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Вплив позиції, суб'єктивних норм та передбачуваного поведінкового контролю на наміри повідомити про порушення, з використанням релігійності як модератора

Анотація. Шахрайські дії чи етичні порушення, вчинені персоналом чи вищим керівництвом можуть не лише завдати серйозної шкоди репутації та діяльності компанії, але й призвести до банкрутства. За рівнем внутрішніх порушень з боку персоналу чи керівництва в установах фінансової сфери (банки, стархові компанії та інші) Індонезія у 2018 році займала 90 місце із 180 країн, що свідчить про наявність такого явища. Порушення можуть мати місце у зв'язку із недосконалістю системи внутрішнього контролю та низьким рівнем доброчесності працівників. Натомість висока самосвідомість працівників та мотивація з боку компанії щодо повідомлення про порушення можуть значно покращити ситуацію. Метою даного дослідження є вивчення факторів (змінних), які впливають на прийняття рішення про повідомлення про порушення (шахрайство) працівниками страхової компанії в місті Палембанг. Змінними, які розглядаються у роботі є: позиція (ставлення), суб'єктивні норми, передбачуваний поведінковий контроль. Фактор релігійності в даному дослідженні використовується як модератор. Дані для дослідження зібрані методом письмового анкетування. Вибірка дослідження – 62 респонденти – працівники страхових компаній, що здійснюють свою діяльність у місті Палембанг (Індонезія). Результати цього дослідження свідчать, що такі фактори як позиція та суб'єктивні норми впливають на прийняття працівниками страхових компаній рішень щодо повідомлення про шахрайство. В той же час передбачуваний поведінковий контроль не має суттєвого впливу на процес прийняття таких рішень. Релігійність особи також не впливає як на досліджувані змінні (позиція, суб'єктивні норми, передбачуваний поведінковий контроль), так і на наміри прийняття рішень щодо повідомлення про шахрайство.

Ключові слова: позиція, суб'єктивні норми, передбачуваний поведінковий контроль, повідомлення про порушення, релігійність.

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The Effect of Attitude, Subjective Norms, and Perceived Behavioral Control on Whistleblowing Intentions with Religiosity As Moderator

Abstract. Fraudulent acts or ethical violations committed by staff or senior management can not only cause serious damage to the company's reputation and operations, but also lead to bankruptcy. According to the Corruption Perception Index and the level of internal ethical violations by staff or management in financial institutions (banks,

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insurance companies and others), Indonesia in 2018 ranked 90th out of 180 countries worldwide, which indicates the presence of such cases. Violations can occur due to the weaknesses in the internal control system and the low level of integrity of employees. Instead, high employee self-awareness and company motivation to report violations (internal whistle-blowing intentions) can significantly improve the situation. The purpose of the article is to examine the variables that affect the insurance company employees in Palembang when making a decision to whistleblowing (reporting fraud). The variables considered in this study are: attitude, subjective norms, perceived behavioral control. The factor of religiosity in this study is used as a moderator. The sample of the study – 62 respondents, namely employees of insurance companies operating in the city of Palembang (Indonesia). The study results show that factors such as attitude and subjective norms influence the decisions of employees of insurance companies to report fraud. At the same time, the perceived behavioral control does not have a significant impact on the decision-making process. The religiosity of a person also does not affect both the studied variables (attitude, subjective norms, perceived behavioral control) and the whistleblowing intentions.

Keywords: attitude, subjective norms, perceived behavioral control, whistleblowing, religiosity.

Introduction

The number of cases such as ethical violations committed by internal organizations or companies such as company management, will harm the organization or company and can lead to bankruptcy of the company if left unchecked. Such was the case in the ZZZ Best Inc Company in 1986, which committed theft and created more than 10,000 fake documents and sales receipts (finance.detik.com, 2012). ZZZ Best Inc's Corporate Business is designed to commit fraud and deceive auditors and investors. Then the Enron case that occurred in America in 2001 where they manipulated and made fictitious notes on their financial statements (finance.detik.com, 2012).

The Worldcom company in 2002, which recorded operating expenses as an investment which in fact caused the company to become increasingly unprofitable (kompasiana.com, 2019). In the same year there was Tyco International, Kozlowski the CEO committed various violations in order to fulfill his luxurious lifestyle, which resulted in the company experiencing a drop in shares (readerchoice.detik.com, 2012). In Indonesia, cases of violations are also carried out by the company's internal parties. According to data from the Corruption Perception Index (CPI) published by Transparency International (TI) that in 2018 Indonesia was ranked 90th out of 180 countries worldwide (ti.or.id, 2018).

