
The Influence Of Subjective Norm On The Tendency To Create Whistleblowing Intentions: The Role Of Ethics Education And Religiosity As Moderating Variables

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Abstract

The magnitude of financial losses and the erosion of public trust that have an impact on the consequences that will be obtained by individuals or institutions. The practice of whistleblowing will allow organizations to move towards internal error correction and increase awareness of the benefits of the company's going concern sustainability. This study found that subjective norms are an important factor influencing whistleblowing intentions, but ethics education and religiosity were not shown to play a moderating role in this relationship. Despite ethics education and religiosity are often considered factors that can strengthen ethical behavior, this study found that ethics education and religiosity did not significantly moderate the influence of subjective norms on individuals intentions to whistleblow. This study used data obtained through questionnaires distributed to 218 undergraduate students majoring in accounting at Universitas Negeri Semarang and Universitas Negeri Yogyakarta. All data were then processed using the Smart PLS version 3 application for analysis.

Keywords

subjective norm; whistleblowing intention; ethics education; religiosity

INTRODUCTION

The increasing business opportunities encourage various activities of an organization in improving performance. The problem of "whistleblowing" can be a major concern in making decisions by prioritizing applicable norms (Bolarinwa et al., 2023; Batolas et al., 2023; Neubauer et al., 2024). The number of complaints that result in individuals or groups being reported for mistakes made in their own organizations. The frequency of reporting deviations against organizations around the world has increased (Bowen et al., 2010). Bad cases revealed in the form of whistleblowing applications such as those experienced by Enron and WorldCom have been able to trigger aspects of broader study improvements and lead to applicable legal consequences (Smaili et al., 2022; Quayle, 2021).

The large financial losses and the increasingly eroded public trust that have an impact on the consequences that will be obtained by individuals or institutions (Cozzubo et al., 2021; Rahayu et al., 2022; Ali et al., 2024). The practice of whistleblowing will allow organizations to move towards correcting mistakes internally and increasing awareness of the benefits of the Company's going concern sustainability (Shonhadji et al., 2021; Theresia, 2020). Going concern which is echoed as one of the Company's goals is also highlighted in the definition of the 8th Sustainable Development Goal (SDGs). The direction is to promote sustainable, inclusive, and sustainable economic growth, create full and productive employment, and decent work for all.

The fatal impact caused by deviant behavior on entities encourages an increase in whistleblowing that is beneficial to the entity concerned and the wider community (Bergemann et al., 2023; Onyango, 2021; Mutmainah, 2022). Recent empirical research on whistleblowing has tried to identify variables that influence whistleblowing actions, such as gender, ideal values,

personality traits, individual disposition, religion, tenure, age, education, perceived satisfaction, and loyalty (Jhamb et al., 2021; Barnett et al., 1996; Miceli et al., 2001; IAI, 2020).

The Indonesian Institute of Accountants defines accounting fraud as a misstatement by intentionally omitting and improper treatment of an asset (BPK, 2007). Meanwhile, the BPK also states that fraud is an act that intentionally violates applicable law. Fraud in the business environment will trigger bankruptcy of a company due to a lack of awareness of ethical behavior for the person concerned (Worthington, 2021).

Subjective norm is part of the Theory of Planned Behavior as a basic assumption that someone will take action that is considered to be done, namely whistleblowing of an incident (Sarikhani et al., 2022; Winardi, 2013). What drives someone to act or not and agree or disagree with a condition is influenced by access to references (eg from family, friends, and society) will create social pressure. In line with previous studies that found that a person's beliefs mostly consider that references are behavior that must be done, it will create social pressure to carry out the behavior (Ajzen, 2005; Lind, 2008).

The role of ethics education and religiosity is used in increasing sensitivity to a fraudulent event which is expected to encourage someone to report (whistleblowing). Both factors are related to the dual-aspect theory in moral development that will determine the process of human moral development from the cognitive and affective areas (Ajzen et al., 1980). The maturity of these two areas will determine how individuals will use their competence to reason (moral judgment competence).

