

## Moderated by retaliation: Moral intensity, offender status and personal cost on auditors' intention to engage in whistleblowing

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### Abstract

The purpose of this study is to provide empirical evidence on the influence of moral intensity, the status of the violator, and personal cost on auditors' intentions to perform whistleblowing actions, with retaliation as a moderating variable. The population in this study consists of all auditors working at the Provincial Office of BPKP (Financial and Development Supervisory Agency) in Bali and Nusa Tenggara, totaling 211 individuals. The data collection method used is a survey with a questionnaire technique. The data analysis approach applied is Partial Least Squares (PLS), which is a component- or variance-based Structural Equation Modeling (SEM) model. Total 211 questionnaires were distributed, with 197 returned. The results of this study demonstrate that moral intensity and the status of the violator have a positive influence on auditors' intentions to perform whistleblowing, while personal cost negatively influences auditors' whistleblowing intentions. Additionally, this study proves that retaliation weakens the influence of personal cost on auditors' intentions to perform whistleblowing.

**Keywords:** Moral intensity; Offender status; Personal cost; Auditors' intention to engage in whistleblowing; Retaliation

### 1. Introduction

Someone takes whistleblowing action, of course, based on the intention or desire in the heart to reveal the actions of a person/group that violates the rules. Without the intention, of course the whistleblowing attitude will not be able to be carried out (Abdillah et al., 2021). A behavioral intention is the subjective probability that a person has a certain alternative probability of behavior that will be chosen. This intention to do whistleblowing refers to the probability of individuals to actually engage in whistleblowing behavior (Perdana et al., 2018). The individual's intention to do whistleblowing is the basis for the individual's possibility of whistleblowing even under pressure (Putra & Maharani, 2018). Intention is a desire that arises from within an individual either consciously or unconsciously to take an action (Puspita Devi & Dwi Ratnadi, 2024).

Currently, whistleblowing has become one of the most effective media in revealing fraud in both the public and private sectors in Indonesia. Whistleblowing is not an easy action for someone because that person will be faced with an ethical dilemma over the violation he knows about. The act of reporting violations by a whistleblower can encourage the intention to retaliate from the person being reported both formally and materially (Widyanto & Sulistiyowati, 2020).

Indonesia is one of the many countries that have also implemented a whistleblowing system. The majority of agencies in Indonesia have also implemented this system into their internal control system, but there are still few individuals who are willing to become whistleblowers. Regarding its implementation, this system is considered less than optimal, even though Indonesia is a country with a high level of corruption (Hakim, 2017). This is supported by the survey results

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of international and national anti-corruption organizations. A survey conducted by an international anti-corruption organization that periodically conducts annual observations on the Corruption Perception Index (CPI) in a country supports the previous statement.

Based on the Corporation Perceptions Index Report ([www.transparency.org/en/cpi/2024](http://www.transparency.org/en/cpi/2024)) Indonesia's CPI value has increased and decreased every year. In 2019 the CPI score was at the highest score among the following years, which indicates that in 2019 in Indonesia there were not many cases of fraud or corruption. While in 2024, Indonesia's CPI score increased from 34 in 2023 to 37. Despite the increase in score to 37, this shows that corruption remains a significant problem in Indonesia. This score increase reflects positive perceptions of corruption eradication efforts, but challenges in practice, such as internal auditors' fear of reporting fraud, still exist. The fluctuating CPI score shows that despite improvements, the disclosure of corruption cases is not optimal, one of which is due to the low courage of auditors in whistleblowing.

The Association of Certified Fraud Examiners (ACFE) report "Occupational Fraud 2024: A Report to the Nations" found that corruption is one of the largest forms of fraud in the public sector. Based on ACFE data, the government sector experiences an average loss of 5% of the total budget due to fraud, with whistleblowing being the most effective detection method in uncovering corruption cases (ACFE, 2024). This report confirms that the more whistleblowers who report fraud, the greater the chances of fraud detection.

## 2. Literature Review and Hypothesis Development

In Theory of Planned Behavior, whistleblowing intention is considered an indicator of motivational factors that influence a behavior, which is reflected in the whistleblowing behavior. Theory of planned behavior asserts that intentions are more accurate in predicting behavior that actually occurs and can also serve as a substitute for connecting attitudes and actual behavior (Arif & Sukarno, 2023). In addition, Theory of Planned Behavior explains the behavior that arises by individuals due to the intention of the individual in carrying out a behavior and the individual's intention to report violations (whistleblowing) can come from internal factors and external factors (Biduri et al., 2022).

