

THE INFLUENCE OF THE WHISTLEBLOWING SYSTEM, INDIVIDUAL MORALITY AND CULTURE ORGANIZATION AGAINST FRAUD PREVENTION

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ABSTRACT

The purpose of this research is to determine the influence of the whistleblowing system, individual morality and organizational culture in preventing fraud. This research was carried out at PT. Development Bank The Bali Klungkung branch used 45 samples as respondents and used a purposive sampling approach to select samples. Multiple linear regression analysis techniques with the help of SPSS were used in this research. The findings in this research explain that the whistleblowing system, individual morality and organizational culture have a positive influence on preventing fraud at PT. Bali Regional Development Bank Klungkung branch.

Keywords: Whistleblowing system, Individual Morality and Organizational Culture.

INTRODUCTION

Currently, cases of fraud continue to occur in Indonesia. This fraud case can not only be carried out by someone who has power, but an employee who is still under the supervision of the leadership is also capable of committing fraud. In 2016, the Association of Certified Fraud Examiners reported that the banking and financial services sector had the second highest level of fraud cases after the government sector with a percentage of 15.9%. Fraud prevention is an important thing that must be implemented by organizations, because fraudulent acts committed will cause financial and non-financial losses for the organization or other people in the work environment. Acts of fraud (fraud) still often occur in every region. In the Bali area, fraud cases hit PT. Bali Regional Development Bank, According to the Annual-Report of PT. In 2020, the Bali Regional Development Bank discovered incidents of internal irregularities (fraud) at PT. Bali Regional Development Bank, Klungkung branch, causing a loss of Rp. 1,086,700,000, capem Udayana with a loss of Rp. 167,090,335, and capem Cambodia with a loss of Rp. 329,778,937. Realizing this, the biggest loss occurred at PT. BPD Klungkung branch and because of this phenomenon, PT. The Klungkung branch of BPD was chosen as the research location.

From the above phenomenon, an organization needs to prevent it fraud occurred. Fraud prevention is a solution to minimize, limit space for movement, and ward off any high-risk activities that have the potential to cause harm to the organization or other people. (Dewi, et al 2022). In dealing with acts of fraud (fraud) actions committed by individuals in an organization can be prevented if someone has the courage to express and oppose actions that can cause harm to the organization or other people. According to Azalia & Sofie, (2023) A whistleblowing system is something that can support the prevention of fraud because whistleblowing can be used to convey all acts of fraud that they are witnessing in their work environment. According to Dewi & Suwantari, (2021) Prevention of fraud can be overcome by utilizing a whistleblowing system as a place for whistleblowers to

convey all allegations or acts of fraud and violations committed by individuals within the organization. The benefits of implementing a whistleblowing system are; creates a feeling of reluctance to commit acts of fraud, becomes a means for early detection, and reduces threats encountered by an organization, the effects of fraud carried out in terms of finance, operations, law, welfare and honor of the organization. The existence of a whistleblowing system is needed to increase the awareness of organizational members in reporting fraudulent acts that occur in the organization.

Morality is the second factor that can prevent fraud because an individual's level of moral reasoning can have an impact on the ethical behavior they demonstrate. The better the morals of the members of the organization, the more capable they are of preventing fraud from occurring (Dewi et al., 2022). Individual morality plays quite an important role, because individual morality is the good and bad behavior of an individual so that it underlies how the individual acts and the individual is able to compare what is good and bad so that the individual is able to compare actions that are worthy of being carried out or not feasible (Rustiyansih, 2023). A person who has a high moral level will be able to prevent committing acts of fraud, because an individual who has high morals is able to refrain from committing acts that are not appropriate. On the other hand, someone who has bad morals usually intends to create policies based on what they want, violating the rules, procedures and responsibilities that should be carried out. (Siska et al, 2023). Organizational culture has an important role in efforts to prevent fraud because organizational culture emphasizes ethical values that are able to form a good environment, because fraudulent behavior is not tolerated. (Soehaditama, 2024). Fraud that occurs in an organization can be separated from the culture that is formed because of the routines carried out by individuals or groups of people within an organization (Dinata et al 2018). The application of a good organizational culture is able to form individuals who uphold ethics and character (Hidayatul & Noorlailie, 2022). Implementing a good organizational culture never creates an opportunity for anyone to commit fraudulent acts, because it will foster a sense of belonging and pride in being part of the institution. (Putra & Latrini, 2018).

