

PERSONAL COST AND FRAUD SERIOUSNESS LEVEL TO WHISTLEBLOWING INTENTION : THE MEDIATING ROLE OF ORGANIZATIONAL COMMITMENT

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ABSTRACT

The revelation of various fraudulent behaviors in the form of corruption cases is based on complaints from the public. There is a very significant difference in public complaint data between the channels at the Komisi Pemberantasan Korupsi (KPK) and the channels at the Balikpapan City Government which can indicate that the level of public trust in the Balikpapan City Government can be said to be still low with regard to their whistleblowing follow-up. This study investigates whether personal cost, the level of seriousness of fraud and organizational commitment play a role in influencing the intention of whistleblowing in the State Civil Apparatus (ASN) related to supervision and internal control at the Regional Apparatus in Balikpapan with organizational commitment as mediation. Before the instrument is deployed, it is first proven that the measurement construct has good discriminant validity and reliability. Furthermore, the hypothesis was tested on 155 respondents representing 164 ASN related to internal supervision and control with a quantitative approach through observation, interviews, and surveys. The main findings of this study include: (1) personal cost does not have a significant effect on organizational commitment; (2) fraud seriousness level affects the organization's commitment; (3) organizational commitment to encourage whistleblowing intentions; (4) personal cost does not have a significant effect on whistleblowing intention; (5) fraud seriousness level does not have a significant effect on the whistleblowing intention; (6) organizational commitment does not mediate the influence of personal cost on whistleblowing intentions; and (7) fraud seriousness level encourages whistleblowing intentions through mediation of organizational commitments. The empirical insights from this study highlight the need for managers to strengthen the organizational commitment of the HR they manage, which is critical to strengthening whistleblowing intent in order to guard organizations from fraudulent behavior. The use of moderation models, testing the power of the mediation effect, generalizations to other regions, inter-cultural comparative studies, the use of technology variables, longitudinal studies, organizational interventions, and in-depth qualitative studies, are recommended for future research on whistleblowing intentions.

Keywords : Personal Cost, Fraud Seriousness Level, Whistleblowing Intention, Quantitative Research

INTRODUCTION

The fact that fraud in the workplace is still so common and costs a lot. This crime is a threat to every type of organization in all industries in every region of the world that causes so many losses to many people and organizations (ACFE, 2024). Indonesia is one of several countries represented by a local branch of an international anti-fraud organization known as the Association of Certified Fraud Examiners (ACFE). Fraud encompasses a wide variety of intelligently designed behaviors that individuals exploit to gain an advantage by creating presentations that are deceptive (Albretch et al., 2011). Report to the Nations (RTTN) Year 2024 is the latest edition that has been published by the Association of Certified Fraud Examiners (ACFE). In the report, ACFE maps fraud into 3 (three) classifications: corruption, asset abuse, and financial statement fraud.

Corruption is one of the most common types of fraud in Indonesia. This is in line with the results of the 2019 Indonesia Fraud Survey conducted by ACFE (Association of Certified

Fraud Examiners) Indonesia Chapter, which is 64.4% of 239 respondents showing that the most common fraud in Indonesia is corruption. Furthermore, as many as 69.9% of respondents also mentioned that corruption is the most detrimental fraud act in Indonesia (Association of Certified Fraud Examiners (ACFE) Indonesia Chapter, 2019). One of the most objective indicators to support this argument is the Corruption Perception Index (CPI) issued by Transparency International. Indonesia's score has stagnated in 2023 from the previous year and its ranking has also declined from 110 to 115. For good achievements. Because, if you look further, Indonesia's current CPI score is the same as when President Jokowi was first inaugurated in 2014 (see figure 1). This indicates that the strategy to eradicate corruption in the era of President Jokowi is in place.

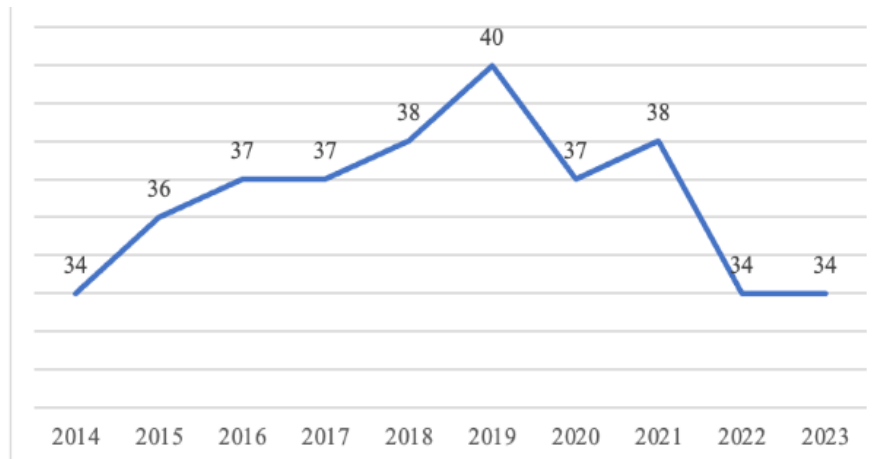


Figure 1. Indonesia's Corruption Perception Index Score During the Administration of President Joko Widodo (2014-2023)