The first factor that influences the auditor's intention to whistleblowing is moral intensity. Moral intensity is an expansion of morally related issues about ethics and intentions. Moral intensity can also be interpreted as a measure of the good or bad of an action in connection with ethical decision making (Eirene Dewi Anggraeni, 2021). Moral intensity should also be considered when investigating ethical decision making and whistleblowing because it has an impact on individual evaluations of the circumstances surrounding ethical issues. Research on moral intensity conducted by Syahsa Permata Dwitia (2022) states that moral intensity has a positive effect on auditors' intention to whistleblowing, but in another study conducted by Rachmawati et al., (2022) which shows that moral intensity has no effect on auditors' intention to whistleblowing.

The second factor that influences the auditor's intention to whistleblowing is the status of the violator or the status of the offender. Violator status is the position or position of a person who commits an offense. This status affects the intention to do whistleblowing because the belief of organizational members about whether the organization benefits or loses from fraud will be the organization's reaction to the whistleblower. Research on the effect of violator status was conducted by Sutedjo & Purnamasari (2020) that there was no influence between violator status and the auditor's intention to whistleblowing, this research is inversely proportional to research conducted by Mulfag & Serly (2019).

The third factor that influences the auditor's intention to whistleblowing is personal cost. Personal cost is an individual's perception of the risk that will be accepted in whistleblowing (Meilisa Triafani, 2024). These risks or sanctions can reduce a person's interest in reporting violations. Research on personal cost was conducted by Putri et al., (2022) which states that personal cost has a negative effect on auditors' intention to whistleblowing, but has different results from Hanif's (2017) and Soraya's (2022) research. Various studies related to moral intensity factors, violator status and personal costs that can influence auditors' intention to whistleblowing have been conducted. The addition of retaliation as a moderating variable to determine whether other variables are moderated shows significant results in this study and retaliation is an important factor that auditors consider in deciding to do whistleblowing. Coupled with the inconsistency of Indonesia's CPI score which changes every year. This inconsistency is what makes this research re-conducted which is a development of Jayanti & Sutapa's research (2020) which examines the intention of auditors at the BPKP Bali Region, the development of this research is expanded by adding research locations, namely at the BPKP East and West Nusa Tenggara Regions.

- H1: Moral intensity has a positive effect on auditors' intention to whistleblowing.
- H2: Violator Status has a positive effect on the auditor's intention to whistleblowing

- H3: Personal cost has a negative effect on the auditor's intention to whistleblowing.
- H4: Retaliation weakens the effect of personal cost on auditors' intention to whistleblowing.

### 3. Methods

This study employs a quantitative approach with an associative research design. The primary objective of this research is to obtain empirical evidence regarding the effects of moral intensity, violator status, and personal cost on auditors' whistleblowing intentions, with retaliation serving as a moderating variable. The sample selection, data sources, and data collection methods were determined prior to conducting the statistical analysis. The results of the statistical analysis are then interpreted to answer the research questions. The final section of this research presents the conclusions and recommendations.

This study involves three types of variables: dependent, independent, and moderating variables. The dependent variable (Y) in this research is auditors' whistleblowing intention. The independent variables (X) are moral intensity (X1), violator status (X2), and personal cost (X3). The moderating variable (Z) is retaliation.

The population in this study comprises auditors working at the Regional Offices of the Financial and Development Supervisory Agency (BPKP) in Bali and Nusa Tenggara. The sampling method used in this study is the saturated sample technique, which means that all members of the population are selected as the research sample. In other words, a census sampling method was employed. The research sample consists of 55 auditors from the BPKP Regional Office in Bali Province, 67 auditors from the BPKP Regional Office in West Nusa Tenggara Province, and 89 auditors from the BPKP Regional Office in East Nusa Tenggara Province.

The data collection method used in this study is a survey through questionnaires. The questionnaires consist of statements related to moral intensity, violator status, and personal cost toward auditors' whistleblowing intention, with retaliation as the moderating variable. Responses are measured using a five-point Likert scale. This study employs Partial Least Squares (PLS), a variance-based Structural Equation Modeling (SEM) method that is suitable for handling small sample sizes, missing values, and multicollinearity issues. The evaluation in PLS-SEM covers both the outer model and the inner model.