The current research is a replication of research carried out by Anandya & Werastuti, (2020). Comparison of current research with previous research, namely the place of research, the theory used is prosocial behavior theory, moral development theory and the Theory of Planned Behavior using non-probability sampling to determine the population to be sampled.

This research was carried out to assess the influence of the whistleblowing system, but there were different results in some of the findings carried out by researchers Kuncara, (2022), Wahyudi et al., (2021), And Maulida & Bayunitri (2021), conveyed that the whistleblowing system had a positive effect on preventing fraud. On the contrary, research is carried out Wahdan & Fadiyah (2021) conveyed that the whistleblowing system had a negative effect on preventing fraud. Lakshmi & Sujana, (2019), Islamiyah et al., (2020) said that individual morality has a positive impact on preventing fraud. Different results were found by Dewi et al., (2017) said that individual morality has a negative effect on fraud prevention. And Anandya & Wirastuti (2020), as well as Agustina et al., (2023), say if organizational culture has an influence on fraud prevention. Different results were presented by Siregar & Hamdani, (2018) which reveals that organizational culture has no influence on fraud prevention.

Prosocial behavior theory explains behavior or actions taken to make decisions with the intention of helping and providing benefits to other people or organizational groups voluntarily for the safety of the organization (Baron & Branscombe, 2012). In prosocial behavior theory, it is

used as a basis to explain an individual's intention to carry out whistleblowing because the reporter or whistleblower reports alleged violations that occur in their work environment to help save victims or an organization from experiencing irregularities or fraud. So, it doesn't cause high risk losses. Because whistleblowers think that an act of violation is an act that is inappropriate to do. Because it is not in accordance with the rules or values that exist in the organization. Prosocial behavior can be defined as sincere actions, actions carried out intentionally to have a good impact or benefit for the organization or members of the organization. Prosocial behavior is only carried out by someone who has a certain personality or characteristic because this behavior has a positive impact on the person who receives the help and can also pose a risk to the person who helps him (Dozier & Miceli, 1985).

If an individual is going to make a decision, he or she can be influenced by the level of moral development they have, Welton (1994). Morals are behavior used by individuals when interacting and can also be referred to as values and norms that are used as beliefs for individuals to control their actions. According to Kohlberg (1971) there are three levels of moral development possessed by each individual, including pre-conventional, namely individuals act because they are afraid of existing rules or punishment. Conventional, that is, individuals have an understanding of law, rules and justice which are the basis for consideration in their actions, and conventional, that is, when individuals act, they will not have their personal interests in mind, but they will pay attention to the interests of other people as well.

The Theory of Planned Behavior is the steps taken by a person which are influenced by the individual's behavior in behaving (Ajzen & Fishbein, 1991). In this theory, it is assumed that humans are intelligent creatures because they are better able to decide things based on the information they know (Ajzen, 2020). The theory of planned behavior has several things that can be used to find out human intentions to behave, including attitudes towards behavior, perceived behavioral control and subjective norms (Ajzen, 2020). A belief held by humans is able to influence humans to carry out certain behavior. An action carried out by an individual that can provide benefits to other people, then the individual will provide a positive attitude or if it has a good impact, the individual will want to be involved in it (Al-Jubari, 2019).

Cheating is an illegal act, and violates existing regulations within the organization. Fraud is carried out intentionally in order to obtain personal gain by harming other parties by committing fraud, misusing assets, authority or trust given (Maulida & Bayunitri, 2021). Purba, (2015) said that preventing fraud has a good impact, such as being useful as a fairly effective barrier to people who want to commit acts of fraud. Fraud prevention is an effort to eliminate fraudulent acts that have a detrimental impact on an organization or organizational members within it (Wibowo et al., 2023).

