concept of *whistleblowing system* less applicable in eradicating corruption in Indonesia.

The concept of *whistleblowing system* has been discussed in several previous studies. Whistleblowing literally means whistle blower. The whistleblowing system is believed to be a media / mechanism that has the potential to be a preventive measure for bribery and corruption (Pramudyastuti et al., 2021). In line with this research in 2003, this was supported by the ACFE Indonesia survey in 2019 where respondents admitted that the provision of a media hotline/whistle blower system was still an option to report fraud with a percentage of 22.6%.

According to the *Theory of Planned behavior*, the intention to perform actions or behave is caused by three factors, namely: *Attitude*, Subjective Norms, and Perception of Behavioral Control (Owusu et al., 2020 & Ajzen., 1991) which together influence individual perceptions to use the *whistleblowing system*. *Personal Cost* is also an individual's view of the risk of retaliation that will occur from other individuals who oppose reporting actions, so as to reduce the individual's intention to report on the *whistleblowing system* (Widyanto, 2020).

The objective of this literature review is to determine what factors influence a person's willingness to report fraudulent conduct in an organization. The goal is to discover, synthesize, and analyze the findings of various studies on this subject. The goal is to provide an in-depth analysis as the foundation for future research on whistleblower intent and sustainability anti-fraud strategy.

The primary goal of this research is to identify variables based on the categorization of whistleblowing intention factors associated to reporting errors that could result in career and personal loss. As a result, this study adds to an increase in people reporting so that fraud, which has been a loss for an organization, can be significantly reduced using the whistleblowing system. Although there are many empirical studies on whistleblowing intention, this literature will assist individuals, organizations, stakeholders, academics, and society in general in determining what factors drive or inhibit a person's decision to become

a whistleblower, so that this literature can be systematically compiled.

This research inquiry begins with the formulation of the problem of this study, which is the influential factors in whistleblowing intention from variables of organizational conditions (ethical climate), individual conditions (personal costs, anonymous reporting channels, planned behavior), and situational conditions (seriousness of violations). The research will also look at how the whistleblower intention can help to strengthen the Sustainable Anti-Fraud Strategy.

Theoretical Foundation

Intention Whistleblowing System

Whistleblowing System is a system of exposing unethical actions of fraudsters (Marciano, 2021) including illegal, immoral, or unauthorized practices by members of organizations to individuals or institutions that may influence such actions (Near & Miceli, 1985). According to the National Committee on Governance Policies (KNKG) in the Guidelines for Violation Reporting System, intention whistle-blowing is intention of the disclosure of an act that is against the law, unethical / immoral conduct, or other actions that can harm an organization or stakeholder committed by an employee or the leader of an organization to the leader of another organization or institution who can take action on the violation. A whistleblower can be a member of the organization or a third party who is aware of the organization's situation.

Several studies reveal the influence on the intention of the *Whistleblowing System*, namely contextual factors including the seriousness of the fraud that occurs, applicable norms, and the response rate of recipients of complaints or reports. Individual factors can be the *locus of control* of the individual, the level of religiosity, and the moral standards of a *whistleblower* (Gao, 2017). The stronger employees' perceptions of the organization's ethical climate, the more positive attitudes, subjective norms, and perceptions of *whistleblowing* intentions (Barnett, 1996).



Figure 1: Circular Diagram Conceptual Framework



Ethical climate work

Ethical climate work theory evolved from cognitive moral theory (Barnett, 1996). There are two dimensions, namely an ethical approach dimension and an *ethical referent dimension*. The selfish character sees allowing maximizing personal interests, so as long as the act of *whistleblowing* does not have a good impact on individuals, they tend not to carry it out. *Ethical climate-principle*, members will respond to events according to laws, regulations, and standards. Whenever members of an organization engage in unethical behavior, other members are encouraged to disagree with the law or code of ethics, which is the dominating consideration element for individuals in determining, deciding, and choosing ethical challenges.