The involvement of a person in cases of violations, especially in financial institutions, is also recognized by the Financial Services Authority (OJK) which states that generally it comes from internal sources, such as weaknesses in internal control, lack of employee integrity

and weaknesses in the system they have. The Financial Services Authority recommends increasing whistleblowing within the company because it will have a very good impact on the company.

Measurement of intention can be measured using the theory of (Ajzen, 1991) namely The Theory Planned of Behavior. Ajzen (1991) discusses intentions determined by three main components, namely attitudes toward behavior, subjective norms, and perceived behavior control.

Attitudes, subjective norms and perceived behavioral control can measure whistleblowing intention (Park & Blenkinsopp, 2009). Research (Nugrahesthy, Hapsari, & Seta, 2019) (Amrullah & Kaluge, 2008) (Mayasari, Setiyanto, & Irawati, 2018) examines attitudes, subjective norms and perceived behavioral control. They stated that attitudes, subjective norms and perceived behavioral control had a positive effect on whistleblowing intention. Meanwhile research (Tarjo, Prasetyono, Suwito, Aprillia, & Ramadha, 2019) (Djamal, Pikir, & Wardani, 2019) and (Perdana, Hasan, & Rasuli, 2018) stated that perceived behavioral control had no effect on whistleblowing intention.

According to Rahman (2013), intention is not only influenced by attitudes, subjective norms and perceived behavioral control but is also influenced by moderate factors such as the level of religiosity variable. By including these factors in addition to the original determinants of employee intention in whistleblowing. Based on the previous explanation, the researcher tried to examine the influence of Attitudes, Subjective Norms, and Perceived Behavioral Control on Whistleblowing Intentions with Religiosity as a Moderating Variable.

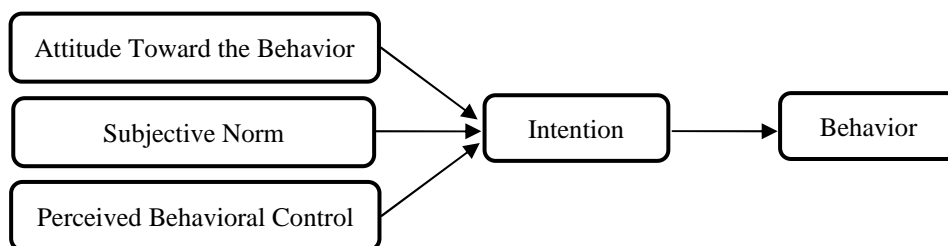


Figure 1. Theory of Planned Behaviour

Source: Ajzen (2005).

Literature Review

Fishbein and Ajzen (1975) say that the Theory of Planned Behavioral can help change and predict a person's behavior. This theory is the main factor determining the individual's intention, in performing a specific behavior. Intention is determined by 3 factors, namely; the degree to which an individual feels good or bad (attitudes); social influences that influence individuals to perform or not to perform the behavior (subjective norms); and control in performing a behavior (perceived behavioral control).

Attitudes Toward Behaviour

The theory of planned behavior shows that how a person evaluates each object is enough from his beliefs about the object. Attitudes toward behavior are determined by the beliefs accessed about the consequences of the behavior, which are called behavioral beliefs.

Subjective Norms

Subjective norms are the main determinant of intention which is in the second position in the theory of planned behavior, also assumed to be a function of belief, but belief of a different type, namely a person's belief that a certain individual or group approves or refuses to perform a behavior; or that the social group being referred to is involved or not involved in the behavior. For many behaviors, the most important references are parents, spouse, close friends, co-workers and depending on the behavior involved.

Perceived Behavioural Control

The last major predictor in the theory of planned behavior is perceived behavior control or perceived behavior control, which is also considered a function of belief. Belief in this PBC is about the presence or absence of factors that facilitate or hinder the realization of a behavior. This belief can be based on the part of past experience related to behavior. However, they are usually also influenced by second-person information about behavior by observing the experiences of peers and

friends and by other factors that increase or decrease perceptions of difficulty in carrying out certain behaviors.

