

## Whistleblowing Among Auditors in Bandung: An Islamic-Based Perspective on Professional and Ethical Motivations

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### ABSTRACT

In the context of *Maqasid al-Shariah*, whistleblowing serves as a mechanism to stop unethical behavior, especially financial corruption, which has increased significantly in recent years. The purpose of this study is to examine the factors that motivate auditors working in public audit offices in Bandung to whistleblow. Due to its status as one of Indonesia's economic centers, Bandung was chosen as the research location. It offers contextually relevant and distinctive information that enhances the research. Using a quantitative approach with descriptive and verification methods, this study examines the influence of professionalism (X1), commitment (X2), and moral intensity (X3) on auditors reporting violations. (Y). Initial data were collected using questionnaires and structured analysis, and then analyzed using multiple regression analysis and SPSS software. The findings indicate that professionalism, locus of commitment, and moral intensity significantly and simultaneously influence auditors' motivation to engage in whistleblowing.

## 1. INTRODUCTION

Whistleblowing is a courageous act that exposes fraudulent behavior committed by individuals or organizations seeking profit at the expense of others (van Eijbergen & Siebers, 2023). A whistleblower is considered heroic when their actions are driven by altruism, they are not involved in the wrongdoing being reported, they are willing to face significant personal risk, and their disclosure leads to positive change (Richardson & McGlynn, 2021). One notable case is

the Indofarma scandal, which involved auditors. Although indications of financial statement fraud had been detected by the auditors, they failed to disclose the findings, resulting in state losses of IDR 371.8 billion.

In recent years, there have been numerous violations of public accounting audit standards and professional codes of conduct by several public accounting firms (KAP) in Indonesia. The following is a list of KAPs that have been sanctioned over the past five years:

**Table 1. List of Public Accountant License Suspensions Issued by the Ministry of Finance (2020–2024)**

No.	Public Accountant	Sanctions
1.	Lydia and Lim	The license of the Public Accounting Firm was revoked effective December 22, 2020
2.	Syarifuddin Chan	The license of the Public Accounting Firm was revoked effective June 21, 2021.
3.	Maroeto	The license was suspended for one year, effective April 29, 2022.
4.	Suhartati Suharso	The license was suspended for 10 months, effective November 13, 2022.
5.	Ir. Anas Karim Rivai	The license was suspended for one year, effective December 23, 2022.
6.	Rusli Herdianto Saragih	The license was suspended for one month, effective December 23, 2023.
7.	Abdul Aziz M. N.	The license was suspended for one month, effective February 9, 2023.
8.	Nunu Nurdyaman	The license was suspended for one year, effective February 28, 2023.
9.	Henri Arifian	The license was suspended for one year, effective February 3, 2024.
10.	Rusli	The license was suspended for one year, effective February 3, 2024.
11.	Yunus Pakpahan	The license was suspended for one year, effective May 6, 2024.

Source: (Pusat Pembinaan Profesi Keuangan Kementrian Keuangan, 2024)

One of the cases listed in Table 1 above involves the Public Accounting Firm Rusli AP.0572 during 2024–2025. This case concerns criminal acts of corruption through the fabrication and manipulation of the audited financial statements of PT Waskita Karya (Persero) Tbk. The manipulation case could have been uncovered sooner if the auditors at the firm had taken whistleblowing actions.

Auditors have a professional obligation to maintain integrity and loyalty to their public accounting firm (KAP), but they also bear responsibility to the public. Violations of the code of ethics diminish public trust in the auditing profession. Nevertheless, many auditors remain reluctant to blow the whistle due to fear of retaliation, lack of legal protection, organizational culture, and unclear reporting procedures (Indayani & Yunisdanur, 2020). These factors present

significant challenges to eliminating barriers by creating conditions that motivate auditors to engage in whistleblowing.