The spread of corruption crimes committed by private sector employees and public sector employees is the cause of the difference in results. Alternatively, according to ICW (2024), corrupt village heads and village officials are almost always involved in corrupt practices within the village sector. But what is worth worrying about is that this corruption extends to the highest level of the KPK. The Metro Jaya Police has named KPK Chairman Firli Bahuri as a suspect in an extortion case involving Syahrul Yasin Limpo, an official suspected of corruption at the Ministry of Agriculture. According to the BBC (2023), there is enough evidence to implicate the high-ranking KPK official in cases of alleged corruption including extortion, receiving gratuities, gifts, or promises from civil servants or state administrators related to their positions. Meanwhile, allegations of extortion involving KPK detention facilities involved 78 KPK personnel. This anti-corruption agency will further lose public trust. It is impossible for the KPK to succeed in eradicating and preventing corruption if the public does not trust it (BBC, 2023).

Organizations can take two simple steps to reduce the likelihood of fraud. Building a culture of honesty, open communication, and employee support is the first component. Reducing the chances of fraud and punishing the perpetrators is the second component. Establishing a framework for employees to report errors is one strategy to reduce the likelihood of cheating, according to Albrecht et al. (2011). Valentine & Godkin (2019), Qomaruddin & Hudayati (2019), Luca Casali & Perano (2021), Kaptein (2022), and Clyde et al. (2023) all agree that the prevalence of fraud in public sector institutions requires the establishment of a fraud reporting mechanism, which is often referred to as a violation reporting system. Currently, institutions are encouraged to develop whistleblowing policies as part of their internal control systems (Brennan & Kelly, 2007; Hooks et al., 1994; Miceli et

al., 1991), even as a broader movement to report violations, makes such institutions more transparent and accountable (Gobert & Punch, 2000). Alam (2014), Bagustianto & Nurkholis (2015), Dyck et al. (2010), and Said et al. (2017), all concluded that reporting fraud is the most effective strategy to eradicate it. Accountants and regulators around the world agree that whistleblowing is a powerful tool to expose fraud in financial statements (Miceli et al., 2008).

Local-scale research can encourage the development of innovative solutions that are appropriate to local contexts and needs. Greenwood and Levin (2007) explain how action research can be used to develop practical solutions that involve the active participation of local communities. These solutions may not be found or implemented effectively if they rely solely on large-scale, generalized research. There is a reason why it is important to conduct research on what motivates people to whistleblow on a local scale in Balikpapan City which is no different from other cities that also have a history of corruption cases, especially in the last year, 2024. Among them is the alleged bribery in the management of DID for the 2018 fiscal year at the Balikpapan City Government, East Kalimantan, which is a corruption case handled by the Police. On Friday, February 23, 2024, Kombes Erdi Adrimulan Chaniago, Head of the Public Relations Division of the National Police, announced the case. Two people with the initials TA (who served as the Head of the Balikpapan City Public Works Office in 2016-2018) and FI (ASN BPK RI who served as the Head of the East Kalimantan Auditorate I BPK-RI East Kalimantan Representative in 2017-2019) have been designated as suspects by the Directorate of Criminal Investigation of the National Police. According to reports, a team from the KPK investigated a case of alleged bribery involving the granting of DID in Balikpapan City on August 16, 2023 (HUMAS POLRI, 2024). In addition, there are also other reports about alleged corruption worth Rp 2 billion at the Balikpapan KPU which at the time of this research is being handled by the Balikpapan District Attorney's Office (Heri, 2024). Deputy for Information and Data of the KPK RI Eko Sarjono said that there were hundreds of complaints received from the community in Benua Etam (East Kalimantan), most of which were indications of corruption and some of these complaints had also been reviewed by the KPK for follow-up. The KPK noted that throughout 2021 to 2023 it had received 312 complaints of alleged corruption in the East Kalimantan (East Kalimantan) region, which can be seen in the following table:

Table 1.
Number of Complaints from Regency/City Communities
in East Kalimantan to the KPK

