

The effect of personal cost, anticipatory socialization, and gender on whistle-blowing intention

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ABSTRACT

Fraud is difficult to detect because the doer attempts to cover up this unethical activity. The lack of experience in detecting fraud is one factor why the auditor could not predict any fraud. Whistle-blowing system could be the light to reveal the fraud in organization. This research is to socialize and educate the students that if there are fraud activities to be reported (whistle-blowing), they must consider some factors such as; personal cost effect, anticipatory socialization, and gender. The population of this research is Bachelor degree students of Accounting. The sampling method used is Convenience Sampling with 86 respondents of Bachelor's degree students of Accounting chosen as the research sample. This research is classified in quantitative research with primary data source using questionnaire measured with Likert scale. The analysis methods used are validity test, reliability test, classical assumption test, hypothesis test, and multiple linear analyses. The result indicates that (1) personal cost has a significant influence on whistle-blowing intention, (2) anticipatory socialization has a significant influence on whistle-blowing intention, and (3) gender has a significant influence on whistle-blowing intention.

ABSTRAK

Kecurangan sulit dideteksi karena pelaku berupaya menutupi kegiatan yang tidak etis ini. Kurangnya pengalaman dalam mendeteksi kecurangan adalah salah satu faktor mengapa auditor tidak dapat memprediksi kecurangan apa pun. Sistem whistle-blowing bisa menjadi titik terang untuk mengungkapkan kecurangan dalam organisasi. Penelitian ini adalah untuk mensosialisasikan dan mendidik siswa bahwa jika ada kegiatan kecurangan untuk dilaporkan (whistle-blowing), mereka harus mempertimbangkan beberapa faktor seperti; efek biaya pribadi, sosialisasi antisipatif, dan gender. Populasi penelitian ini adalah mahasiswa Sarjana Akuntansi. Metode pengambilan sampel yang digunakan adalah Convenience Sampling dengan 86 responden dari mahasiswa sarjana Akuntansi dipilih sebagai sampel penelitian. Penelitian ini diklasifikasikan dalam penelitian kuantitatif dengan sumber data primer menggunakan kuesioner yang diukur dengan skala likert. Metode analisis yang digunakan adalah uji validitas, uji reliabilitas, uji asumsi klasik, uji hipotesis, dan analisis linier berganda. Hasil penelitian menunjukkan bahwa (1) biaya pribadi memiliki pengaruh signifikan terhadap niat whistle-blowing, (2) sosialisasi antisipatif memiliki pengaruh signifikan terhadap niat whistle-blowing, dan (3) gender memiliki pengaruh signifikan terhadap niat whistle-blowing.

1. INTRODUCTION

Fraud is often difficult to detect due to lack of evidence. The existence of a whistle-blowing system in the organization will enable to reveal the existence of fraud within the organization. Many fraud cases and organizational violations in this century are still being discussed by people in this world. These cases are usually related to money laundering and embez-

zlement of organizational or state funds.

The case of financial statement fraud in the United States that shocked the world economy and the general public occurred in Enron company. The manipulation of these financial statements had been going on for quite a long time, until Sherron Watkins, one of Enron executives who could not stand seeing manipulation of the financial statements, be-

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gan to intend to carry out whistle-blowing actions. Since then, Enron has become a reference for institutions that commit corporate fraud and corruption intentionally and organizationally. And this incident has triggered the emergence of policies to implement a whistle-blowing system for public companies.

Related to whistle-blowing, in 2012 there was a case of subsidized diesel fuel embezzlement in Bintan, Riau Archipelago, Indonesia, committed by PT Gandasari Tetra Mandiri. The case was revealed by Marsa, as a whistleblower, a former employee of the company who stated that he was ready to dismantle cases of misuse of thousands of subsidized diesel fuel committed by the company in October 2012 (Haluankepri 2012).

The whistle-blowing system has become a trending topic after the disclosure of fraud cases in large companies such as Enron with Arthur Anderson, Tyco, WorldCom which pushed the policy of the US capital market regulator, the Sarbanes Oxley Act of 2002 (SOX).

Whistleblower is someone from either internal or external organization who reports any illegal and immoral practices that occur in the organization to parties inside and outside the organization. There is a high risk of being a whistleblower. If the reported case is an organized and massive crime, the threat or risk to be faced will be even greater (Ahmad et al. 2012).