Motivations to perform whistleblowing include: (1) leadership ethics influencing employees' decisions to report wrongdoing; (2) organizational support that fosters a work environment upholding ethical values, norms, and behavior; and (3) moral strength that compels individuals to act in accordance with ethical principles despite risks and pressures (Mkheimer et al., 2023). Whistleblowing systems yield maximal benefits when the organizational structure is flat and the organization actively supports whistleblowers. Having at least 5% of employees as whistleblowers can significantly reduce fraud occurrences (Nekovee & Pinto, 2019). Moreover, perceptions of sanctions and subjective norms significantly affect individuals' intentions to report information security violations (Safa et al., 2019)

Whistleblowing is also mandated in Islam as it prevents immoral acts, in accordance with the Qur'an, Surah Ali Imran, verse 110,

كُنْتُمْ خَيْرَ أُمَّةٍ أُخْرِجَتْ لِلنَّاسِ تَأْمُرُونَ بِالْمَعْرُوفِ وَتَنْهَوْنَ عَنِ الْمُنْكَرِ وَتُؤْمِنُونَ بِاللَّهِ ۚ وَلَوْ آمَنَ أَهْلُ الْكِتَابِ لَكَانَ خَيْرًا لَهُمْ ۚ مِنْهُمْ الْمُؤْمِنُونَ وَأَكْثَرُهُمُ الْفَاسِقُونَ

“You (Muslims) are the best community ever raised up for mankind; you enjoin what is right, forbid what is wrong, and believe in Allah. If the People of the Scripture had believed, it would have been better for them. Among them are believers, but most of them are defiantly disobedient”.

This study aims to understand whistleblowing from a Sharia perspective by analyzing the factors that motivate auditors to engage in whistleblowing. The novelty of this research lies in its Sharia-based scope and its distinct research location compared to previous studies. It is expected that this study will benefit companies and public accounting firms (KAP) in formulating policies and creating work environments that encourage auditors to perform whistleblowing.

The findings reveal that professionalism, locus of commitment, and moral intensity are significant factors motivating auditors and positively influencing their intention to engage in whistleblowing. The study demonstrates that auditors' ability to maintain professionalism, supported by an organizational environment that upholds ethical and moral values, can serve as a strong motivation for whistleblowing.

Although the issue of whistleblowing has been widely studied in the realm of organizational behavior, professional ethics, and legal protection, there are still few studies that

specifically highlight the influence of Islamic ethical principles such as *Amar Ma'ruf Nahi Munkar*, *Maqasid al-Shariah*, and *Hisbah* on auditors' motivation to carry out such actions. Most existing studies examine whistleblowing from a Western perspective with a secular ethical approach, and focus more on aspects of corporate governance or individual behavioral factors. This has limited integrative models that combine Islamic values with contemporary behavioral theories, such as the Theory of Planned Behavior (TPB), especially in the context of the audit profession.

In addition, empirical research that discusses whistleblowing behavior among Indonesian auditors a country with a Muslim majority population and a continuously evolving regulatory system is still relatively rare. Even fewer studies explore how the interaction between the intensity of moral-religious values and professional obligations affects auditors' intentions to reveal violations, especially in strategic areas such as Bandung City, which is one of the centers of national economic activity and financial reporting.

The novelty of this study lies in its efforts to integrate Islamic ethical principles into the Theory of Planned Behavior framework to analyze whistleblowing intentions; empirically evaluate auditor motivation through the variables of professionalism, moral intensity, and locus of commitment based on Islamic and Sharia ethical perspectives; and take the research location in Bandung City which has unique professional and cultural dynamics as a regional financial center.

This study contributes to the development of literature by presenting a contextual perspective based on cultural and religious values in understanding whistleblowing motivation. The findings of this study are expected to be a reference in designing ethical policies and internal control systems that are relevant to organizations based on Sharia values or those oriented to Islamic principles.