Regency/City of East Kalimantan	Number of Complaints 2021-2023
Balikpapan	41
Samarinda	36
West Kutai	32
Other Districts/Cities	203
Total	312

Based on table 1 above, Balikpapan is the city with the most public complaints (Dumas) with 41 complaints, followed by Samarinda with 36 complaints and West Kutai with 32 complaints (Purba, 2023). The table above shows that the intention to whistleblow the people of Balikpapan City to the KPK as the highest anti-corruption institution among the people of other regencies/cities in the East Kalimantan region. The Balikpapan City Government has a Balikpapan Mayor Regulation Number 9 of 2015 concerning Procedures for Handling Reporting Violations of Alleged Corruption Crimes within the Balikpapan City Government which is a local regulation designed to support the whistleblowing system in

preventing and eradicating corruption within the Balikpapan City Government. These regulations establish reporting procedures, official reporting channels, whistleblower protections, and follow-up mechanisms to ensure transparency and accountability. These regulations are directly related to whistleblowing because they provide an operational framework for the reporting of ethical violations, particularly corruption, within the municipal government environment.

The main components that support whistleblowing include the whistleblowing system through whistleblower@balikpapan.go.id electronic mail and online sites that are <http://balikpapan.go.id/whistleblower> (Pemerintah Kota Balikpapan, 2015), but when searched in this time span, the website was inactive and was directed to the official complaint site lapor.go.id. It is known on the website, the Balikpapan City Government oversees 48 agency units and there are only 2 complaints with an overall assessment of "Very Unsatisfactory" (Pemerintah Kota Balikpapan, n.d.). The existence of fact findings regarding the highest number of complaints through the KPK channel in East Kalimantan, but on the other hand the number of complaints through the official channels of the Balikpapan City Government is very low, this can indicate that the level of trust of the Balikpapan City Community in the Balikpapan City Government is lower than the KPK in the follow-up of their whistleblowing. It is a question for the researcher whether the whistleblowing intention of the State Civil Apparatus, especially those in charge of conducting internal supervision and control within the Balikpapan City Government, is also low? Given that local governments must unite in fighting corruption and government fraud by becoming whistleblowers. The framework for identifying problems in the implementation of the Balikpapan Mayor Regulation Number 9 of 2015 is presented in the form of a table as follows:

Table 2.
Table of Analysis of Problems in the Implementation of Balikpapan
Mayor Regulation Number 9 of 2015

Component	Description of Regulations	Problem Identification	Potential Weaknesses
Reporting Channels	Article 2: Reporting is submitted via whistleblower@balikpapan.go.id Email and balikpapan.go.id/whistleblower website	<ul style="list-style-type: none">• Website inactivity during research• Only 2 complaints were received in lapor.go.id	<ul style="list-style-type: none">• Unmaintained reliance on digital channels• Lack of alternative channels
Whistleblower Protection	Article 4: Confidentiality, legal protection, coordination with LPSK	<ul style="list-style-type: none">• Indication of low reporting intent due to perceived risk	<ul style="list-style-type: none">• Protection may be inadequate or poorly communicated
Follow-up Procedure	Articles 3 and 5: Fair and transparent procedures, feedback to whistleblowers	<ul style="list-style-type: none">• Complaints rated "Very Unsatisfactory"• Slow or ineffective follow-up	<ul style="list-style-type: none">• Lack of clear deadlines• Lack of transparency in handling complaints

Based on the Theory of Planned Behavior (Ajzen, 1991), it has been explained that behavior carried out by individuals arises due to the intention to behave. Intention has an important role in determining the act of whistleblowing where the stronger the intention to take action, the more likely it is that the intention is carried out in the form of action. For this reason, it is important for organizations to understand the factors that affect the intention of employees in carrying out whistleblowing actions in order to designing an effective whistleblowing policy and system. Previous research related to interest and intention in whistleblowing has revealed several influencing factors. A person's intention or interest in whistleblowing or becoming a whistleblower is a difficult decision to make (Brennan & Kelly, 2007) and involves a very complicated process (Miceli, 2004). Based on the phenomenon gap and research gap according to literature studies on previous research, the researcher chose the variables Personal Cost (PC), Fraud Seriousness Level (FSL), Organizational Commitment (OC), and Whistleblowing Intention (WI).