The urgency of this study lies in the search for empirical evidence that explains the influence of subjective norms on the tendency to create whistleblowing intentions and the role of ethical education and religiosity possessed by individuals. Previous studies have examined how personal factors, organizations, environments, leadership styles, legal protection, and organizational structures and cultures encourage whistleblowing intentions (Batolas et al., 2023; Smaili et al., 2022; Ali et al., 2024; Shonhadji et al., 2021). This study is one of the few studies that examines whether there are consequences of ethical education and religiosity possessed by individuals on the relationship between subjective norms and whistleblowing intentions. We believe that important factors that are part of the moral reasoning process, namely ethical education and religiosity, can act as moderation. In addition, there is a practical contribution to the importance of instilling religious attitudes and ethical education as an effort to create a comfortable work or business environment and trigger increased performance in accordance with the code of ethics and norms.

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Previous research explains that the intention of each individual to carry out a behavior is influenced by three determining factors, namely (1) attitude towards behavior, (2) subjective norms regarding behavior, and (3) beliefs about a person's control over the behavior in question (Yulfinarsyah, 2021; Anam et al., 2022; Park et al., 2009). The attitude factor towards behavior shows a person's ability to assess certain behavior. Subjective norms refer to attention to the existence of social pressure that drives individual behavior to choose to act or not. Behavioral control is a level of self-confidence with the perception of ease or difficulty that an individual has to carry out a behavior.

Intention is a key determinant in realizing actual behavior. TPB components can influence individual intentions in involvement in completing behavior directly. TPB is able to encourage individual motivation to act as a whistleblower (Park et al., 2009). The increasing attention and interest in planned behavior influences the use of various variables as supporters of the birth of literature. In agreement with previous studies which stated that TPB (Theory of Planned Behavior) has quite flexible properties in detecting the tendencies of interests and behavior of individuals to use something (Jing et al., 2018).

Zakaria et al. (2016) conducted a study by comparing a person's whistleblowing intention with the theory of planned behavior approach (measured using subjective norms). It was found that subjective norms did not affect whistleblowing intentions externally. In addition,

Rustiarini and Sunarsih (2017) found that subjective norms were not a significant factor influencing whistleblowing intentions.

Cooper et al. (2008) stated that ethics education is an effort that is deliberately designed to build awareness and assessment of ethical behavior. This indicates that ethics education can influence better business performance. Martinov-Bennie and Mladenovic (2013) explained that the accounting scandal that occurred encouraged the hope of providing ethics education in the curriculum, creating challenges in effectively incorporating ethics into accounting courses.

Miller and Shawver (2016) found that ethics interventions can increase the positive impact on whistleblowing intentions in situations of accounting manipulation. Based on the theory of planned behavior and previous research, this study argues that ethics education is an effort designed to increase the ethical awareness of practitioners and academics in realizing healthy business performance.

Religiosity is a factor that is considered in influencing decision making in addition to ethical behavior. Issues related to the role of religious teachings and spirituality have received great attention in the business context and have developed widely in the fields of psychology, human resource management and marketing. Studies involving the influence of spirituality and religiosity have developed in the context of decision making, work ethics, and attitudes towards coworkers (Ananthram et al., 2016; Wisker et al., 2016; Bozeman et al., 2007). Based on this opinion, this study uses the TPB approach in framing the relationship between variables that are suspected of being predictors of an individual's whistleblowing intention supported by the role of ethical education and religiosity. In line with the description above, the following hypotheses are proposed:

Hypothesis 1: Individuals with high subjective norms are more likely to have whistleblowing intentions than those with low subjective norms

Hypothesis 2a: Ethics education moderates the effect of subjective norms on whistleblowing intentions.

Hypothesis 2b: Religiosity moderates the effect of subjective norms on whistleblowing intentions.

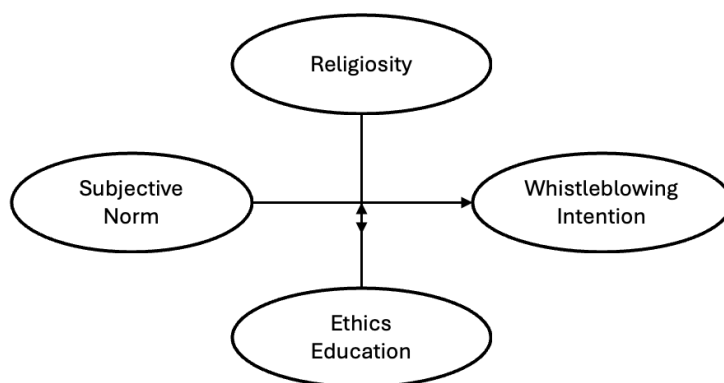


Figure 1. Theoretical Framework

METHODS

The data used in this study is primary data with the research subjects are 218 undergraduate accounting students (S1) and equivalent at Semarang State University who have or are taking business ethics courses. The reason researchers use participants from students is

because most of them have experience in organizing and working practically. The time of the research was conducted in 2025.