## 2. LITERATURE REVIEW

The whistleblowing system plays a crucial role in providing dedicated channels to report violations that require serious and effective handling. Adopting the EU Whistleblower Directive, whistleblowing is recognized as an essential element in law enforcement and the protection of human rights (Vandekerckhove, 2022). The whistleblowing system functions to detect legal and ethical violations early, protect whistleblowers from retaliation such as dismissal or demotion, encourage organizations to establish internal reporting systems, and foster an organizational

culture that promotes transparency, accountability, and ethical conduct (Akio, 2025). The Index for Evaluation of Whistleblower Protection (IEWP) serves as a tool to measure the effectiveness of whistleblowing systems (Baljija & Min, 2023). Organizations may retaliate against whistleblowers by stigmatizing them as individuals with mental health issues, and through normative violence, making it difficult for whistleblowers to come forward (Kenny et al., 2019).

According to the Theory of Planned Behavior (TPB), an individual's intention to perform an action is influenced by: (1) their perception of positive or negative values associated with the behavior; (2) subjective norms, which shape an individual's perception of social pressure or support from their environment; and (3) perceived behavioral control, or the belief in their ability to perform the behavior (Ajzen, 1991). The application of TPB forms the basis for organizations to optimize whistleblowing systems by strengthening individuals' intention to engage in whistleblowing. Optimization of whistleblowing systems depends not only on infrastructure or policies but requires a holistic approach encompassing both structural and psychological aspects to enhance whistleblowing (Wahyuningtiyas & Pramudyastuti, 2022). Effective implementation of whistleblowing systems in Islamic financial institutions necessitates commitment from all stakeholders, particularly leadership, to foster a transparent and accountable work environment (Daffa et al., 2022).

Allah commands humans not to conceal wrongdoing; the silence of the righteous when witnessing evil is tantamount to participation in the wrongdoing itself. This principle is articulated in the Qur'an, Surah Al-Baqarah, verse 42 (QS 2:42)

وَلَا تَلْبِسُوا الْحَقَّ بِالْبَاطِلِ وَتَكْتُمُوا الْحَقَّ وَأَنْتُمْ تَعْلَمُونَ

“Do not mix truth with falsehood, nor conceal the truth while you know it”.

Preventing wrongdoing (munkar) is an obligation for every Muslim, which can be carried out through the power they hold, the knowledge they possess, or through their writings. This principle is articulated in the 34th hadith of Arbain, which states: From Abu Sa'id Al-Khudri (may Allah be pleased with him), he said, "I heard the Prophet Muhammad (peace be upon him) say, 'Whoever among you sees an evil, let him change it with his hand; if he cannot, then with his tongue; and if he cannot, then with his heart—and that is the weakest of faith.'" This divine command and prophetic tradition align with the ethical standards for auditors, which mandate that auditors must perform their duties with competence and professional ethics.

From a Shariah perspective, the motivation for whistleblowing goes beyond professional considerations; it represents a manifestation of moral and spiritual obligations embedded within Islamic teachings. The primary motivations based on Shariah principles include: (1) carrying out *Amar Ma'ruf Nahi Munkar* (enjoining what is right and forbidding what is wrong), where a profound understanding of this concept enhances individual motivation to engage in whistleblowing (Fauziyah & Hasyim, 2024); (2) preserving the *Maqasid al-Shariah*—five fundamental objectives which are safeguarding religion, life, intellect, lineage, and property—with whistleblowing serving to protect the public interest and prevent harm (Abdullah et al., 2024); (3) social and ethical responsibility to prevent damage and injustice (El-Bassiouny et al., 2023); (4) emulating the practice of *Hisbah* to prevent deviations; and (5) sincere intention (*niyyah ikhlas*), avoiding slander (*fitnah*), and rejecting personal gain (Aleksandra Heflich and Jérôme Saulnier, n.d.), n.d.; (Yusoff et al., 2023). Islamic principles provide a spiritual, educational, and institutional foundation that can enhance the legitimacy and effectiveness of whistleblowing policies, as evidenced by cross-sectoral implementation involving government, religious institutions, and society in Nigeria, bridging theory and practice in fraud prevention (Qudus & Fahm, 2019).