This research is conducted to educate college students not to be afraid to report any fraud occurring in their work place when someday they get jobs, because there are still many individuals who experience ethical dilemmas in deciding whether to report the crime or to let it happen. Social environment can also affect individual to be hesitant or reluctant to do so. There is fear of the threat he will face when he reports such a crime. And the threat may be from internal party of the organization (personal cost).

Various phenomena and previous research have encouraged researchers to conduct research on the intention to conduct whistle-blowing. Intention to conduct whistle-blowing can be seen from various factors, such as personal costs, anticipatory socialization, and gender.

2. THEORETICAL FRAMEWORK AND HYPOTHESIS

Theory of Planned Behavior

Theory of planned behavior (TPB) is a psychological theory put forward by Ajzen (1991) explaining the relationship between attitudes and behavior. Rizky and Nurkholis (2015) explain that TPB proves that intention is more accurate in predicting actual beha-

viour and can also link attitudes with actual behavior.

According to Ajzen (1991), someone's intention can be a motivating factor that influences a behavior, which is indicated by how hard the effort planned by the individual to try to do that behavior. It can be concluded that an individual who has the intention to report any fraud (whistle-blowing) is definitely brave to reveal the fraud. The emphasis is on how big the effort each individual gives to reveal it.

Cognitive Moral Theory

Cognitive moral theory was proposed by Kohlberg (1968). He defines that an individual behaves morally based on his feelings and cognitive abilities or ability to understand things. Individual's ability to resolve ethical dilemmas is also influenced by the level of reasoning in his moral (Welton 1994).

According to Welton (1994), in each stage of Kohlberg, each individual has his own views about 'the right thing' according to him. At stage 3, an individual feels that the right thing is related to expectations of loyalty, trust, and respect from friends or his family. At this stage, if this is linked with research, the individual wants the expectations of friends within his environment to support him to reveal fraud (whistle-blowing) in his organizations.

At stage 4, the individual believes that the right thing is to create contributions for society, groups or institutions. At this stage, if this is linked with this research, moral individual must carry out contributions to his institutions, including reporting the existence of fraud and immorality in his institutions. At the last stages 5 and 6, the individual argues that truth is based on ethical principles, equality of human rights and self-esteem as a living being. When it is associated with current research, each individual has his own ethical principles, but when there is fraud, individual who has strong ethical principles will report the fraud.

Whistle-blowing Intention

Whistle-blowing intention is different from actual whistle-blowing actions because intention arises before the actual whistle-blowing action is taken, or in other words, whistle-blowing intention is needed to carry out actual whistle-blowing actions (Rijadh 2013).

Personal Cost

Personal cost of reporting is the employee's perception of the risk of retaliation or sanction from members of other organizations, which can reduce employee's intention to report violations (Schultz et al. 1993), (Brief 1986). Employee's intention to do whis-

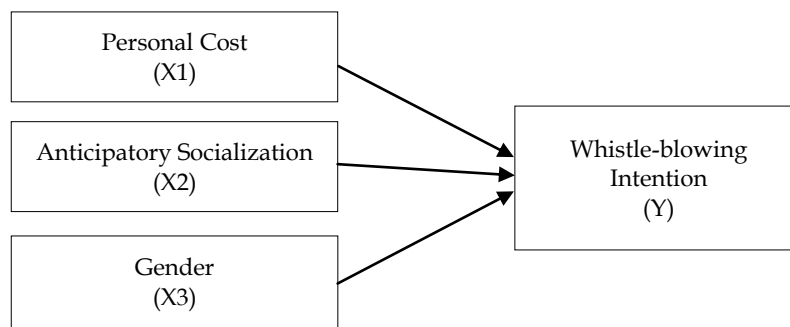


Figure 1
Thought Framework

tle-blowing is stronger if the perception of personal cost does not affect it too much.

Anticipatory Socialization

Anticipatory socialization is an individual's adoption towards the attitudes and beliefs of a particular group before becoming a member of the group (Merton and Rossi 1968 cited by Bakri 2014) and Brennan (2007). The process of anticipatory socialization can shape a career because during socialization process, the individual shows the attitudes, norms and values of a profession that will be received.

The Effect of Personal Cost on Whistle-blowing Intention

Every individual has a fear of something, such as the fear of the risk of retaliation from other parties when reporting fraud committed by another individual. So, the intention will be hidden in the individual's mind. If the individual still adheres to the moral values and the prevailing professional ethics, the fear will surely be opposed and the courage to take a whistle-blowing action will emerge.