Religiosity

Religiosity according to Glock and Stark religiosity is something that focuses on behavioral, social issues and is a doctrine of every religion or class. Therefore, the doctrine that is owned by every religion must be followed by every follower. Factors that affect religiosity include:

1. The influence of education or teaching and various social pressures;
2. Experience Factor;
3. Life Factor;
4. Intellectual Factor.

Religiosity in Islamic Perspective

In Surah Al-Baqarah verse 208 it is explained that Muslims are asked to be fully religious or not half-hearted. In their daily activities, Muslims are expected to always be Muslim or whatever they do in the context of worshiping Allah (Ancok and Suroso, 2005). During that time, several concepts of religiosity emerged. However, experts agree that religion has a strong influence on personal and social character. Religion requires its people to do good and stay away from evil.

Whistle Blowing

Whistleblowing is an act to report fraud or violations committed by internal or external parties to the organization. Whistleblowing is a disclosure made by employees or former employees of the organization for an illegal, immoral, or without legal legitimacy practice under the control of their leadership to individuals or organizations that can have the effect of corrective action (Setyawati, Ardiyani, & Sutrisno, 2015). There are two types of whistleblowing, namely:

- a. Internal Whistleblowing
- b. External whistleblowing

Whistleblowing in Indonesia can be reflected in the laws and regulations contained in Law Number 13 of 2006 which contains the Protection of Witnesses and Victims.

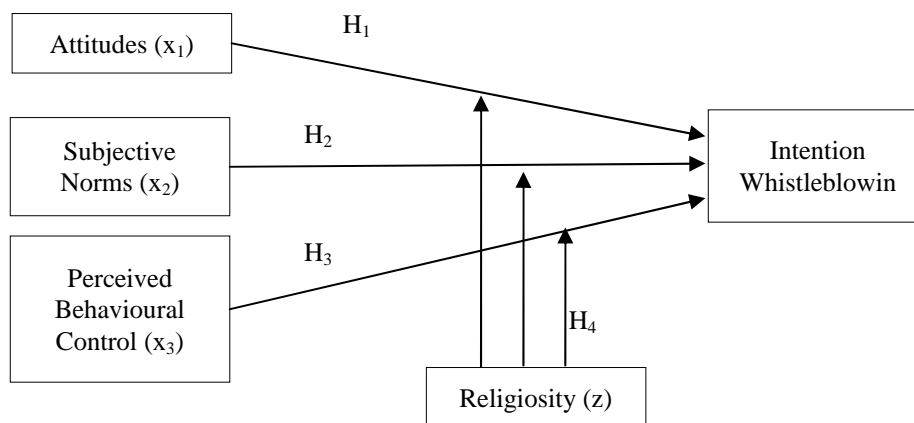


Figure 2. Research Hypothesis

H₁: Attitudes have a positive effect on whistleblowing intention.

H₂: Subjective Norms have a positive effect on whistleblowing intention.

H₃: Perceived Behavioral Control has a positive effect on whistleblowing intention.

H₄: religiosity affects attitudes, subjective norms and perceived behavioral control on whistleblowing intentions.

Research Methods

This research uses the Theory Planned of Behavior to study behavior of employees at a Sharia Insurance Company in Palembang. This study is quantitative

research. The sample that will be used in this study are employees of the insurance company in the city of Palembang.

Table 1

List of Research Samples

No	Company	Number of Employees
1	PT. Asuransi Jiwa Syariah Al-Amin	14
2	PT. Asuransi Jiwa Amanah Jiwa Giri Artha	9
3	PT. Asuransi Jiwa Sinarmas MSIG	24
4	PT. Axa Mandiri	15
TOTAL		62

This study collected data through a questionnaire with a Likert scale and then increased to an interval scale using the Methods of Successive Interval (MSI). The data obtained were then tested for validity and reliability. Furthermore, hypothesis testing and classical assumption test were carried out. Hypothesis testing using multiple regression equation estimation and Moderation Regression Analysis with multiple regression equations:

$$I = a + b_1X1 + b_2X2 + b_3X3 + e,$$

where:

I – Intention whistleblowing;

a – Konstanta;

X1 – variable Attitudes;

X2 – variable Subjective Norms;

X3 – variable Perceived Behavioral Control;

e – Error Term, namely the rate of error of the estimate in the study.