Whistleblowing system is a system that is used for the media to report acts that violate laws or regulations that occur in their workplace. The existence of this system provides an opportunity for people who have a sincere heart to help their organization or place of work so that they do not experience irregularities without having to feel afraid about the confidentiality of their identity. The effective use of a whistleblowing system has quite a good impact on the organization, namely being able to be used as a medium for early detection if deviant acts occur, making the organization transparent and able to increase the trust of members of the organization because they will be motivated to operate in an optimal work environment and create a sense of reluctance to commit fraudulent acts (Tuanakotta, 2010). In prosocial behavior theory, it is used as a basis to explain an individual's intention to carry out whistleblowing because whistleblowers report alleged violations that occur because they have a sincere feeling of helping the organization where they work so as not to suffer losses because whistleblowers

think that violations are inappropriate actions. and not in accordance with the values or regulations in their work environment.

A research that has been carried out by Kuncara, (2022), Wahyudi et al., (2021), And Maulida & Bayunitri (2021), conveyed that the whistleblowing system had a positive effect on preventing fraud. An effective whistleblowing system is able to prevent acts of fraud, because the existence of a whistleblowing system provides benefits for organizations as a medium for monitoring individuals who are working and makes perpetrators who have evil intentions think many times about committing fraudulent acts. From the results of this research, a hypothesis is drawn, namely:

H1: Whistleblowing System has a positive effect on preventing fraud.

Individual morality is a behavior possessed by individuals which is used to determine how they act and direct it towards something positive or a good deed based on volunteerism because they are aware of their responsibilities. (Wahyudi et al., 2021). Each individual has their own moral level, where if an individual has a level of moral development at the highest level or then that individual will be able to control himself so as not to carry out actions that have the potential to harm many people. On the other hand, if an individual has morals at a low level, he will ignore the impacts caused by his actions. We can see a person's morality in a way see how the individual speaks and how they act (Yuniasih, et al. 2022). Each level of moral reasoning possessed by each individual will be a reflection of what the individual will be like if they carry out an action. If each individual's morality is high or the individual's moral level is at a post-conventional level, if they are going to carry out an action, they will see the impact of the action they take on other people. Because one desire or if the individual's morality is good will allow the individual to carry out actions that will not cause harm to other parties (Kohlberg, 1995), therefore this theory is used for individual morality variables. This finding is in accordance with the findings of Hambali et al., (2023), Salsabila et al., (2022), and Sujana et al., (2020), who said that individual morality has a positive effect on preventing fraud. It can be concluded from the results of this research that a hypothesis is drawn, namely:

H2: Individual morality has a positive effect on fraud prevention.

Organizational culture is a belief that operates in an organization which is influenced by the behavior carried out by individuals or organizations in their daily work environment which is caused by interactions between members of the organization and the way they work (Wardaha et al., 2022). Organizational culture has benefits for organizations, namely that it is used to strengthen activities that occur within an organization consisting of a group of individuals with various different backgrounds (Aldegis, 2018). Organizational culture can be used to build individuals with character who uphold ethics, honesty and truth. The theory of planned behavior is a concept that provides an explanation of human behavior if it is behavior that requires planning. Organizational culture directs how a person behaves and the organizational development policies that are adopted. This relates to how culture influences the organization and how the organization is able to manage culture and its suitability (Rapina, 2015). A strong and ethical organizational culture can form subjective norms that support honest and responsible behavior answer. In addition, perceived behavioral control can also be influenced by organizational culture, for example through a strict monitoring and rule enforcement system (Rahmarta et al., 2024).

By upholding a culture of honesty and high ethics within an organization, it is possible to prevent acts of fraud from occurring. This research is in line with Widyawati et al., (2023), Suryandari et al., (2021), and Sri Rustiyaningsih, (2021), who report that organizational culture has a positive effect on fraud prevention. From the results of the research above it is drawn:

H3: Organizational culture has a positive effect on fraud prevention

RESEARCH METHODS

This research uses a research design using an associative quantitative approach with the aim of finding out the influence of the independent variables (X_1, X_2, X_3) on the dependent variable (Y_1) on fraud prevention. This research activity was carried out at a banking institution, namely PT. Regional Development Bank Bali, Klungkung Branch.