Personal Cost

According to Nickolan & Hermanto (2018); Lestari et al., (2017) Personal Cost is an individual's view of the risk of retaliation by other individuals who oppose the reporting action, thereby reducing the individual's intention to report on the *Whistleblowing System*. Anonymity is necessary to maintain the confidentiality of the whistleblower's identity, this is in accordance with anonymous facilities for whistleblowers in government-provided reporting channels, anonymous reporting channels interact and weaken the effect of personal cost and misstatus on the intention of reporting violations.

Planned behavior

The theory of planned behavior is an individual's intention to perform a particular behavior. The greater the intention to engage in a behavior, the more likely it is (Ajzen, 1991). *Theory of planned behavior* consists of determinants of intention, namely attitude toward the behavior, subjective norm, and perceived behavioral control.

The seriousness of the violation

According to Antoh, (2021), *The seriousness of the violation* is defined as the effect of a violation in both financial and non-financial measures. The overall violation scenario regarding asset misuse, corruption, and reporting fraud is less serious, thus influencing the lack of *whistleblowing* actions.

Reporting Channel

Channel for Reporting Whistleblowers can report fraud through disclosure or reporting channels. Sections 301 and 806, which were created particularly to support and shield whistleblowers from the danger of reprisal, were added to the Sarbanes-Oxley Act of 2002 to govern this reporting channel (Putri, 2016). Reporting channels can be categorized as official and informal, anonymous and non-anonymous, internal and external, according to Park et al. (2008). Employee or worker fraud can be reported anonymously by leaving out the whistleblower's name, but employee or worker fraud can also be reported non-anonymously by including the whistleblower's name on the form.



Sustainable Anti-Fraud Strategy

Fraud is all forms of fraud and breach of trust in the form of *fraudulent financial statements, misappropriation of assets and corruption* that raises financial risks in institutions (Rahmatika., 2020; Arens., 2008 & Singleton et al 2006). *Sustainable Anti-Fraud Strategy* is a company's sustainable strategy to control fraud actions aimed at improving *Anti-Fraud* compliance in a company consisting of Prevention, Detection, Reporting and Sanctions Investigation, Evaluation and Follow-up (Otoritas Jasa Keuangan, 2019). The prevention pillar contains tools aimed at reducing the potential for fraud consisting of Anti-Fraud Awareness, Identify Vulnerability, Know Your Employee. The detection pillar contains tools aimed at identifying and finding fraud events, Whistleblowing Policies and Mechanisms and Surprise Audit. The pillars of investigation, reporting, and sanctions contain tools aimed at extracting information, reporting systems including the imposition of sanctions for fraud incidents. The pillar of monitoring, evaluation, and follow-up contains tools aimed at monitoring and evaluating fraud events and the necessary follow-up based on the results of the evaluation. (Otoritas Jasa Keuangan, 2019; Todorovic, 2020)

Research Methodology

This research is qualitative research. Qualitative research can explain narratively the activities carried out and the impact of actions that occur in real life (Watkins, 2012). The approach in this study adopts a literature review approach, the selection of the approach is motivated by the intended research objectives. Literature review can make it easier for researchers to identify gaps that occur between a theory and the relevance of reality to research results (Cahyono et al., 2019).

Data sources used in research are secondary data obtained from previous research journals, books that contain topic discussions related with theme of the research. Researchers get journals from the websites of Indonesian scientific journal providers, namely SINTA, Google Scholar and Mendeley following for website links that can be accessed, with a limit range of journal publication years 1-10 years from the current year (prioritized 5 years). There are restrictions on choosing the year of publication of the journal so that researchers can review in accordance with the scope of research and the latest developments. Research data analysis consists of three stages, namely data reduction, presenting data, conclusions of research results. In future research using quantitative data, unit analysis of will be distributed to employees who are part of the organization. When the Whistleblowing intention is good, the anti-fraud strategy which consists of prevention, detection, instigation and monitoring will run successfully.