An individual's intention to take a whistle-blowing action will be carried out if the individual has the view that personal cost does not affect him to do something that should be revealed. So the perception of each individual influences personal cost. Research on personal cost has been carried out by Giovani et al. (2016). The results of his research show that personal cost has a significant effect on the intention to conduct whistle-blowing. The research done by Windy (2013) shows that personal cost has no significant effect on the intention to conduct whistle-blowing.

The Effect of Anticipatory Socialization on Whistle-blowing Intention

Socialization makes someone understand how to behave in the midst of his society and cultural environment. Socialization also shapes a person to be able to adjust to existing rules and understand exist-

ing moral values. Anticipatory socialization is also an individual's socialization process to practice or personality formation to understand how his position is at work. The social environment in his work notifies or threatens not to engage in whistle-blowing, so that the person can be affected and discouraged from reporting fraud in his organization. Conversely, if the social environment in his work gives encouragement or support to keep reporting fraud, the individual is affected to dare to take a whistle-blowing action. Anticipatory socialization can influence individual to take action because the social environment shapes the principle of each individual to continue whistle-blowing or not.

The results of the study conducted by Bakri (2014) shows that anticipatory socialization has a significant influence on the intention to conduct whistle-blowing. The results of the study conducted by Fitri (2014) state that anticipatory socialization variable has no effect on the intention to conduct whistle-blowing.

The Effect of Gender on Whistle-blowing Intention

Gender is a cultural concept that focuses on characteristics that distinguish between women and men biologically, behaviorally, mentally, and socio-culturally. There is a difference in behavior and mentality between men and women. Men have more dominant behavior to be brave to do things such as disclosing fraud (whistle-blowing) occurring in their organization and men have a strong mentality because men can withstand pressure from their personal social environment partners, such as when men have a courage to conduct whistle-blowing action, there must be an intangible threat or retaliation of his actions to reveal fraud. Moreover, as Nar-sa and Prananjaya (2017) noted that perspective of man and woman regarding ethical issue is different.

The women's mental abilities to the existing pressure cannot be underestimated, especially related to her courage to conduct whistle-blowing. It is

true not many women have such courage and mentality. But on the other hand, not all men are the same as described above. Some men are not even brave at all to conduct whistle-blowing because of fear of threats directed at them by other members of their organization.

Research on gender has been done by Giovani Beatrice et al. (2016), and the results show that gender has a significant influence on whistle-blowing intention. The results of the study conducted by Ahmadet et al. (2012) show that gender has no significant effect on whistle-blowing intention.

The framework that underlies this research can be described as shown in Figure 1.

Research Hypotheses

H1 : Personal cost has an effect on whistle-blowing intention.

H2 : Anticipatory socialization has an effect on whistle-blowing intention.

H3 : Gender has an effect on whistle-blowing intention.

3. RESEARCH METHOD

Population and Sampling Technique

Research Design

This research is included in the category of deductive research using quantitative design. Data sources used are primary data. Primary data are derived from opinions that emphasize on the facts of the research phenomenon in the form of opinions or perceptions given by respondents.

Variable Identification

The variables used in this study consist of the dependent variable and the independent variable. The dependant variable is whistle-blowing intention, whereas the independent variables are personal cost, anticipatory socialization and gender.

Operational Definition and Variable Measurement

1. Whistle-blowing Intention

Whistle-blowing intention in this study is measured using a Likert scale. In the variable of whistle-blowing intention there are seven statements and each statement is given NW codes from one to six. The measurement is conducted using a Likert scale from 1 to 4, that is, point 1 = strongly disagree (SD), point 2 = disagree (D), point 3 = agree (A), and point 4 = strongly agrees (SA).

2. Personal Cost

The variable of personal cost variable uses one case example. The variable of personal cost is measured using a Likert scale from one (1) to five (5) points,

from point one (1) for very low to point five (5) for very high.

3. Anticipatory Socialization

The variable of anticipatory socialization is measured by using perception on the importance of reporting fraud as a proxy, referring to and modified by the researcher in questionnaires developed by Clikeman and Henning (2000).

In this variable there are three statements and each statement is given the SA code one to three. The variable of anticipatory socialization is measured using a Likert scale of five (5) points, point (1) is strongly disagree and point five (5) is strongly agree.