The population used in this research was 45 people. Samples were taken using non-probability sampling, namely using a purposive sampling approach. Using a benchmark, namely all employees who implement the whistleblowing system. So the samples selected for research activities were 45 samples. This research distributed questionnaires via Google Form with Likert scale measurements used using 1-4 scores.

Fraud prevention is an effort that can be used to narrow the opportunity for fraudulent acts which is useful for minimizing the risk of fraudulent acts occurring. (Hambali, et al 2023). Indicators used to measure fraud prevention variables are the establishment of anti-fraud policies, good control techniques, sensitivity to fraud and establishing anti-fraud policies. Whistleblowing systems are all media that are used by people where they work as a place to complain about actions fraud committed by another individual (Pamungkas et al., 2020). The indicators used to measure this variable are the effectiveness of implementing the whistleblowing system, reporting procedures in cases of violations, the advantages of the whistleblowing system, and protection for whistleblowers. Individual morality is a character that an individual has where he is able to pursue something that leads to something positive or a good deed based on volunteerism because he is aware of his responsibilities (Wahyudi et al., 2021). The indicators used to measure this variable are an employee's awareness of an organization's obligations, principles of honesty and ethics, compliance with all regulations within the organization, as well as individual behavior in avoiding dishonest and responsible actions. And finally, there is organizational culture, namely the beliefs and values upheld and developed by members of the organization which guide their character and have the ability to create how they should act. (Yuliani, 2023). Indicators for organizational culture variables are change and risk taking, attention to detail, control, focus on individuals, focus on teams, courage and consistency.

Multiple linear regression analysis techniques were used in this study consists of 4 four stages, namely classic assumptions and model services as well as hypothesis testing which is processed with a system (Statistical Package For Social Science). According to Sugiyono (2017), formulating multiple linear regression analysis is as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon \dots\dots\dots$$

Information:

Y: Fraud prevention

A : Constant coefficient $\beta_1 - \beta_3$: Regression coefficient X_1 : Whistleblowing system

X_2 : Individual morality

X_3 : Organizational culture

ε : Error term

RESULTS AND DISCUSSION

When processing evidence in research conducted using SPSS using 2 criteria. From the data obtained during the research, 45 respondents were obtained, namely 100% of the 45 total respondents. From the results of the research carried out. Table 1 shows that the fraud prevention variable (Y) gets a minimum value of 15, a maximum value of 20, with an average value of 18.1333. This means that employee responses regarding fraud prevention are quite high, this is because the average value obtained is close to the value maximum. Apart from that, the fraud prevention variable gets a standard deviation value of 1.40538, which means that the difference between the fraud prevention value and the mean value is 1.40538.

Table 1. Descriptive Statistics

Variable	N	Min	Max	Mean	Std Deviation
Fraud Prevention (Y)	45	15	20	18.1333	1.40538
Whistleblowing System(X ₁)	45	15	20	17.5333	2.18049
Individual Morality (X ₂)	45	12	16	14.2667	1.52852
Organizational Culture (X ₃)	45	18	24	21.5556	2.36984
Valid N (listwise)	45				

Source: Appendix 4.5, 2024

Variable whistleblowing system (X₁) get a minimum value of 15, a maximum value of 20, with an average value of 17.5333. This means that the respondent's response to the whistleblowing system variable is quite high, this is caused by the average value obtained which is close to the maximum value. Apart from that, the whistleblowing system variable gets a standard deviation value of 2.18049, which means that the variation in the whistleblowing system value investigated to the mean value is 2.18049.

Individual morality variable (X₂) get a minimum value of 12, a maximum value of 16, with an average value of 14.2667. This means that the respondent's response to the individual morality variable is quite high, this happens because the mean obtained is close to the maximum value. Apart from that, there is the morality variable Individuals get a standard deviation value of 1.52852, which means that the morality values of the individuals being investigated are not the same as the mean value of 1.52852.