Table 3.
Previous Research

Relationship		Positive Effect	Negative Effect	Non-Effect
PC	WI	Khairunnisa <i>et al.</i> , 2023; Pratiwi <i>et al.</i> , 2023; Setiadi <i>et al.</i> , 2022; Safitri, 2022; Alwi & Helmayunita, 2020	Winnanda <i>et al.</i> , 2023; TuanMansor <i>et al.</i> , 2022; Iwai <i>et al.</i> , 2021; Tudu, 2021; Dewi & Indraswarawati, 2020; Indriani <i>et al.</i> , 2019; Aida <i>et al.</i> , 2019; Marliza, 2018; Lestari & Yaya, 2017	Rahmanesya & Oktarina, 2023; Mardah, 2021; Abdillah <i>et al.</i> , 2021; Prayogi & Suprajitno, 2020; Busra <i>et al.</i> , 2019
FSL	WI	Rahmanesya & Oktarina, 2023; Mardah, 2021; Alwi & Helmayunita, 2020; Primasari & Fidiana, 2020; Indriani <i>et al.</i> , 2019; Aida <i>et al.</i> , 2019; Busra <i>et al.</i> , 2019; Marliza, 2018; Lestari & Yaya, 2017	N/A	Sartika & Mulyani, 2020
OC	WI	Ningsih <i>et al.</i> , 2024; Winnanda <i>et al.</i> , 2023; Bebasari & Sapruwan, 2023; Pratiwi <i>et al.</i> , 2023;	N/A	Mardah, 2021; Abdillah <i>et al.</i> , 2021; Sartika & Mulyani, 2020; Indriani <i>et al.</i> ,

Relationship	Positive Effect	Negative Effect	Non-Effect
	Setiadi <i>et al.</i> , 2022; Safitri, 2022; Auroren & Oboreh, 2020; Dewi & Indraswarawati, 2020; Aida <i>et al.</i> , 2019; Busra <i>et al.</i> , 2019; Dewi & Dewi, 2019; Marliza, 2018; Dinc <i>et al.</i> , 2018		2019; Lestari & Yaya, 2017

Because the researcher did not obtain secondary data on these variables, the researcher conducted a pilot project in the form of preliminary research to test the validity and realism of the constructs by distributing questionnaires to 115 respondents of the State Civil Apparatus with the conclusions explained through the following table:

Table 4.
Summary of Validity and Feasibility Test Results

Test	Result	Deskriptinon
Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy	0,850	The KMO & Bartlett test showed that all construct-specific measurement indicators had a loading factor value greater than 0.5. This shows good discriminant validity on the measurement construct (Tabachnick & Fidell, 2001).
Bartlett's Test of Sphericity	App.Chi-Square (1043.317) df(136) sig(.000)	In this table, the Chi-Square value is 1049.317 with a degree of freedom (df) of 136 and a significance of .000. Since the significance is less than 0.05, we reject the null hypothesis. This means that there is a significant correlation between variables, and an analysis of key factors or components can be performed.
Average Variance Extracted (AVE)	PC 0,800 FSL 0,716 OC 0,521 WI 0,709	According to Hair et al. (2014), all constructs in this study have a strong convergent validity due to the AVE value at more than 0.5.
Cronbach Alpha	PC 0,919 FSL 0,873 OC 0,652 WI 0,867	Cronbach Alpha values obtained through calculation with the help of the SPSS application. The table shows that the value of Cronbach Alpha is more than 0.6,

Test	Result	Deskriptinon
		according to calculations. According to Chin et al. (1995), this number indicates that these constructs are reliable.

This study focuses on whistleblowing as a key mechanism to combat fraud, particularly among State Civil Apparatus (ASN) tasked with internal supervision in Balikpapan. By identifying factors that influence whistleblowing intention: personal cost, fraud seriousness level, and organizational commitment, it provides insights into how to strengthen anti-fraud measures in a region where public trust in government follow-up on whistleblowing is low. The study emphasizes the importance of localized research in understanding whistleblowing dynamics. Smith (2012) highlights that local context such as Balikpapan's socio-cultural, bureaucratic, and economic environment, cannot be fully captured by broader studies. By focusing on Balikpapan, the research reveals unique dynamics, such as the negligible impact of personal cost due to collectivist norms (Hofstede, 2001) and the preference for internal reporting among ASN. This localized insight is critical for designing context-specific policies and interventions to encourage whistleblowing and combat fraud effectively.