Results and Discussion

The *Whistleblowing System* method is considered a means of *fraud* prevention which is considered very effective as *anti-fraud control*. The results of the study answer the phenomenon of the number of fraud cases and the low intention to carry out a *Whistleblowing System* and the relationship between strengthening sustainable *Anti-Fraud* strategies. The expected theoretical finding is to create a model for the development of *Whistleblowing System* and *Anti-Fraud Strategy*, so that it can practically be used as an improvement in *Anti-Fraud control* so that the level of corruption can be minimized. Efforts to eradicate corruption are more effective if strategies and policies are implemented comprehensively, systematically and through the involvement of the whole community (Nurhidayat, 2017).

Table 1: Mapping of Literature Review

No	Researcher Name	Research Title	Variable	Methods	Theories	Result
1.	Jaya, M. S. J. I., Handajani, L., & Sakti, D. P. B. (2021).	Antecedents of Intention Using Whistleblowing System	planned behavior, anonymous reporting channels, and personal costs	Quantitative, Questioner	Theory of planned behaviour	planned behavior, anonymous reporting channels, and personal costs influence the intention to use the Whistleblowing System in West Lombok
2	Hayati, N., & Wulanditya, P. (2018).	'Attitudes towards Whistleblowers, Organizational Commitment, Ethical	Whistleblowers, Organizational Commitment, Ethical Climate Principles, Self-Efficacy, Fraud Disclosures'	Quantitative, Questioner	Theory of planned behavior,	whistleblower intentions, organizational commitment, ethical climate



No	Researcher Name	Research Title	Variable	Methods	Theories	Result
		<i>Climate Principles, and Self-Efficacy as Determinants of Fraud Disclosures'</i>				<i>principles and self-efficacy affect whistleblower disclosure intentions at PT PLN</i>
3	<i>Mustafida, N., & Mursita, L. Y. (2021).</i>	<i>'Modeling Employee Whistleblowing Intentions in Indonesia: Whistleblowing Triangle Application.</i>	<i>perceptions, norms and attitudes whistleblowing intentions. perception of control.</i>	<i>Quantitative, Questioner</i>	<i>Theory of planned behavior,</i>	<i>The results of the study examined perceptions, norms and attitudes positively related to whistleblowing intentions. Although this is not the case with the perception of control.</i>
4	<i>Brown, J. O., Hays, J., & Stuebs, M. T. (2016).</i>	<i>Modeling accountant whistleblowing intentions: Applying the theory of planned behavior and the fraud triangle</i>	<i>theory of planned behavior (attitudes and perceptions of control),whistleblowing intentions (10)</i>	<i>Quantitative, Questioner</i>	<i>The Fraud Triangle Theory of planned behavior,</i>	<i>The result of the study is the influence between the theory of planned behavior (attitudes and perceptions of control) towards</i>



No	Researcher Name	Research Title	Variable	Methods	Theories	Result
						whistleblowing is positively related to whistleblowing intentions
5.	Valentine & Godkin, (2019)	Moral intensity, ethical decision making, and whistleblowing intention	Moral intensity, ethical decision making, and whistleblowing intention Moral Intensity (X1) Ethical Decision Making (X2) Whistleblowing Intention (Y)	Quantitative, Questioner	Theory of planned behaviour	Moral Intensity (X1) positif, Ethical Decision Making (X2) negatif to Whistleblowing Intention (Y)
6.	Andon et al., (2018)	The Impact of Financial Incentives and Perceptions of Seriousness on Whistleblowing Intention	The presence of a financial incentive (X1) Perceptions of the seriousness (X2) Whistleblowing intention to report a wrongdoing externally (Y)	Quantitative, Questioner	Intrinsic-Extrinsic Motivation Theory	X1 (+) X2 (+) significant
7.	Kaptein, (2022)	How Much You See Is How You Respond: The Curvilinear Relationship Between the Frequency of Observed Unethical	Frequency of Unethical Behavior (X) Whistleblowing	Quantitative, Questioner	The Focus Theory of Normative Conduct	X (+)