Organizational culture variable (X₃) get a minimum value of 18, a maximum value of 24, with an average value of 21.5556. This means that the respondent's response to the organizational culture variable is quite high, this happens because the mean value obtained is close to the maximum value. Apart from that, the organizational culture variable gets a standard deviation value of 2.36984, which means that there are differences in organizational culture values investigated to the mean value is 2.36984.

Table 2. Reliability Test Results

No	Variable	Cronbach's Alpha	Information
	Fraud Prevention (Y)	0.881	Reliable
	Whistleblowing System(X ₁)	0.916	Reliable
	Individual Morality (X ₂)	0.764	Reliable
	Organizational Culture (X ₃)	0.885	Reliable

Source: Appendix 4, 2024

Reliability tests were carried out in this research to assess the consistency of this research if carried out repeatedly. The fraud prevention variable (Y) received a Cronbach's Alpha value of 0.881 > 0.7, so the instrument used can be said to be reliable. Whistleblowing System (X1) gets Cronbach's Alpha 0.916 > 0.7, then the instrument used can be said to be reliable. Individual Morality (X2) received a Cronbach Alpha value of 0.764 > 0.7, so the instrument used can be said to be reliable. And Organizational Culture (X3) received a Cronbach's Alpha of 0.885 > 0.7, so the instrument used is reliable.

Table 3. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
Unstandardized Residuals		
N		45
Normal Parameters	Mean	0.00000
		00
	Std. Deviation	150.171.21
Most Extreme Differences	Absolute	0.107
	Positive	0.077
	Negative	-.107
Test Statistics		718
Asymp. Sig. (2-tailed)		0.681

Source: Research Data, 2024

The results of the normality test carried out show that the value sig 2-tailed 0.681 > 0.05, this states that the research carried out on the regression equation model has a normal distribution. So, the variable used meets the requirements of the normality assumption test.

Table 4. Multicollinearity Test Results

Variable	Collinearity	
	Statistics	
	Tolerance	VIF
Whistleblowing System (X1)	0.844	1,185
Individual Morality (X2)	0.799	1,251
Organizational Culture (X3)	0.843	1,186

Source: Appendix 7, 2024

Looking at the table above 4, the results of the multicollinearity carried out state that the independent variables whistleblowing system (X1), individual morality (X2) and organizational culture (X3) have a tolerance value greater than (> 0.10) and the VIF value states smaller than (<10). This means that there are no symptoms of multicollinearity in the regression design.

Table 5. Heteroscedasticity Test

Variable	Significance
Whistleblowing System(X1)	0.398
Individual Morality (X2)	0.088
Organizational Culture (X3)	0.662

Source: Appendix 8, 2024

It can be seen in table 5, note that the Whistleblowing System (X1) received a significance value of 0.398, Individual Morality (X2) 0.088 and Organizational Culture (X3) 0.662 > 0.05, thus all the independent variables used are free from symptoms of heteroscedasticity.

Table 6. Multiple Linear Regression Analysis Test Results

	Unstandardized	Standardized			
	Coefficients	Coefficients	Beta	t	Sig.
	B	Std. Error			
(Constant)	2,485	0.838		2,965	0.005
Whistleblowing System (X1)	0.183	0.035	0.283	5,201	0,000
Individual Morality (X2)	0.535	0.051	0.582	10,387	0,000
Organizational Culture (X3)	0.223	0.032	0.399	6,906	0,000
R Square	0.897				
Adjust R Square	0.890				
F test	119,382				
Sig. F	0,000				

Source: Appendix 9, 2024

The following is a multiple regression model from the table above:

$$Y = 2.485 + 0.1831 X_1 + 0.535 X_2 + 0.223 X_3 + \epsilon \quad (1)$$

As seen in Figure Table 6, the regression model above states that the constant value is 2.485, which has a positive meaning or the whistleblowing system variable, individual morality and organizational culture have not changed. So, the value of fraud prevention (Y) is 2.485. In the picture above, Adjust R Square gets a value of 0.890. So, this means that the variable whistleblowing system, individual morality and organizational culture play a role of 89% and the other 11% is influenced by other variables. The model feasibility test value shows that the F test gets a value of 119.382 with a significance of 0.000. So, this illustrates that the variables of the whistleblowing system, individual morality and organizational culture are suitable for use in preventing fraud.