Whistleblowing by auditors is a necessary action to prevent fraud that harms users of financial statements. Negative societal views toward whistleblowing must be corrected and eliminated. Research shows that culture influences individual perceptions: individuals in collectivist cultures tend to find whistleblowing more difficult, whereas those in individualistic environments are more likely to engage in whistleblowing (Cheng et al., 2015). Organizational culture with rigid hierarchical structures can inhibit whistleblowing actions. Locus of commitment within a supportive environment that encourages open communication and reduces hierarchical barriers is crucial. A workplace study in the UK found whistleblowing to be a complex and ongoing process. Lack of organizational response encourages whistleblowers to seek external channels, increasing the risk of retaliation (Vandekerckhove, 2022).

Professionalism tends to promote whistleblowing behaviors among accounting students. Professional commitment can be cultivated through ethics education and training that instills professional values, including the courage to report violations (Pangestu & Rahajeng, 2020). Auditor professionalism and ethical idealism positively influence whistleblowing behavior. Legal



protection moderates the relationship between auditor professionalism and whistleblowing actions (Mahlil et al., 2024),(Primasari & Fidiana, 2020).

### 3. METHODOLOGY

This study applies a quantitative descriptive and verification approach to analyze and analyze various factors that influence the auditor's intention to spread violations, by referring to the perspective of behavior and Islamic ethical values. This study is based on the Theory of Planned Behavior (TPB) and integrates the principles of sharia ethics, especially the concept of *Amar Ma'ruf Nahi Munkar*, *Maqasid al-Shariah*, and the value of *amanah* (honesty and responsibility).

The population in this study consisted of auditors working at Public Accounting Firms (KAP) located in Bandung City, which is known as one of the main centers of economic activity in Indonesia. Purposive sampling technique was used to determine the sample, by selecting 15 KAPs that met specific criteria, including experience in handling client audits from both the private and public sectors. The selection of respondents was based on their positions and active involvement in the audit process. From the distribution of the questionnaires, 40 valid responses were obtained and could be further analyzed.

Primary data were collected through a structured questionnaire and interviews. The questionnaire was designed using Likert-scale items, ranging from 1 (strongly disagree) to 5 (strongly agree). The instrument was validated by academic and professional experts in both accounting and Islamic ethics.

The questionnaire consisted of four key variables: Professionalism (X<sub>1</sub>); Locus of Commitment (X<sub>2</sub>); Moral Intensity (X<sub>3</sub>); Whistleblowing Intention (Y). Each construct in this study was developed based on relevant literature, but adapted to the context of Islamic ethical values:

The indicators for the professionalism variable are designed to reflect Islamic virtues such as *amanah* (trustworthiness), *istiqamah* (consistency in goodness), and *ikhlas* (sincerity of intention). For example, several questions are designed to assess the extent to which auditors uphold honesty, not only as a professional responsibility, but also as a spiritual obligation.

The locus of commitment variable not only measures loyalty to colleagues and the institution, but also considers the ethical aspects of that loyalty—namely whether loyalty to the organization can trump the moral obligation to uphold *haqq* (truth) and prevent *munkar* (evil).

The indicators for moral intensity are expanded to include Islamic ethical concepts such as *maslahah* (public interest), *taqwa* (awareness of God), and perceptions of the spiritual consequences of not acting on fraud or corruption.

Through the integration of these Islamic values, the research instrument is designed to capture behavioral dimensions influenced by faith, thus allowing for a measurement of whistleblowing intentions that is more appropriate to the social and religious context of Muslim communities.

Data were analyzed using SPSS version 23, employing: (1) Descriptive statistics to summarize variable scores; (2) Multiple linear regression analysis to determine the effect of professionalism, locus of commitment, and moral intensity on whistleblowing intention; (3) t-tests for partial significance testing; (4) F-tests for simultaneous variable effects.

All statistical procedures adhered to conventional thresholds for significance ( $\alpha = 0.05$ ), with interpretations enriched by Sharia-based ethical reasoning to contextualize the findings within the religious and cultural setting of the respondents.