Moderating Regression Analysis is expressed in two equations as follows:

$$SM = a_0 + b_1 Att + b_2 SN + b_3 PBC + \varepsilon \quad (1),$$

$$SM = a_0 + b_1 Att + b_2 SN + b_3 PBC + bR + \varepsilon \quad (2),$$

a_0 – Konstanta,

b_1 - b_2 – Regression coefficient which states the change in the value of Y if there is a change in the value of X.

Results and Discussion**Data Quality Test**

Validity test and reliability test are measures that show the validity and consistency of measuring instruments that use questionnaires (Bahri, 2018; Sugiyono, 2011). After the validity test, the results of r arithmetic > r table are greater than 0.3610, from the results of reliability testing the results of Cronbach-alpha are more than 0.6. This shows that all variables are valid and reliable.

Hypothesis test**Multiple Regression Equation Test Results**

Table 2

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	12.933	3.764		3.436	.001
	Attitudes	.244	.093	.341	2.616	.011
	Subjective Norms	.212	.102	.267	2.082	.042
	Perceived Behavioral Control	-.050	.107	-.055	-.472	.639

Moderation Regression Analysis Test Results

Table 3

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	12.611	3.777		3.338	.002
	Attitudes	1.215	.591	1.696	2.056	.045
	Subjective Norms	-.536	.733	-.540	-.731	.468
	Perceived Behavioral Control	-.443	.594	-.478	-.745	.459
	R-ATT	-.053	.032	-2.111	-1.664	.102
R-SN	.042	.040	1.341	1.047	.300	
R-PBC	.021	.032	.655	.653	.517	

The Influence of Attitudes on Whistleblowing Intentions

Based on the results of the t-test that has been carried out, the data in table show that the t-count of the attitude variable is $2.616 > 2.00010$ with a significance of $0.011 < 0.05$, it can be concluded that H_0 is rejected. So, the implementation of attitudes affects the whistleblowing intention. This is in line with research conducted by (Amrullah & Kaluge, 2008; Khanifa et al., 2017; Nugrahesthy et al., 2019; Zakaria et al., 2016) which states that attitude influences the intention of whistleblowing behavior.

These results confirm the theory of planned behavior, if a person has a belief that in deciding to become a whistleblower, he must provide positive actions; then someone will have a tendency to have positive attitudes or actions to support the act of doing whistleblowing.

The Influence of Subjective Norms on Whistleblowing Intentions

Based on the results of the t-test that has been carried out, the data in table show that the t-count of the subjective norms variable is $2.082 > 2,00010$ with a significance of $0.042 < 0.05$, it can be concluded that H_0 is rejected. So, the implementation of subjective norms affects the whistleblowing intention. This is supported by previous research conducted by (Amrullah & Kaluge, 2008; Khanifa et al., 2017; Nugrahesthy et al., 2019; Zakaria et al., 2016) which stated that subjective norms had an effect on whistleblowing intention.

The Effect of Perceived Behavioral Control on Whistleblowing Intention

Based on the results of the t test that has been carried out, the data in table show that the t count of the

perceived behavioral control variable is $-0.472 < 2,00010$ with a significance of $0.639 > 0.05$, so it can be concluded that H_0 is not rejected. So, the implementation of perceived behavioral control has no effect on whistleblowing intention. This is in line with research (Perdana et al., 2018, Tarjo et al., 2019, and Djamal et al., 2019) that perceived behavioral control has no effect on whistleblowing intention.

The Influence of Attitudes, Subjective Norms, and Perceived Behavioral Control with Religiosity as Moderation on Whistleblowing Intentions

Based on the results obtained from the moderate significance of 0.102, 0.3, and 0.517 greater than 0.05, it shows the religiosity variable as a moderating variable between attitudes, subjective norms and perceived behavioral control does not have sensitivity to whistleblowing intention or in other words religiosity as a moderating variable does not influence on attitudes, subjective norms, perceived behavioral control and whistleblowing intention.

Conclusions

The results of this study indicate that attitudes and subjective norms have an influence on whistleblowing intention, because based on the answers to the more dominant variable questionnaire, the results show that individuals have awareness, responsibility and positive attitudes towards whistleblowing and have good support in the implementation of whistleblowing. Meanwhile, perceived behavioral control has no effect on whistleblowing intention. This means that individuals have a low perception of controlling a whistleblowing intention.

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