Variable (X1) towards preventing fraudThe T test was carried out, by distinguishing between the significance value of T and α (0.05). The results obtained were that the t coefficient value was 5.201 with a sig value of 0.000 < 0.05, so there was opposition to H0 and acceptance of H1. So, there is a positive influence on the whistleblowing system variable (X1) on fraud prevention. It can be concluded that if the implementation of the whistleblowing system is effective, the more effective it will be in preventing fraud. An effective whistleblowing system can prevent someone from committing fraudulent acts, where within each other's organizations they can monitor each other and report suspicious acts committed by other individuals. Because they are watching each other, someone who has thoughts of committing a fraudulent act will

think carefully about committing that act. This research is related to Prosocial behavior theory in preventing fraud because the act of whistleblowing is seen as a beneficial behavior for institutions and people who report acts of fraud. The results of this research are supported by research by Kuncara, (2022) and Wahyudi et al., (2021)

Variable (X₂) regarding fraud prevention, a T test is carried out, by distinguishing between valuessig T 0.05. The results obtained were that the t coefficient value was 10.387 and the significance value of 0.000 was smaller than α (0.05), so there was opposition to H₀ and acceptance of H₂. So, there is a positive influence on the individual morality variable (X₂) on preventing fraud. It can be concluded that the more effective the application of individual morality, the more effective it will be in preventing fraud. Individual morality is a behavior possessed by someone that is able to influence how they will act. This is related to the theory of (Kohlberg, 1995) which suggests there are three stages of moral development. If an individual has a moral stage at the highest level, then that person does not carry out actions that can cause harm to themselves and others. If a person has the lowest moral stage, he will justify any means to fulfill his desires without paying attention to the impact that will be caused by the actions he takes. Therefore, individual morality greatly influences a person to prevent actions that cause harm. The research results are the same as research [Hambali et al., \(2023\)](#), as well as [Salsabila et al., \(2022\)](#).

Variable (X₃) To prevent fraud, testing is carried out using the T test, by distinguishing between valuessig 0.05. The result obtained is that the coefficient value is 10.387 with a sig value of $0.000 < 0.05$, so there is opposition to H₀ and acceptance of H₃. So, there is a positive influence of organizational culture (X₃) on fraud prevention. It was concluded that the more effective the implementation of organizational culture, the more effective it would be in preventing fraud. Organizational culture is a culture that is formed from the habits of members in the organization. If someone implements a positive organizational culture, it will have a good impact on the organization. Where, a good organizational crocodile will direct the individual to do good too. This research is related to the Theory of Planned Behavior because this theory highlights the importance of attitudes, norms and behavioral control in developing an individual's intention to take an action. The results of this research are in line with research [Hidayatul & Noorlailie, \(2022\)](#), And [Putra et al., \(2021\)](#).

CONCLUSION

From the discussion of the research conducted, it can be concluded that the influence of the whistleblowing system, individual morality and organizational culture is influential positive for preventing fraud. This means that a whistleblowing system, individual morality and positive organizational culture will also have a positive impact on efforts to prevent fraud from occurring. The variables of the whistleblowing system have a positive influence on fraud prevention which is influenced by employee implementation of the whistleblowing system, not only used as a medium for reporting violations. However, it is also used as a medium to monitor other individuals. The individual morality variable used also got positive results, being able to influence the prevention of fraud which is influenced by the morality of each individual. Individuals who have good morals or are at the highest level will not carry out actions that will cause harm to other people. Organizational culture gets positive results, where organizational culture is able to influence the prevention of fraud because the culture of implementing organizational culture is implemented well and applies the values of honesty, anti-corruption and collusion.

This research has methodological limitations such as difficulties in accessing the required data, time limitations, and fewer respondents than previously planned. The advice that can be given is that further research is expected to use variables capable of influencing someone to prevent acts of fraud such as the effectiveness of internal controls and compensation and exploring new research locations.

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