Organizational commitment was selected as the mediating variable for the following reasons, which align with the research context and theoretical foundation: normative role in whistleblowing (Meyer & Allen, 1991), Indonesia's collectivist culture emphasizes loyalty to the group or organization (Hofstede, 2001), support from prior literature such as Busra et al. (2019) and Marliza (2018) that demonstrate the organizational commitment significantly affects whistleblowing intention, and relevance to supervision roles. The study advances whistleblowing literature by integrating the Theory of Planned Behavior (Ajzen, 1991) to explore the mediating role of organizational commitment (Indriani et al., 2019). It addresses inconsistencies in prior research, such as mixed findings on personal cost's impact (Lestari & Yaya, 2017; Aida et al., 2019) and fraud seriousness level (Marliza, 2018; Sartika & Mulyani, 2020). While previous studies have individually explored the impacts of personal cost (Khairunnisa *et al.*, 2023; TuanMansor et al., 2022; Iwai et al., 2021; Tudu, 2021), fraud seriousness level (Primasari & Fidiana, 2020), and organizational commitment (Bebasari & Sapruwan, 2023; Auroren & Oboreh, 2020; Dewi & Dewi, 2019; Dinc *et al.*, 2018) on whistleblowing intention, there is a notable gap in research that examines these variables collectively. This study aims to fill this gap by providing a comprehensive analysis of how these factors interact to influence whistleblowing intention. The novelty of this research lies in its localized focus on Balikpapan's ASN, the unique mediating role of organizational commitment with differential effects, the empirical emphasis on public sector supervision, and the resolution of mixed findings through context-specific validation. These contributions distinguish it from existing studies, offering fresh insights into whistleblowing dynamics and providing a foundation for tailored anti-fraud strategies in Indonesia's public sector.

RESEARCH METHODE

The methodology employed in this study adopts a quantitative research approach, aimed at systematically exploring the relationships between personal cost, fraud seriousness level, organizational commitment, and whistleblowing intention, as outlined by Creswell (2012). After compiling the research instrument, we distributed the questionnaire online. After obtaining the samples, the data will be analyzed by linear regression with the help of Microsoft Excel, IBM SPSS, and AMOS. For data collection, this research utilizes literature studies, observation, and a closed-ended questionnaire administered through Google Forms.

The questionnaire is distributed to respondents via various channels, including WhatsApp and direct messaging during work hours, targeting public servants related to internal supervision and control in Balikpapan who are over 18 years old. We started distributing the questionnaire on January 30, 2025, and continued until February 25, 2025, with volunteer respondents. Next, we will code, tabulate, and analyze the data (Saunders et al., 2019). Personal cost indicators are feeling not worry about retaliation if report fraud (Pillay et al., 2015), assume that reporting unethical behavior can have a positive impact on career (Mesmer-Magnus & Viswesvaran, 2005), feeling not afraid of losing job if there is a guarantee of protection (Miceli et al., 2008), and likely to take action against unethical behavior despite the potential for personal costs (Treviño et al., 2006).

Fraud seriousness level indicators are convinced that the higher the materiality of fraud, the higher the rate of bad consequences, convinced that the higher the materiality of fraud, the more unethical the fraudulent act will be, convinced that ethical violations are one of the driving factors for me to report or whistleblow, and encouragement to whistleblow when an act of fraud has a serious impact on the organization (Menk, 2011). Organizational commitment indicators are striving to help the institution achieve its goals, willing to accept any assignment to continue working at the current institution, proud to tell others that we are part of the institution, find it easy to agree with the institution's policies on important matters related to HR, and feeling that the institution is the best compared to other institutions of its kind (Mowday et al., 1979). General whistleblowing intention indicators are willing to report unethical behavior within organization if necessary (Chiu, 2003), intending to report any unethical practices in workplace (Bernawati & Saputra, 2020), believing that responsible to report unethical behavior (Purnamawati, 2018), and believe that the act of whistleblowing is an ethical act (Alleyne et al., 2017). Among the 164 public servants (ASN) at the government sector in Balikpapan that experiencing challenges in whistleblowing intention, we selected a sample through purposeful sampling.

The selection criteria were as follows: Active ASN whose duties intersect with internal supervision and control functions, being 18 years or older, and voluntarily participating in the survey questionnaire. A total of 155 respondents participated in this study. Purposeful sampling is a non-probabilistic method that involves selecting participants based on specific criteria to ensure sample representativeness and improve result accuracy (Cooper & Schindler, 2015; Sekaran & Bougie, 2016; Patiro et al. (2023). Covariance Based-Structural Equation Modeling (CB-SEM) is required in conducting an approach in Structural Equation Modeling that focuses on testing theoretical models and estimating model parameters with the aim of replicating the population covariance matrix. CB-SEM places more emphasis on model confirmation and theory testing (Hair et al., 2017).