### 4. Results and discussion

#### 4.1. Convergent Validity

The results of convergent validity testing are presented in Table 1. Based on the results of loading factor testing by looking at the outer loading results, all outer loading values for indicators in this study have values above 0.6 - 0.7, so it can be concluded that the convergent validity measurement has met the requirements with a loading factor value greater than 0.7 and can be continued in the next stage of testing.

**Table 1** Average Variance Extracted (AVE)

Variable	Average Variance Extracted (AVE)
Moral Intensity	0.622
Auditor's Intention_To_Do_Whistleblowing	0.543
Personal Cost	0.663
Retaliation	0.735
Offender Status	0.612

Primary Data, 2023

Based on Table 2, it shows that the Average Variance Extracted (AVE) value for each variable is above the expected value, which is above 0.5. The moral intensity variable, violator status, personal cost, auditor intention to whistleblowing and retaliation have an Average Variance Extracted (AVE) value greater than 0.5, which means that the indicators used in this study are valid or have met convergent validity.

#### 4.2. Discriminant Validity

**Table 2** Cross Loading Value

Indicator	Moral Intensity	Auditor's Intention_To_Do_Whistleblowing	Personal Cost	Retaliation	Offender Status
X1.1	0.812	0.055	0.063	0.099	0.041
X1.2	0.715	0.093	-0.011	0.051	0.073
X1.3	0.778	0.176	-0.043	-0.036	0.062
X1.4	0.818	0.189	-0.010	-0.039	0.058
X1.5	0.798	0.118	0.062	0.029	0.071
X1.6	0.809	0.033	0.064	0.119	0.042
X2.1	-0.042	0.065	-0.034	0.070	0.703
X2.2	0.118	0.139	-0.006	-0.027	0.905
X2.3	0.046	0.028	-0.057	0.145	0.722
X3.1	0.144	-0.236	0.834	-0.036	-0.045
X3.2	-0.182	-0.255	0.739	0.019	0.063
X3.3	0.070	-0.213	0.865	-0.074	-0.090
Y1	0.182	0.794	-0.306	-0.570	0.217
Y2	0.074	0.716	-0.172	-0.642	0.001
Y3	0.102	0.652	-0.188	-0.581	-0.003
Y4	0.164	0.777	-0.188	-0.597	0.147
Z1	-0.026	-0.749	0.004	0.905	0.024
Z2	0.006	-0.643	-0.039	0.803	0.017
Z3	0.042	-0.690	-0.058	0.862	0.023

The cross-loading value of each indicator is higher for each latent variable measured compared to other latent variable indicators. This shows that the indicators used in this study are valid or have met discriminant validity.

#### 4.3. Composite Reliability

The results of composite reliability testing are presented in Table 3 as follows:

**Table 3** Composite Reliability Testing Results

Variable	Cronbach's Alpha	Composite Reliability
Moral Intensity	0.895	0.908
Auditor's Intention_To_Do_Whistleblowing	0.717	0.826
Personal Cost	0.744	0.855
Retaliation	0.819	0.893
Offender Status	0.763	0.823

Primary Data, 2023

Based on Table 3, the composite reliability and Cronbach's alpha of the moral intensity variable, the auditor's intention to do whistleblowing, personal cost, retaliation and statu violator have a composite reliability value greater than 0.7 so that it can be said that the reliability for these variables is high and has good reliability.

#### 4.4. Structural Model Evaluation (Inner Model)

Testing the structural model or inner model is a structural model that describes the relationship between latent variables in the research model. Testing the inner model through the bootstrapping process and hypothesis testing. Testing of this inner model includes testing R-square, predictive relevance, model fit, effect size (f-square), and hypothesis testing.

#### 4.5. R-square ( $R^2$ )

Changes in the R-square value can be used to explain the effect of certain exogenous latent variables on endogenous latent variables whether they have a substantive effect. The structural model in this study has one endogenous variable, namely the Auditor's intention to do whistleblowing. The R-square ( $R^2$ ) result is 0.819. The model provides an R-square value of 0.819 which can be interpreted that moral intensity, violator status, personal cost, retaliation, interaction of personal cost with retaliation on auditors' intention to whistleblowing is 81.9%, The R-square value of 0.819 also indicates that the model is in a good category.