The independent variable tested is subjective norm. Based on the concept of subjective norm developed by Ajzen (1980), it is defined as an individual's perception that involves a belief based on various knowledge from people closest to them or social pressure. Low subjective norm means that the individual does not have strong knowledge and belief to decide whether or not to act in a condition. For example, being indifferent when seeing a fight between coworkers because they feel that fights are a common occurrence, not wanting to reprimand when they find out about cheating, being less or not sensitive to common interests (prioritizing individual interests), and so on.

Ethics and religiosity education as moderating variables related to the proxy of the dual-aspect theory construct on moral reasoning competence in decision making. Ethics education is defined as moral development through cognitive and affective areas. While religiosity involves one area in developing morals, namely the affective side. A person with a high application of ethics and religiosity education will tend to react when they find out about unethical actions that can harm others. Conversely, low ethics and religiosity education will encourage them to take unethical actions or even allow such actions.

The dependent variable used is whistleblowing intention. The proxy used in measuring whistleblowing is still at the intention stage (strong desire) which is not yet at the behavioral stage. The effectiveness of implementing a whistleblowing system is marked by an indication of employee willingness to report violations, support for the company's attitude towards the reality that may be experienced by the reporter, and the availability of access to reporting violations or fraud.

All hypotheses of this study were tested using the Structural Equation Modeling approach through the Partial Least Square (SEM-PLS) method. This study uses Smart PLS 3 to estimate measurements and structural models for decision making in hypothesis testing.

RESULTS AND DISCUSSION

The structural equation model used describes the influence of subjective norms as a latent construct on whistleblowing intention, with religiosity and ethics education as moderators. It consists of a total of 29 reflective indicators distributed across four latent constructs: subjective norms (6 indicators), whistleblowing intention (3 indicators), religiosity (6 indicators), and ethics education (13 indicators).

Measurement Model Assessment (Outer Model)

Convergent Validity

The convergent validity of a measurement model with a reflective indicator model is assessed based on the correlation between item scores or component scores with construct scores calculated using PLS.

Table 1. Convergent Validity

	Whistleblowing Intention	Subjective Norm	Religiosity	Ethics Education
WI1	0,765			
WI2	0,882			
WI3	0,839			
SN1		0,778		
SN2		0,841		
SN3		0,814		
SN4		0,828		
SN5		0,876		
SN6		0,819		
R1			0,803	

R2	0,312	
R3	0,804	
R4	0,618	
R5	0,776	
R6	0,821	
R7	0,724	
EE1		0,769
EE2		0,813
EE3		0,722
EE4		0,844
EE5		0,835
EE6		0,766
EE7		0,835
EE8		0,816
EE9		0,620
EE10		0,436
EE11		0,845
EE12		0,756
EE13		0,748

Source: Processed data

Based on the table above, it is known that in the Religiosity Variable R2 and the Ethics Education Variable PE10 there is an Outer loading below 0.5 (not valid) so it needs to be evaluated for the question items.

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SN6		0,819		
R1			0,803	
R3			0,804	
R4			0,618	
R5			0,776	
R6			0,821	
R7			0,724	
EE1				0,769
EE2				0,813
EE3				0,722
EE4				0,844
EE5				0,835
EE6				0,766
EE7				0,835
EE8				0,816
EE9				0,620

EE11	0,845
EE12	0,756
EE13	0,748

Source: Processed data

The results of processing with SmartPLS 3 can be seen in table 1. The outer model value or correlation between constructs and variables has met Convergent validity because based on the calculation results, the loading factor values of all variables and indicators are above 0.60 and have met the validity criteria and can be continued to the next test.

Discriminant Validity

Discriminant validity testing is conducted to determine whether an indicator within a construct has the largest factor loading on the construct it forms compared to other constructs. This can be determined through the Fornier-lacker criteria value or by using the values in the cross-loading table (Hair et al., 2022). In this study, the values used were from the Fornier-lacker criteria table. The results of the discriminant validity analysis can be seen in Table 3.