4. Gender

Schminke et al. (2003) defines that there are differences between men and women in terms of ethics, beliefs, values and behavior. Gender is an inherent characteristic of men and women formed by the social environment and cultural environment. Men and women have different types of attitudes towards ethics and codes of conduct. The disclosure of fraud can also be affected by who will disclose the fraud, whether it is a man or woman, because there is a difference in behavior and mentality between men and women which allows courage in uncovering unethical and moral violations. With a brief summary above, the measurement of the gender variable is changed to a dummy variable, that is, the male gender is given the value of one (1) and the female is given the value of two (2).

Population, Samples, and Sampling Technique

The population in the research is college students. Sugiyono (2008: 118) and Nur and Bambang (1999: 10) define the sample as part of the number and characteristics possessed by the population. Samples selected are undergraduate Accounting students.

Sampling technique is done using convenience sampling method. The criteria in this study are undergraduate accounting students who have been and are taking business ethics and accounting profession courses. The criteria are determined because the students who have been and are taking courses in business ethics and accounting profession know the basics of complaints of fraudulent statement (whistle-blowing) in their course so that students have insight or views on the existence of whistle-blowing actions.

Data Analysis Technique

Validity and Reliability Test

For the research that uses primary data, before being tested there must be validity and reliability test. A questionnaire is said to be valid if the question in the questionnaire is able to reveal something that will be

Table 1
Results of Descriptive Analysis of Variables

Variable	N	Minimum Average	Maximum Average	Overall Average
Whistle-blowing Intention	86	3.60	3.89	3.77
Personal Cost	86	4.24	4.43	4.35
Anticipatory Socialization	86	4.12	4.19	4.17

Source: Processed Data.

Table 2
Results of Multiple Linear Regression Analysis

Variable	B	Sig.
(constant)	12.025	.000
X1 (Personal Cost /PC)	.286	.002
X2 (Anticipatory Socialization/ AS)	.551	.000
X3 (Gender/G)	-.944	.010

Source: Processed Data.

measured by the questionnaire.

Reliability is a tool to measure a questionnaire which is an indicator of a variable or construct. A questionnaire is said to be reliable if someone's answer to the statement is consistent or stable over time. When conducting reliability test can use Cronbach alpha. An instrument is rated reliable if Cronbach alpha value > 0.6 (Imam 2012: 46).

Normality Test

Normality test is used to determine whether the dependent variable and the independent variables in the regression model have normal distribution or not (Imam 2012: 160). This study uses Kolmogorov Smirnov in which the normality test criteria can be seen from the significance (Sig) value of the test results. Data can be said to be normal if the Sig value > 0.05 . Thus it can be concluded that all variables are normally distributed.

Hypothesis Test

Hypothesis test is done to find out whether there is an influence between the independent variables and the dependent variable in this study. Furthermore, data analysis is done using multiple linear regression analysis.

4. DATA ANALYSIS AND DISCUSSION

Sample Description

The results show that male respondents are 53 students (61.6%), while female respondents are 33 students (38.4%). These results provide an overview that male respondents dominate the filling out of questionnaires compared to female respondents.

Descriptive Analysis of Variables

Descriptive analysis aims to find out and describe the overall variables used. Descriptive analysis de-

scribed includes the minimum average value, maximum average value, and overall average value in filling out the questionnaire.

The variables existing in the questionnaire are the dependent variable (whistle-blowing intention) and independent variables (personal cost and anticipatory socialization). Table 1 shows the results of the descriptive analysis test.

Respondents' response regarding the whistle-blowing intention is very high. It can be seen from the overall average value of the questions related to the whistle-blowing intention, or 3.77. The respondent's response regarding the variable of personal cost as the factor that influences whistle-blowing intention is very high. It can be seen from the overall average value of each variable, or 4.35. The respondent's response regarding the variable of anticipatory socialization as the factor that influences whistle-blowing intention is very high. It can be seen from the overall average value of each variable, or 4.17.

The results of the normality test show that the significance value of the Kolmogorov Smirnov test of the factors that influence the whistle-blowing intention is normal, with a probability value of 0.158 which is greater than the specified significance of 0.05. It can be concluded that the residual data totaling 86 respondents are normally distributed.

Results of Multiple Linear Regression Analysis

Regression analysis is used to determine the coefficients or the results of each independent variable that will determine whether the hypothesis that has been made can be accepted or rejected. In this study, regression analysis is used to examine whether personal costs, anticipatory socialization and gender can influence the whistle-blowing intention.