RESEARCH RESULTS AND DISCUSSION

Table 5.
Characteristics of Public Servant Respondents in Balikpapan, n = 155

	Sum	Percentage
Gender		
Man	69	44,52%
Woman	86	55,48%
Age (years)		
<25	10	6,45%
25 - 35	94	60,65%
36 - 45	39	25,16%

	Sum	Percentage
46 - 55	12	7,74%
>55	0	0,00%
Marital Status		
Married	120	77,42%
Unmarried	35	22,58%
Education Level		
Senior High School (SMA)	6	3,87%
3-Year Diploma (D3)	2	1,29%
Bachelor (S1)	141	90,97%
Postgraduate (S2 & S3)	6	3,87%
Length of Work (years)		
≤3	41	26,45%
>3 - 7	86	55,48%
>7 - 10	1	0,65%
>10	27	17,42%
Expenses (on million rupiah)		
≤3	0	0,00%
>3 - 5	3	1,94%
>5 - 10	78	50,32%
>10 - 15	67	43,23%
>15	7	4,52%
Workplaces		
Inspectorate	43	27,74%
Others	112	72,26%

From table 3, it is revealed that the majority of respondents in this study are female and are aged 25-35 years. The majority marriage status is marriage. The majority of education levels are undergraduate. The majority of respondents have worked in their current institutions for more than 3 to 7 years, and the majority of respondents have an expenditure level of more than IDR 5,000,000 to IDR 10,000,000 per month.

Table 6.
Multivariate Normality

Variable	Min	Max	Skew	C.R.	Kurtosis	C.R.
WI1	2,000	5,000	-,824	-4,190	,499	1,267
WI2	2,000	5,000	-,690	-3,505	,396	1,006
WI3	3,000	5,000	-,528	-2,683	-,650	-1,652
WI4	3,000	5,000	-,541	-2,751	-,616	-1,566
FSL4	1,000	5,000	-,662	-3,367	,702	1,784
FSL3	1,000	5,000	-,718	-3,649	,724	1,839
FSL2	1,000	5,000	-,893	-4,540	1,043	2,650
FSL1	2,000	5,000	-,426	-2,167	-,373	-,948
PC1	1,000	5,000	,057	,288	-1,290	-3,277
PC2	1,000	5,000	,180	,915	-,941	-2,392

Variable	Min	Max	Skew	C.R.	Kurtosis	C.R.
PC3	1,000	5,000	,078	,394	-1,228	-3,122
PC4	1,000	5,000	,038	,195	-1,008	-2,562
OC5	1,000	5,000	-,764	-3,884	,119	,303
OC4	1,000	5,000	-,916	-4,657	,765	1,945
OC3	1,000	5,000	-,743	-3,778	,402	1,023
OC2	1,000	5,000	-,815	-4,143	,754	1,917
OC1	1,000	5,000	-,828	-4,209	,221	,562
Multivariate					8,282	2,152

Table 7.
Mahalanobis Distance (5 Top Highest)

Observation number	Mahalanobis d-squared	p1	p2
59	17,77745	,001	,211
103	10,71463	,030	1,000
79	10,50678	,033	1,000
61	9,29323	,054	1,000
136	8,87741	,064	1,000

Table 8.
AVE Roots and Intervariable Correlation

	PC	FSL	OC	WI
PC	(0,886)	0,655	0,602	0,401
FSL	0,655	(0,825)	0,715	0,344
OC	0,602	0,715	(0,901)	0,330
WI	0,401	0,344	0,330	(0,792)

Reliability reflects the level of accuracy, consistency, and accuracy of the measuring instrument in taking measurements (Cooper & Schindler, 2015). In this study, the reliability test was carried out with two approaches, namely Cronbach alpha and Composite Reliability. Cronbach alpha is used to measure the lower limit of reliability of a construct, while Composite Reliability provides a more accurate estimate of reliability values (Salisbury et al., 2002). However, Composite Reliability is considered superior in evaluating the internal consistency of a construct (Salisbury et al., 2002).

Table 9.
AVE, Cronbach alpha, and Composite Reliability

	AVE	Cronbach alpha	Composite Reliability
PC	0,785	0,908	0,936
FSL	0,681	0,843	0,895
OC	0,813	0,941	0,956
WI	0,627	0,801	0,870

From the results listed in Table 9, it can be concluded that the measurements in this study have good convergence validity and internal consistency. This is evidenced by the AVE value for each construct exceeding 0.5, indicating that the convergence validity of each construct is relatively good. In addition, the Cronbach alpha and Composite Reliability values

for each construct in this study also showed satisfactory results. However, as stated by Baumgartner and Homburg (1996), Hulland et al. (1996), and Salisbury et al. (2002), Composite Reliability is considered superior in measuring the internal consistency of a construct. Based on Table 9, the Composite Reliability value for each construct in this study is above 0.7.