No	Researcher Name	Research Title	Variable	Methods	Theories	Result
		<i>Behavior and The Whistleblowing Intention</i>				
8.	<i>Hayati dan Wulandita (2018)</i>	<i>Attitudes towards Whistleblowers, Organizational Commitment, Ethical Climate Principles, and Self-Efficacy as Determinants of Fraud Disclosures</i>	<i>Whistleblowers, Organizational Commitment, Ethical Climate Principles, and Self-Efficacy, Fraud Disclosures</i>	<i>Quantitative, Questioner</i>	<i>Theory of Planned Behavior (TPB) Pro-social Organizational Behavior (POB)</i>	<i>attitudes towards whistleblowers, ethical climate principles, organizational commitments, and self-efficacy have a significant effect on the intention to conduct whistleblowing</i>
9	<i>Wahyuningtyas dan Pramudyas tuti (2022)</i>	<i>Optimalisasi Whistleblowing System Melalui Peran Whistleblower Dalam Pendeteksian Tindakan Fraud: Sebuah Literature Review</i>	<i>Whistleblowing System, Pendeteksian Tindakan Fraud:</i>	<i>Qualitative</i>	<i>Theory of Planned Behavior (TPB)</i>	<i>application of Theory of Planned Behavior can used as a basic reference for organizations to optimize whistleblowing system through a</i>



No	Researcher Name	Research Title	Variable	Methods	Theories	Result
						whistleblower by paying attention to three factors that affect a intentions, including attitudes, subjective norms, and behavioral control.
10	Jaya, Handajani & Sakti (2022)	Anteseden Intensi Menggunakan Whistleblowing System	Anonymous Reporting Channel; Personal Costs; Behavior; Whistleblowing System	Quantitative, Questioner	Theory of Planned behavior	reporting channels anonymously available can convince employees of protection and need to be disseminated to all employees personal costs As a result of retaliation, employees within the organization will use a whistleblowing system that can protect



No	Researcher Name	Research Title	Variable	Methods	Theories	Result
						their identity.

From several studies, it can be concluded that the theory of *Whistleblowing System* is always evolving. The novelty of this study is three influential aspect factors in *the whistleblowing System* intentions, namely organizational conditions (*ethical climate*), individual conditions (*Personal Costs*, anonymous reporting channels, *planned behavior*) and situational conditions (seriousness of violations) and their influence on strengthening sustainable *Anti-Fraud Strategies*. This study develops a research roadmap on factors affecting the level of fraud and the development of a concept model for fraud prevention and detection.