#### 4. RESULT AND DISCUSSIONS

The descriptive analysis of the research variables, obtained from respondents' answers, yielded the following data:

##### 4.1. Descriptive Analysis of Professionalism Variable

**Table 2. Recapitulation of Respondents' Questionnaire Results on the Professionalism Variable**

No.	Indicator	Total Score		%	Category
		Actual	Ideal		
1.	Professional Responsibility	189	200	94,5%	Very High
2.	Public Interest	189	200	94,5%	Very High
3.	Integrity	184	200	92%	Very High
4.	Objectivity	187	200	93,5%	Very High
5.	Competence and Professional Due Care	183	200	91,5%	Very High
6.	Confidentiality	187	200	93,5%	Very High
7.	Professional Behavior	185	200	92,5%	Very High
8.	Technical Standard	184	200	92%	Very High
<b>Percentage of Professionalism Achievement</b>		<b>1.488</b>	<b>1.600</b>	<b>92,8%</b>	<b>Very High</b>

Source: Processed Primary Data, 2024



Table 2 shows that, overall, the auditor professionalism variable attained a very high score of 92.8% across all its components. This indicates that auditors demonstrate a high level of professionalism in carrying out their duties.

#### 4.2. Descriptive Analysis of Locus of Commitment

**Table 3. Recapitulation of Respondents' Questionnaire Results on the Locus of Commitment Variable**

No.	Indicator	Total Score		%	Category
		Actual	Ideal		
1.	Commitment to the organization	198	200	99	Very High
2.	Commitment to working colleagues	194	200	97	Very High
<b>Percentage of Locus of Commitment Achievement</b>		<b>392</b>	<b>400</b>	<b>97,6%</b>	<b>Very High</b>

Source: Processed Primary Data, 2024

Table 3 shows that the locus of commitment has a score of 97.6%, categorized as very high, indicating that auditors possess a very strong commitment to both the organization and their colleagues.

#### 4.3. Descriptive Analysis of Moral Intensity

**Table 4. Recapitulation of Respondents' Questionnaire Results on the Moral Intensity Variable**

No.	Indicator	Total Score		%	Category
		Actual	Ideal		
1.	Ethical Issues	181	200	90,5	Very High
2.	Moral Values	182	200	91	Very High
3.	Ethical Intent	185	200	92,5	Very High
4.	Perceived Harm	185	200	92,5	Very High
5.	Other Factors Causing Pressure on Auditors	173	200	86,5	Very High
<b>Percentage of Moral Intensity Achievement</b>		<b>906</b>	<b>41.000</b>	<b>90,6</b>	<b>Very High</b>

Source: Processed Primary Data, 2024

Table 4 shows that moral intensity has a score of 90.6%, indicating that auditors possess very high ethical and moral values. This is further reflected in the highest respondent score related to ethics, which is 92.5%.

#### 4.4. Descriptive Analysis of the Intention to Perform Whistleblowing Actions

**Table 5. Recapitulation of Respondents' Questionnaire Results on the Intention to Perform Whistleblowing Actions Variable**

No.	Indicator	Total Score		%	Category
		Actual	Ideal		
1.	Interest in Performing Whistleblowing	170	200	85	Very High
2.	Willingness to Attempt Whistleblowing	164	200	82	Very High
3.	Plan to Perform Whistleblowing Actions	169	200	84,5	Very High
4.	Efforts to Perform Internal Whistleblowing	156	200	78	High
5.	Efforts to Perform External Whistleblowing	148	200	74	High
<b>Percentage of Achievement in the Intention to Perform Whistleblowing Actions</b>		<b>807</b>	<b>1.000</b>	<b>80,7%</b>	<b>High</b>

Source: Processed Primary Data, 2024

Based on the descriptive analysis, it was found that professionalism, locus of commitment, and moral intensity—each at very high levels—are important factors motivating auditors to engage in whistleblowing. This is demonstrated by the recapitulation results for the respondents' intention to perform whistleblowing actions variable, which scored 80.7%, placing it in the high category.