Tabel 3. Fornell-Lacker Criteria				
Variabel Laten	X1	M1	M2	Y
Whistleblowing Intention	0,830			
Ethic Education	0,514	0,785		
Religiosity	0,540	0,611	0,761	
Subjective Norm	0,626	0,533	0,548	0,827

Source: Processed data

Based on the test results in the Fornier-Lacker Criteria table above, it can be seen that the correlation between variables in each latent construct in this study is higher than the correlation between other variables in this study. Therefore, it can be seen that there is no problem of multicollinearity between latent variables.

Composite Realibility and Average Variance Extracted (AVE)

In this study, construct reliability was measured using composite reliability and Cronbach's alpha. A variable construct is considered reliable if it has a composite reliability value above 0.70, a Cronbach's alpha value above 0.70, and an AVE value above 0.50 (Hair et al., 2022). Table 4 presents the Cronbach's alpha, composite reliability, and AVE values for all variables.

Tabel 4. Construct Reliability and Validity				
	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Whistleblowing Intention	0,776	0,796	0,869	0,689
Religiosity	0,853	0,865	0,891	0,580
Subjective Norm	0,907	0,912	0,928	0,683
Ethic Education	0,983	0,949	0,950	0,616

Source: Processed data

Structural Model Test (Inner Model)

Inner model testing was conducted to examine the relationship between constructs, significance values, and R-Square of the research model. The structural model was evaluated

using the R-Square for the dependent construct t-test and the significance of the structural path parameter coefficients. The structural model is shown below.

Tabel 5. Nilai R-Square	
R-Square	Adjusted R Square
0,463	0,450

Source: Processed data

The Adjusted R Square value of 0.450 indicates that the exogenous variable's ability to explain Y is 45% (moderate category). Therefore, the ability of the independent and moderating variables to explain whistleblowing intention is quite strong at 45%, while the remaining 55% is the influence of other independent variables outside the research model.

Hypothesis Analysis

The basis used in testing the hypothesis is the value contained in the output result for inner weight. Table 6 provides the output estimate for testing the structural model.

Tabel 6. Nilai R-Square							
			Original Sample (O)	Sample Mean (M)	Standar Deviation (STDEV)	T (O/STDEV)	Statistik P Values
Moderating Effect 1	->	Whistleblowing Intention	-0,011	0,044	0,124	0,088	0,930
Moderating Effect 2	->	Whistleblowing Intention	-0,017	-0,022	0,137	0,123	0,902
Ethic Education	->	Whistleblowing Intention	0,154	0,178	0,071	2,173	0,030
Religiosity	->	Whistleblowing Intention	0,200	0,191	0,063	3,179	0,002
Subjective Norm	->	Whistleblowing Intention	0,424	0,397	0,072	5,903	0,000

Source: Processed data

Structural model coefficient analysis is used to test hypotheses by identifying which relationships have a significant influence. If the p-value $< \alpha$ (0.05), the relationship is significant; conversely, if the p-value $> \alpha$ (0.05), the relationship is insignificant (Hair et al., 2022). The test results from the PLS analysis are as follows:

Subjective Norm influences Whistleblowing Intention

The results of the subjective norm test on whistleblowing intention showed an Original Sample (O) value of 0.424 and a P value of 0.00, less than 0.05. Based on these values, it can be seen that there is a significant influence. Therefore, H1 is accepted.

Whistleblowing, the act of reporting violations or irregularities within an organization, is a crucial mechanism for maintaining integrity and transparency. However, the decision to become a whistleblower is not easy and is heavily influenced by various psychological and social factors. This study found that one key factor significantly influencing whistleblowing is subjective norm, which is an individual's perception of social pressure from significant others (Mustafida et al., 2021).

In the context of whistleblowing, subjective norm refers to an individual's belief regarding the extent to which significant others (family, coworkers, or superiors) encourage and support them to report unethical behavior. Research by Zullaekha (2023) shows that when individuals perceive strong social support from their social environment, they are more likely to

take moral risks and report violations. This confirms that subjective norm is not merely social pressure but also a source of courage and legitimacy. Furthermore, the positive influence of subjective norm is particularly relevant in collectivist cultures, which are often found in Asian countries. These cultures are characterized by placing group values above individual values. A cross-national study by Kapil et al. (2024) shows that when social norms that prioritize honesty and courage in confronting violations are enforced by the community, whistleblowing behavior significantly increases.