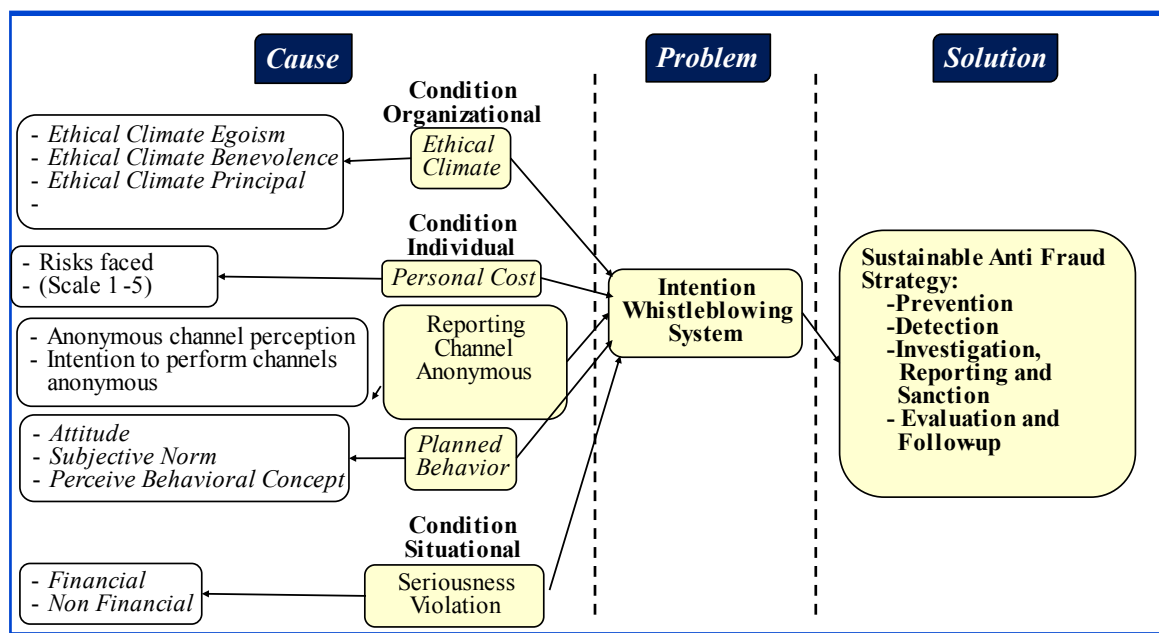


Figure 2: Basic Mindmap on this Research

1. Model antecedent intention of *Whistleblowing System* from variables of organizational conditions (*ethical climate*), individual conditions (*personal cost*, anonymous reporting channels, *planned behavior*) and situational conditions (seriousness of violations).

From Figure 1, the research model can be explained about the influence factors in the whistleblowing system intention, namely with Organizational conditions, Individual Conditions and Situational Conditions. Some research on the effect of ethical climate on



the whistleblowing system is explained by Ethical Climate Work Theory. Ethical climate work theory is a theory developed by Victor and Cullen (1988) as a development of cognitive moral theory. There are two dimensions of this theory, namely an ethical approach dimension and an ethical referent dimension. The first dimension of ethical climate work theory consists of three approaches, namely egoism, benevolence, and principle. Organizations with selfish characteristics, members of the organization tend to consider personal gain when faced with ethical dilemmas. Organizations with a benevolence type, members of the organization will tend to consider the welfare of others. Organizations with a principal type, members of the organization will tend to consider matters related to regulations and laws. The second dimension of ethical climate work theory consists of: individual, local, and cosmopolitan. At the locus of individual analysis, the basis of decision-making in ethical dilemmas is individual morals. The locus of local analysis is based on expectations coming from the organization such as the code of ethics within the organization. The locus of cosmopolitan analysis is based on external individuals and organizations, such as codes of ethics issued by the professional associations that overshadow those organizations. Ethical Climate and Whistleblowing. According to Cullen et al. (2003) members of organizations with selfish characters will view that organizations allow them to maximize personal interests, so as long as whistleblowing actions do not have a good impact on individuals, they are less likely to carry them out. Person's desire to do whistleblowing is strongly influenced by one's ethical views. Organizations with high selfish characteristics, organizational members will tend not to carry out whistleblowing actions. (Ahmad et al, 2015)

Dewing and Russel's (2016) research on the dismissal of the head of risk management who questioned his company's policies before being bankrupt due to the crisis showed the high potential risks that someone would experience when whistleblowing. the most considered personal cost is resistance from people in organizations who oppose reporting actions (Septianti, 2013). Everyone's perception in viewing personal costs is fundamentally different, but according to Miceli and Near (2005) members of organizations that look up to personal costs will assume that by carrying out whistleblowing actions, they will receive bad consequences. (Lestari and Yaya, 2017)

Ahmad (2012) mentions that the seriousness of the offense is similar to one of the moral intensity models developed by Jones (1991). The seriousness of the violation can be defined as the effect that may result from the existence of a violation both in financial and non-financial measures Research by Septianti (2013), Setyawati, et al. (2015), found evidence that the level of seriousness affects the intention to carry out whistleblowing.