Table 10.
Goodness of Fit

Type goodness of fit model	Indeks goodness of fit model	Recommended	Results
<i>Absolute fit measures</i>	GFI	$\geq 0,90$	0,988
	RMSEA	$\leq 0,08$	0,060
	Normed χ^2 (CMIN/DF)	$2 \leq \text{Normed } \chi^2 \leq 5$	1,559
<i>Incremental fit measures</i>	CFI	$\geq 0,94$	0,952
<i>Parsimonius fit measures</i>	AGFI	$\geq 0,90$	0,948

Table 11.
The Result of SEM Estimation

Proposed research hypothesis	Parameter estimation value, standardized regression coefficient	Critical Ratio (CR) = t	p value $\alpha=0,05$	Remarks	Hypothetic al Decision
H ₁ : Personal cost affects organizational commitment	0,196	1,844	0,065	t<1,96 p>0,05	
H ₂ : Fraud seriousness level affects the organization's commitment	0,416	3,055	0,002	t>1,96 p<0,05	Accepted
H ₃ : Organizational commitment affects whistleblowing intention	0,255	2,139	0,032	t>1,96 p<0,05	Accepted
H ₄ : Personal cost affects whistleblowing	-0,002	-0,015	0,988	t<1,96 p>0,05	

Proposed research hypothesis	Parameter estimation value, standardized regression coefficient	Critical Ratio (CR) = t	p value $\alpha=0,05$	Remarks	Hypothesis Decision
intention					
H ₅ : Fraud seriousness level has an effect on whistleblowing intention	0,214	1,575	0,115	t<1,96 p>0,05	

Table 12.
Mediation Testing Results with Bootstrapping

Proposed research hypothesis	X	Med	Y	Path a (X→Med)	Path b (Med→Y)	Path c (X→Y)	a x b (CI 95%)	Mediation by Zhao et al. (2010)	Hypothesis Decision
H ₆ : Organizational commitment mediate the influence of personal cost on the whistleblowing intention	PC	KO	NW	-0,040 (p=0,586)	0,396 (p=0,000)	-0,074 (p=0,389)	0,124 (CI=[-0,010; 0,258])	Indirect effects: insignificant (Not mediating)	
H ₇ : Organizational commitment mediate the influence of fraud seriousness level on the whistleblowing intention	TKK	KO	NW	0,223 (p=0,008)	0,396 (p=0,000)	0,135 (p=0,122)	0,058 (CI = [0,012; 0,104])	Indirect effects: significant (Full mediation)	Accepted

Personal Cost and Organizational Commitment

Hypothesis one (H₁) in this study states that personal cost affects organizational commitment. However, the results of data analysis show that this hypothesis is not supported. The p-value of 0.065 is greater than the established level of statistical significance, $\alpha = 0.05$ (5%), which means that there is not enough statistical evidence to reject the null hypothesis (H₀). In addition, a Critical Ratio (CR) value of 1.844 is smaller than the significance threshold of 1.96, and a standardized estimation value of 0.196 indicates that the influence of personal costs on organizational commitment is weak and insignificant. This finding can be explained through several possibilities. First, personal cost may not be the main factor that drives organizational commitment among civil servants, because their commitment is more influenced by other factors such as job satisfaction, organizational support, or the intrinsic

value of their work (Allen & Meyer, 1990). Second, the specific context of ASN in Balikpapan, such as job stability as a civil servant or unique organizational culture, may weaken the relationship between personal cost and commitment. Loyalty to the organization is stronger than the perception of personal risk in collectivist culture (Hofstede, 2001), so personal cost does not affect the organization's commitment.

Fraud Seriousness Level and Organizational Commitment

Hypothesis two (H₂) which states that the level of seriousness of fraud affects organizational commitment in this study is supported. Fraud in an organization is defined as an intentional act to deceive or deceive with the aim of gaining personal gain or harming the organization (Vardi & Weitz, 2004). According to Treviño and Youngblood (1990), when employees are aware of serious cheating in the organization, they tend to feel that the organization's values are not in line with their personal values. Serious fraud can undermine employees' trust in management and organizational systems. Trust is a key component in affective commitment, and when this trust is lost, employees tend to feel emotionally disconnected to the organization (Meyer & Allen, 1991).