The results of multiple linear regression analysis can be seen in Table 2. The test results indicate that

the variables of personal cost, anticipatory socialization, and gender have a fit model as shown by the F test value of 0.000 and the significance value below 0.05. Based on the results of multiple linear analyses, the formula to be used is as follows:

$$WI = 12.025 + 0.286 PC + 0.551 AS - 0.944 G + e.$$

Discussion

The Effect of Personal Cost on Whistle-blowing Intention

Personal cost of reporting is a person's perception of the risk of retaliation from other parties that can reduce the person's intention to report any illegal acts (Schultz et al. 1993). The results of this study indicate that personal cost has an effect on whistle-blowing intention. The results of this study are also supported by previous study conducted by Giovani et al. (2016) that personal cost has an effect on whistle-blowing intention. This study also has different results from previous studies conducted by Taufiq et al. (2016), Rizki and Nurkholis (2015), and Windy (2013) that personal cost has no effect on whistle-blowing intention.

This is strengthened by the influence of personal cost variable on whistle-blowing intention. This can be seen from the overall average value existing on the second statement indicator (PC2) for someone who has the intention to do whistle-blowing, in which the manager who has high power can do anything including threatening or retaliation to the whistleblower if the reporting of fraud is addressed to the manager. The percentage of the respondents' answers 43.3% in the category of very powerful. The percentage shows that the respondents agree with the high level of power of managers.

Cognitive moral theory proposed by Kohlberg (1968) states that individuals behave morally based on their feelings and cognitive abilities or the ability to understand something. It can be seen from the personal cost factor that before conducting moral behavior (whistle-blowing intention), the whistleblower must be able to understand the situation by looking at whether when the individual tries to report it, he will get a high or low risk of threats (personal cost) from the party who committed the fraud, and whether the high or low risk of personal costs that will be received will later affect someone's intention to conduct whistle-blowing.

The theory of planned behavior (TPB) proposed by Ajzen (1991) defines that a person's intention can be a motivating factor that influences a behavior which is indicated by how hard an individual's planned effort to try to do that behavior. Associated with personal cost factors, when individuals, who

have underlying themselves to the ethical principle, know the existence of fraud, the individuals will then report the existence of fraudulent actions (whistle-blowing). But before doing so, they will surely see the high or low personal costs they will receive later. So if the individual's intention is still somewhat doubtful due to the level of threat received (personal cost), it will affect the individual's behavior to report fraud (whistle-blowing).

The Effect of Anticipatory Socialization on Whistle-blowing Intention

Merton and Rossi (1968) cited from the research by Bakri (2014) defines anticipatory socialization as individual's adoption process toward the attitudes and beliefs of a particular group before becoming a member of the group. The process of anticipatory socialization can shape expectations for a career because during the process of socialization the individual shows the attitudes, norms, and values of a profession that he will be pursued. The results of this study indicate that anticipatory socialization affects the intention to conduct whistle-blowing. The results of this study are also supported by previous research by Bakri (2014) and Alleyne (2016) that anticipatory socialization has an effect on whistle-blowing intention. However, the results of this study is different from the results of previous study conducted by Fitri (2014) which state that anticipatory socialization has no effect on whistle-blowing intention.

This is strengthened by the influence of the variable of anticipatory socialization on whistle-blowing intention. This can be seen from the overall average value existing on the first statement indicator (PC2) for someone who has the intention to do whistle-blowing, in which when an individual reports any fraud occurring in the organization, particularly in financial statement, he realizes that there will be high risk for the organization itself. However, he remains on his principle to behave morally, as formed by his personality from his social environment to refuse to manipulate financial statements.

Cognitive moral theory states that the ability of individuals to resolve ethical dilemmas is influenced by the level of reasoning in morals (Welton 1994). There are several stages put forward by Kohlberg. Individuals have their own views about "the right thing" according to him. The stages can be attributed to the results of this study that affect a person's intention to do whistle-blowing. At stages 5 and 6, the contents are based on ethical principles, equality of human rights and self-respect as living beings. The first statement (SA1) is filled by many respondents, in which individuals still underlies themselves in the

existing ethical principles to keep reporting financial statements in accordance with the reality. And someone still has self-esteem as a living being to not do financial statement fraud.