This research supports and strengthens previous research findings that subjective norms are a fundamental psychosocial factor in motivating whistleblowing. Communities and organizations that internalize social norms that support openness and courage will create a healthy and sustainable ecosystem for reporting (Irfan, 2021; Olusegun, 2024; Anam et al., 2022; Mauliate et al., 2024).

Ethics education moderates the effect of subjective norms on whistleblowing intentions.

The test results of ethics education as a moderator of the relationship between subjective norms and whistleblowing intention showed an Original Sample (O) value of -0.011 and a P value of 0.930, greater than 0.05. Based on these values, it can be seen that ethics education does not play a role in moderating the influence of subjective norms on whistleblowing intention. Therefore, H2a is not supported.

Several early studies assumed that ethics education could strengthen the influence of subjective norms on whistleblowing intentions by providing a moral foundation and the courage to report (Awang et al., 2019). However, the findings in this study indicate that the role of ethics education as a moderating variable is not always significant. These results support previous research that stated that in many cases, ethics education fails to strengthen the relationship between social norms and reporting behavior (Blanthorne et al., 2008). Research by Husted et al. (2008) in a collectivist cultural context confirmed that although ethics education provides moral understanding, social pressure and group norms remain dominant factors influencing individual decisions. Ethics education alone is not sufficient to change or strengthen the influence of these social norms. This finding is supported by the results of research by Shawver et al. (2018), which found that individuals who had participated in an ethics education program did not show a significant increase in whistleblowing intentions influenced by subjective norms. Ethics education appears to play a greater role in developing personal attitudes, rather than strengthening social pressure or environmental norms.

Furthermore, technological and social media developments, which were expected to expand the impact of ethics education, have not been sufficient to replace the power of traditional social norms. This indicates that ethics education, while important in shaping moral attitudes, has not been shown to significantly moderate the relationship between subjective norms and whistleblowing. In other words, social norms remain the primary factor determining reporting behavior without any significant moderating influence from ethics education.

Religiosity moderates the effect of subjective norms on whistleblowing intentions.

The results of the test of religiosity as a moderator of the relationship between subjective norms and whistleblowing intention showed an Original Sample (O) value of -0.01 and a P value of 0.902, greater than 0.05. Based on these values, it can be seen that religiosity does not play a role in moderating the influence of subjective norms on whistleblowing intention. Therefore, H2b is not supported.

Religiosity is often considered a moral value that can strengthen ethical behavior, including whistleblowing. However, the findings of this study indicate that religiosity does not always act as a significant moderator in the relationship between subjective norms and whistleblowing. This suggests that the influence of social norms in the context of whistleblowing is not automatically strengthened by an individual's level of religiosity (Ul-Haq et al., 2025). Furthermore, it is explained that even religious individuals can experience conflicts between

religious values and social pressure from groups. In such situations, religiosity does not always provide additional strength to challenge group norms or engage in whistleblowing. If the organizational culture does not support reporting, then religiosity alone is not sufficient to strengthen the relationship between subjective norms and whistleblowing behavior. Overall, this study argues that religiosity has not been shown to significantly moderate the relationship between subjective norms and whistleblowing behavior. Social norms remain the primary predictor, with no significant moderating effect from individual religiosity.

CONCLUSION

This study shows that subjective norms remain a key factor influencing an individual's intention to whistleblow. Perceived social pressure from the surrounding environment has consistently been shown to exert a strong influence on an individual's decision to report a violation (Mustafida et al., 2021). Although ethics education and religiosity have long been considered moral factors that have the potential to strengthen ethical behavior, the findings of this study indicate that ethics education and religiosity do not play a significant role as moderators in the relationship between subjective norms and whistleblowing (Blanthorne et al., 2008; Ul-Haq et al., 2025). This indicates the limitations of ethics education and religiosity in the context of decision-making influenced by social pressure.

The potential for value conflicts between ethics education, individual religiosity, and prevailing social norms in the workplace hinders the ability of ethics education and religiosity to function as moderating factors in whistleblowing behavior. This study argues that the effectiveness of ethics education and religiosity as factors that can strengthen the relationship between social norms and whistleblowing is highly dependent on organizational support and culture. Without a conducive work environment, ethics education and religiosity alone are insufficient to increase whistleblowing intentions.

These findings also indicate that building and maintaining positive subjective norms is no simple task. A further important question that arises concerns the design of current ethics education programs. Many programs are overly theoretical and lack contextualization, failing to have a real impact on strengthening social norms that encourage whistleblowing.

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