**Table 4** R-square ( $R^2$ )

	R Square	R Square Adjusted
Auditor's Intention To Do Whistleblowing	0.819	0.814

Primary Data, 2023

#### 4.6. Hypothesis

Changes in the R-square value can be used to explain the effect of certain exogenous latent variables on endogenous latent variables whether they have a substantive effect. The structural model in this study has one endogenous variable, namely the Auditor's intention to do whistleblowing. The R-square ( $R^2$ ) result is 0.819. The model provides an R-square value of 0.819 which can be interpreted that moral intensity, violator status, personal cost, retaliation, interaction of personal cost with retaliation on auditors' intention to whistleblowing is 81.9%, The R-square value of 0.819 also indicates that the model is in a good category.

**Table 5** Hypothesis

Variable	Original Sample (O)	T Statistics ( O/STDEV )	P Values
Moral Intensity -> Auditor's Intention To Do Whistleblowing	0.171	4.794	0.000
Interaction_Personal Cost* Retaliation -> Auditor's Intention To Do Whistleblowing	-0.097	2.371	0.018
Personal Cost -> Auditor's Intention To Do Whistleblowing	-0.303	8.125	0.000
Retaliation -> Auditor's Intention To Do Whistleblowing	-0.812	28.182	0.000
Offender Status -> Auditor's Intention To Do Whistleblowing	0.120	2.378	0.018

Primary Data, 2023

#### 4.7. Moral Intensity on Auditor Intention to do Whistleblowing

Based on the results of the study, it can be seen that the t value is 4.794 at a confidence level of 5%, the t-table value is 1.96, because the t value (4.794)> t-table (1.96) and the original sample value is positive 0.171, it can be concluded that the hypothesis is accepted, or moral intensity has a positive effect on auditor intention to conduct whistleblowing.

#### 4.8. Offender Status on Auditor Intention to do Whistleblowing

Based on the results of the study, it can be seen that the t value is 2.378 at a confidence level of 5%, the t-table value is 1.96, because the t value (2.378)> t-table (1.96) and the original sample value is positive 0.120, it can be concluded that the hypothesis is accepted, or the violator status has a positive effect on auditor intention to conduct whistleblowing.

#### **4.9. Personal Cost on Auditor Intention to do Whistleblowing**

Based on the results of the study, it can be seen that the t value of 8.125 at a confidence level of 5% is known to have a t-table value of 1.96, therefore the t value (8.125) > t-table (1.96) and the original sample value is negative 0.303, it can be concluded that the hypothesis is accepted, or personal cost has a negative effect on the auditor's intention to conduct whistleblowing.

#### **4.10. Personal Cost on Auditor Intention to do Whistleblowing with Retaliation as a Moderator**

Based on the results of the study, it can be seen that the t value of 2.371 at a confidence level of 5% is known to have a t-table value of 1.96, therefore the t value (2.371) > t-table (1.96) and the original sample value is negative 0.097, it can be concluded that the hypothesis is accepted, or retaliation weakens the influence of personal cost on the auditor's intention to conduct whistleblowing.

#### **4.11. Managerial Implication**

This study provides empirical evidence that moral intensity and the status of the violator have a positive effect on whistleblowing intentions, while personal costs have a negative effect. This strengthens the theory of Prosocial Organizational Behavior which highlights the importance of altruistic behavior in organizations.

For researchers, this study can add insight into the factors that influence an auditor's intention to carry out whistleblowing. As well as for auditors, the Financial and Development Supervisory Agency of Bali and Nusa Tenggara can increase auditor trust in the reporting system by providing a safe reporting channel, anonymity, and protection from retaliation, providing training to auditors on the importance of a whistleblowing system to maintain organizational integrity.

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### **5. Conclusion**

Moral intensity has a positive effect on the auditor's intention to conduct whistleblowing. The results of the study provide the meaning that the higher the moral intensity, the higher the auditor's intention to conduct whistleblowing. Offender Status has a positive effect on the auditor's intention to conduct whistleblowing. The results of the study provide the meaning that the higher the status or position of the perpetrator of the violation in the organization, the more likely the auditor is motivated to report the violation. Personal cost has a negative effect on auditors' intention to whistleblow. The results of the study indicate that the higher the personal cost felt by auditors, the lower their intention to whistleblow. Retaliation weakens the negative effect of personal cost on auditors' intention to whistleblow

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#### **Compliance with ethical standards**

##### *Disclosure of conflict of interest*

No conflict of interest to be disclosed.

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