2. The effect of Intention Whistleblowing system on the strengthening of sustainable Anti-Fraud Strategies.

Fraud is a deliberate act of lying that can be in the form of asset embezzlement, embezzlement of information, hiding facts, or corruption (Wardana et al., 2017). The Financial and Development Supervisory Agency states that fraud prevention is an integrated form of effort that can reduce the occurrence of fraud causes (fraud triangle) (Financial and Development Supervisory Agency, 2008). In other studies, fraud prevention is defined as an effort to eliminate or eliminate things that cause fraud (Amrizal, 2004). Fraud prevention is also mentioned as a system and procedure designed and implemented for the main purpose, but not the only purpose to prevent and deter (can deter) fraud (Iqbal, 2010). Fraud prevention is an effort or effort to reject or contain all forms of fraud committed by employees that will have an impact on the loss of the company / organization (Nugroho, 2015).

There are 4 (four) elements that make a whistleblowing system effective, namely: anonymity (employees believe that they can report fraud/violations without fear of retaliation, so the identity of the whistleblower must be hidden), independence (employees are more comfortable reporting to independent parties or parties not related to the organization or parties involved in violations), accessibility (employees have easy access to report violations through several different channels, for example by phone, email, online or mail) and follow-up (reporting violations must be followed up dan tindakan solutif harus diambil, sehingga whistleblower akan bisa lebih lanjut melaporkan karena manfaat sistem yang baik (Albrecht et al., 2012).

The failure of the whistleblowing system implemented in the company can fail to detect fraud due to (ACFE, 2020) lack of anonymity which causes fear of retaliation in employees who report violations, (ICW, 2019) organizational work culture that is not conducive, (Abimanyu, 2023) organizational policies related to behavior and ethics in employees who report violations, and (Jaya, 2021) lack of employee awareness caused by ineffective socialization/communication of whistleblowing systems (Albrecht et al., 2012). Whistleblowing system is one of the effective mechanisms in fraud prevention which requires company commitment in protecting the reporter's personal data, a clear and responsible reporting mechanism and the process of evaluating and improving the system (Wahyuni & Nova, 2018; Wardana et al., 2017). Previous research has shown that the whistleblowing system has a positive effect on fraud prevention, namely the higher the whistleblowing system, the better fraud prevention will be (Agusyani et al., 2016; Gaurina et al., 2017; Islamiyah et al., 2020; Jayanti & Suardana, 2019; Maulida & Bayunitri, 2021; Wahyuni & Nova, 2018; Wardana et al., 2017). The whistleblowing system is also able to foster a work culture that prioritizes honesty and openness in minimizing fraud that occurs



in companies (Wahyuni & Nova, 2018). Employees who are able to understand the three aspects of the whistleblowing system (structural, operational and maintenance aspects) will affect employees' reluctance to report fraud if they know it (Agusyani et al., 2016). A study shows different results that the whistleblowing system has no effect on fraud prevention (Sujana et al., 2020). This allegedly occurs because the whistleblowing system has not been implemented properly so that there is no protection for whistleblowers in reporting fraud or corruption and there are public concerns to deal with the law related to fraud reporting (Sujana et al., 2020). The implementation of the *Whistleblowing System* aims to minimize *fraud* but is not in line with the fact that the *Whistleblowing System* has not been able to suppress corruption cases which rank first in cases in Indonesia (ACFE, 2020).

Conclusion

From several research models that have been made, it can be concluded that the intention of the *Whistleblowing System* can be further improved by influential factors, namely with variables of organizational conditions (*ethical climate*), individual conditions (*personal costs*, anonymous reporting channels, *planned behavior*) and situational conditions (seriousness of violations) which is also a novelty in this research. In the picture has also contained the method of assessment in each variable. Thus, the conclusion of an effective *Whistleblowing System* can improve the Anti-Fraud Strategy that continues by implementing Prevention, Detection, Investigation, Reporting and Sanctions, Evaluation and Follow-up. We hope that together with an effective *Whistleblowing System* we can reduce fraud that occurs in the community by implementing a sustainable anti-fraud strategy.

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