The next theory in this study is the theory of planned behavior (TPB) proposed by Ajzen (1991). This theory defines that a person's intention can be a motivating factor that influences a behavior which is indicated by how hard an individual's planned effort to try to do the behavior. Associated with the anticipatory socialization factor, individuals who have a good social environment will keep reminding of prevailing ethical norms and values. This can be seen from the first statement (SA1), where the individuals refuse to manipulate financial statements. So, someone whose personality has been formed from the surrounding social environment still underlies himself with ethical values. He will have high intentions that become a motivator of someone's factor not to manipulate financial statements. And when there is someone who tries to manipulate financial statements, he will intend to report (whistle-blowing) such a fraudulent act, because he has based himself with ethical values in order to continue to conduct moral behavior.

The Effect of Gender on Whistle-blowing Intention

Schminke et al. (2003) defines that there are differences between male and female in terms of ethics, beliefs, values and behavior. Male and female are sexually different, so they behave differently in a manner that is shaped by social and cultural environments. The results of this study indicate that gender influences the intention to do whistle-blowing. The results of this study are also supported by previous research conducted by Giovani et al. (2016) that gender has an influence on the intention to do whistle-blowing. However, the results of this study are contradictory from the research conducted by Ahmad et al. (2012) that the variable of gender has no effect on the intention to do whistle-blowing.

The variable of gender has an influence on the intention to do whistle-blowing. The description related to gender shows that the respondents who filled out the questionnaire in this study were mostly men, or 61.6 percent. This is based on differences in personal formation from the social or cultural environment and the mindset between male and female. In the answers filled in by the respondents in the NMW statement from 1 to six, the overall average NMW statement is 3.77 percent which means that male gender respondents agree with whistle-blowing when there is fraud.

A man perceives that a violation is a negative

thing and can have a bad impact if it is left continuously and a man's strong attitude also makes him not afraid to accept the risk of personal costs from his intention to do whistle-blowing. Therefore, most respondents who fill out this questionnaire are those who have taken courses in business ethics and accounting profession, or 72.1%. This means that the individuals have already had cognitive abilities from the results of business ethics and accounting profession courses.

The cognitive moral theory proposed by Kohlberg (1968) defines that individuals behave morally based on their feelings and cognitive abilities to understand something. The ability of individuals to resolve ethical dilemmas is also influenced by the level of reasoning in morals (Welton 1994). Stages 5 and 6 in Kohlberg are based on ethical principles, equality of human rights and self-esteem as a living being. The male respondents, in filling out the questionnaire, base themselves on ethical principles as evidenced by the large number of respondents who have taken courses in business ethics and accounting profession. Individuals who already have cognitive abilities and a sufficient level of moral reasoning will perform whistle-blowing because they have been supported by ethical basic knowledge from the accounting profession business ethics course. And they will continue to adhere to ethical principles and professional code of ethics. So, most male respondents agree with whistle-blowing intention. It proves that gender variable has an influence on the intention to do whistle-blowing.

5. CONCLUSION, IMPLICATION, SUGGESTION, AND LIMITATIONS

Based on the test results of data processing, it can be concluded that personal cost has an effect whistle-blowing intention. This can be seen through the respondent's answer to the questionnaire in the personal cost variable, in which the manager who has high power can do anything including threatening or retaliation in any form to the whistleblower.

The results of this study also show that anticipatory socialization has an effect on whistle-blowing intention. This can be seen through the respondent's answer in the questionnaire statement on anticipatory socialization variable, in which the individual will reject manipulation of the financial statements at the time of publication even though it has a risk impact on the organization. Since the individual has been shaped by his good social environment and remains in ethical principles and good moral behavior, he will report the financial statements according to the real condition.

The gender variable has an effect on whistle-blowing intention. This can be seen from the description that male respondents are more dominant (61.6%) to perform whistle-blowing than female respondents. Based on NMW statement chosen, most respondents agree, or with the overall average score of 3.77% which supports the influence of gender on the intention to do whistle-blowing.

The researcher realizes that there are some limitations that might affect the results of this research, one of which is on the primary data. It is necessary to pay attention to the distribution and the answers of the respondents.

In addition, the scope of the sample in this study is still limited, that is, only for students who actually have not fully understand and aware of the real situation in an institution or organization related to the occurrence of fraud.

Further research is expected to include the method of interviewing respondents in order to be able to socialize whistle-blowing to someone. It is recommended that further research expand the scope of the research, such as by including employees who work in a private organization or government institution, because the employees must have met the existence of fraud directly.

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