Organizational Commitment and Whistleblowing Intention

Hypothesis three (H₃) which states that organizational commitment affects whistleblowing intentions in this study is supported. Commitment that directs the actions of organizational personnel is needed so that every organization can function (Wahyuningsih, 2016). By taking a stance towards the mission and values of the institution, members are more likely to remain registered and provide financial support or other forms of support (Hatmoko, 2006; Miftah, 2012; Robbins & Timothy, 2018). Ningsih et al. (2024), Winnanda et al. (2023), Bebasari and Sapruwan (2023), Rahmanesya and Oktarina (2023), Pratiwi et al. (2023), Setiadi et al. (2022), Safitri (2022), Auroren and Oboreh (2020), Dewi and Indraswarawati (2020), Busra et al. (2019), and Dinc et al. (2018) found that organizational commitment had a positive effect on whistleblowing intentions.

Personal Cost and Whistleblowing Intention

Hypothesis four (H₄) which states that personal cost affects whistleblowing intentions in this study is not supported. The results of the data analysis showed a insignificant CR value ($t = -0.015 < CR = 1,96$ and $p = 0,988 > \alpha = 0,05$). The results of this study are in accordance with those stated by Rahmanesya and Oktarina (2023), Mardah (2021), Abdillah et al. (2021), Prayogi and Suprajitno (2020), Busra et al. (2019), that personal costs were not found to have an effect on whistleblowing intentions. According to Near and Miceli (1985), the decision to whistleblow is often influenced by an individual's perception of costs and benefits, but if personal costs are considered insignificant due to organizational or legal protections, their impact on whistleblowing may be insignificant.

Fraud Seriousness Level and Whistleblowing Intention

Hypothesis five (H₅) in this study states that the level of seriousness of fraud affects the intention of whistleblowing. However, the results of data analysis show that this hypothesis is not supported, in line with the research that has been conducted by Sartika and Mulyani (2020). The p-value of 0.115 is greater than the established level of statistical significance, $\alpha = 0.05$ (5%), which indicates that there is not enough statistical evidence to reject the null hypothesis (H₀). In addition, a Critical Ratio (CR) value of 1.575 is smaller than the significance threshold of 1.96, and a standardized estimation value of 0.214 indicates that the effect of the level of seriousness of fraud on whistleblowing intention is weak and insignificant. Whistleblowing intention may be influenced more by other variables, such as

the risk of retaliation, organizational support, or cultural norms, rather than the degree of seriousness of the fraud itself (Miceli et al., 2008).

Mediating Role of Organizational Commitment on Personal Cost Effect to Whistleblowing Intention

The results of the mediation test with bootstrapping in table 12 show an indirect effect (mediation) that is not significant (the confidence interval is zero), because the a-line is very weak (-0.040, $p = 0.586$). This shows no-effect non-mediation (Zhao et al., 2010). In the framework of the TPB (Ajzen, 1991), personal cost is more relevant as a behavioral control factor that affects intentions directly or through the perception of self-efficacy, rather than through organizational commitment. These findings support the argument that personal costs may require other mediators, such as fear of retaliation (Miceli et al., 2008). The results of the hypothesis test also support the previous findings that stated that organizational commitment does not play a mediator in the relationship between personal cost and whistleblowing intent (Indriani et al., 2019).

Mediating Role of Organizational Commitment on Fraud Seriousness Level Effect to Whistleblowing Intention

The results of the seventh hypothesis test by bootstrapping in table 12 show that the mediating effect is significant, with a 95% confidence interval that does not include zero ($CI = [0.012; 0.104]$). According to Zhao et al. (2010), this indicates indirect-only mediation, which means the organization's commitment to mediate the relationship between the seriousness of the fraud and the intent of the whistleblowing, or supported hypothesis. This is consistent with previous research (e.g., Mesmer-Magnus & Viswesvaran, 2005) which found that the level of seriousness of the fraud often influences whistleblowing intentions through psychological factors such as commitment or perception of responsibility.

CONCLUSION

The results of this study expand on previous findings regarding the relationship between personal costs, the level of seriousness of fraud, organizational commitment, and whistleblowing intentions. Furthermore, the exploratory mediation analysis showed that the level of seriousness of the fraud had an indirect effect on the whistleblowing intention through organizational commitment. Organizational commitment is an important factor in the development of whistleblowing intent and should be considered in various studies on future whistleblowing intention. Overall, this study offers a significant contribution by revealing the dynamics of whistleblowing in the context of Indonesian collectivist culture. The introduction emphasized the urgency of whistleblowing, the literature review provided a strong theoretical synthesis, the research method showed a rigorous approach with SEM and mediation testing with bootstrapping, and the discussion enriched the research findings, namely H_6 did not show mediation, while H_7 showed mediation through Organizational Commitment. In conclusion, this study provides valuable insights into how organizations in Indonesia can encourage whistleblowing through organizational commitment.

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