#### 4.5. Results of Multiple Linear Regression Analysis

**Table 6 Results of Multiple Linear Regression Test**

Coefficients <sup>a</sup>					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	(Constant)	-20,689	7,798	-2,653	,012
	Total_X1	,391	,175	,405	,032
	Total_X2	,504	,381	,131	,194
	Total_X3	,653	,290	,407	,030

a. Dependent Variable: Total\_Y

Source: Data processed using SPSS 23

Based on Table 6, the multiple linear regression model equation can be formulated as follows:

$$Y = a + b_1.X_1 + b_2.X_2 + b_3.X_3 \quad (1)$$

$$Y = -20,689 + 0,391.X_1 + 0,504.X_2 + 0,653.X_3$$

The equation shows that individually, the variables professionalism, locus of commitment, and moral intensity have a positive effect on the intention to perform whistleblowing actions. An increase of 1 (one) unit in the professionalism variable will increase whistleblowing intention by 0.391. An increase of 1 (one) unit in the locus of commitment variable will increase whistleblowing intention by 0.504. Meanwhile, an increase of 1 (one) unit in the moral intensity variable will increase whistleblowing intention by 0.653. If professionalism, locus of commitment and moral intensity are absent, the auditor's intention to carry out whistleblowing actions will decrease.

#### 4.6. Partial Test Results (T Test)

**Table 7 Partial Test Results (T-Test Results)**

		Coefficients <sup>a</sup>			t	Sig.
Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta		
1	(Constant)	-20,689	7,798		-2,653	,012
	Total_X1	,391	,175	,405	2,228	,032
	Total_X2	,504	,381	,131	1,323	,194
	Total_X3	,653	,290	,407	2,256	,030

a. Dependent Variable: Total\_Y

Source: Data processed using SPSS 23

$$\begin{aligned}
 T_{table} &= t(a/2; n-k-1) & (2) \\
 &= t(0,05/2; 40-3-1) \\
 &= t(0,025; 36)
 \end{aligned}$$

By comparing the  $t_{hitung}$  with  $t_{table}$ , Table 8 shows that the professionalism variable has a value of  $2.228 > 2.028$  with a significance value of  $0.03 < 0.05$ , indicating that the professionalism variable has a significant effect on the auditor's intention to perform whistleblowing. The higher the auditor's professionalism, the higher the motivation to perform whistleblowing.

The locus of commitment variable has a value of  $1.323 < 2.028$  with a significance value of  $0.194 > 0.05$ , which means that the locus of commitment variable does not have a significant effect on the auditor's intention to perform whistleblowing. The higher the locus of commitment value, the lower the auditor's motivation to perform whistleblowing, because the auditor is more bound by integrity to the organization and coworkers (Supriyadi & Prasetyaningsih, 2021). The moral intensity variable has a comparison value of  $2.256 > 2.028$  with a significance value of  $0.03 < 0.05$ , indicating that moral intensity has a significant effect on the auditor's intention to perform

whistleblowing. The higher the moral and ethical values upheld by the auditor, the higher the motivation to perform whistleblowing.

#### 4.7. Simultaneous Test Results (F Test)

**Table 8. Simultaneous Test Results (F Test)**

ANOVA <sup>a</sup>						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	368,632	3	122,877	23,119	,000 <sup>b</sup>
	Residual	191,343	36	5,315		
	Total	559,975	39			

a. Dependent Variable: Total\_Y

b. Predictors: (Constant), Total\_X3, Total\_X2, Total\_X1

Source: Data processed using SPSS 23

$$\begin{aligned}
 F_{\text{table}} &= F(K; n-k) && (3) \\
 &= F(3; 40-3) \\
 &= F(3; 37)
 \end{aligned}$$

This test is conducted by comparing the calculated F value (Fhitung) with the critical F value (Ftable). The study found that the calculated F value is greater than the critical F value ( $23.119 > 2.86$ ), with a significance value of  $0.00 < 0.05$ , indicating that the variables of professionalism, locus of commitment, and moral intensity have a significant influence on auditors' intention to perform whistleblowing.

The results can be explained using the Theory of Planned Behavior, which states that person's motivation to perform an action is influenced by: 1) attitude toward the behavior; 2) subjective norms; and 3) perceived behavioral control, which affect intention, and subsequently influence actual behavior. The stronger the intention, the greater the likelihood the behavior will be performed, as long as social behavioral control supports it (Ajzen, 1991), (Jannah et al., 2023). Similar research found that professional commitment influences the intention to whistleblow, whereas anticipatory socialization does not. Male individuals with high professional commitment are more likely to perform whistleblowing (Tompunu et al., 2020). Research conducted in Pakistan among students found that religiosity only affects the intention to whistleblow in certain contexts, while other factors such as social dynamics and environmental conditions are the main drivers of whistleblowing behavior (Ul-Haq et al., 2024). The need for a paradigm shift in

viewing whistleblowing from a focus on individuals to a focus on the system (Hunt & Ferrario, 2022).

The results of this study confirm that professionalism and moral intensity play a key role in influencing auditors' intention to whistleblow, in line with the Theory of Planned Behavior (TPB) framework and ethical values in Islam. The finding that professionalism has a positive and significant effect supports previous studies stating that dedication to ethical standards and professional expertise can increase moral courage and an individual's sense of responsibility (Pangestu & Rahajeng, 2020; Mahlil et al., 2024). From an Islamic perspective, this reflects the implementation of the values of amanah (trust) and istiqamah (consistency in truth), which encourage individuals to uphold justice despite facing social and institutional pressures. In addition, moral intensity has also been shown to have a significant effect on whistleblowing intention. This means that the greater an individual's perception of the ethical dimension of an issue, the higher their tendency to act. In the context of Islamic ethics, this shows the importance of taqwa (awareness of God) and maslahah (public interest) in the decision-making process, which motivates auditors to prioritize responsibility to society and God over loyalty to institutions. On the other hand, although the locus of commitment value is high descriptively, this variable does not have a significant effect on whistleblowing intention. This may indicate that excessive emotional ties or ethical commitments to colleagues and organizations can be a moral obstacle in disclosing violations, which in Islamic ethics is known as the tension between muru'ah (personal honor) and the obligation to uphold haqq (truth).

This finding also confirms the relevance of the TPB in the socio-religious context of Muslim society, where subjective norms and perceptions of behavioral control are also shaped by religious teachings and community expectations, not merely organizational culture. The convergence between the constructs in the TPB and Sharia principles such as Amar Ma'ruf Nahi Munkar provides a more comprehensive understanding of the determinants of whistleblowing behavior. Therefore, strengthening spiritual and professional ethical values in auditor training and institutional policies that protect reporters are strategic steps to create a more ethical, open, and accountable audit environment.

## 5. CONCLUSION

Research on auditors working in public accounting firms in Bandung found that the integrity of public accounting firm auditors towards the organization and colleagues is very high as indicated by the results of the descriptive analysis test with a locus of commitment value of 97.6%. Based on the statistical test (t-test) individually, the locus of commitment does not affect whistleblowing actions, or in other words, the locus of commitment cannot motivate auditors to whistleblowing. A very high attachment to the organization will cause auditors to be reluctant to report fraudulent actions committed by the organization and colleagues. The results of the descriptive analysis test also found that public accounting firm auditors have very high professionalism and moral intensity, but the motivation of public accounting firm auditors to whistleblowing is lower, namely in the high category (80.7%). Based on the statistical test (t-test) individually, professionalism and moral intensity affect whistleblowing actions. The higher the level of professionalism and ethics possessed by the auditor, the greater the motivation to whistleblow. The results of the Simultaneous Test (F Test) found that professionalism, locus of commitment and moral intensity simultaneously had a significant effect on auditors' intention to whistleblow.

To increase the motivation of auditors to carry out whistleblowing actions in addition to continuing to improve the professionalism and morale of auditors, there needs to be a government policy to provide adequate protection for whistleblowers from retaliation, both physically and psychologically. Amid the increasing fraud in this country, all parties including society, organizations and companies create a positive social environment for whistleblowing actions.

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