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The Effect of Personal Cost and Bystander Effect as Moderating Variable on Whistleblowing Intention

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ABSTRACT

This study aims to determine the effect of personal cost on whistleblowing intention with the bystander effect as a moderating variable. The population in this study were students of the Faculty of Economics and Business, W University who are active in organizations. The data analysis technique used is moderated regression analysis. The results of this study indicate that personal cost has a negative effect on whistleblowing intention and bystander effect has a negative effect which strengthens the negative effect of personal cost on whistleblowing intention.

INTRODUCTION

These days, the uncertainty of fraud increased dramatically. This action can be carried out by individuals who come from within or outside the organization that aim to gain personal or group benefits and harm other parties (Sariguna & Kennedy, 2017). According to the Association of Certified Fraud Examiners (2018), fraud is classified into three types: corruption, asset misappropriation, and financial statement fraud. However, the types of fraud that are mentioned previously are found in the business and academic institution. It stated that if fraud occurs, a negative impact on the company will happen, such as the loss of company assets, the company's decreased ability to maintain business continuity, and the company's reputation and credibility are questioned (PTPN, 2018).

The phenomenon of fraud in educational institutions in Indonesia occurs in several universities that generally involve building campus facilities (Pertiwi, 2019). According to a survey conducted by the Association of Certified Fraud Examiners Indonesia (2016), educational institutions are ranked sixth with a loss of 3.1%, and most fraud perpetrators are individuals with bachelor's degrees. Further surveys conducted in 125 countries in 2018 showed that educational institutions suffered material losses of \$ 68,000 (Association of Certified Fraud Examiners, 2018).

Bagustianto & Nurkholis (2015) said that compared with the internal control and external audit, whistleblowing and whistleblowers' existence are more effective in disclosure and fraud detection. Whistleblowing way more effective because it may also increase safety and well-being of organizational members, support codes of ethics, reduce waste, improve

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morale, help to avoid lawsuit and legal regulation and a whistleblowers provide solutions to organizational challenges (Albrecht, Holland, Skousen, & Skousen, 2018). The rise of fraud cases and the impacts on the business and academic institution make the whistleblowing system need to be developed. The development of whistleblowing system must also be supported by developing a whistleblower protection law. Protection laws are needed to prevent discrimination and dismissal. Early prevention through educational institutions is also essential (Pertiwi, 2020). Prevention of the development of fraud in the world of education is essential to prepare and train undergraduate students to work professionally and ethically in the field of work to choose later.

Someone can do whistleblowing if it is affected by several factors. Several studies have been done to ensure the factors that make someone do whistleblowing. Research that conducted by Bagustianto & Nurkholis (2015) said that one of the factors is personal cost. In that research stated that personal cost has a negative relationship for someone to do whistleblowing. Another research conducted by Brink, Eller, Gan, & Fraud (2014) discuss about the boundary conditions of the bystander effect in an accounting fraud context and it shows that if evidence indicating a fraudulent act is weak, the bystander effect is not found. This research use personal cost and bystander effect to see the effect of both on whistleblowing. National Committee on Governance Policy (KNKG) defines whistleblowing as an act of disclosure of violations that violates the law, unethical or immoral acts and other actions that have the potential to harm stakeholders or organizations committed by employees or organizational leaders to leaders or other institutions that can take action on these violations (Komite Nasional Kebijakan Governance, 2008). Several previous studies mentioned which variables influenced whistleblowing. One of the variables that influence whistleblowing mentioned in a research conducted by Libriani & Utami (2015) is the pressure of obedience and personal cost. Personal cost was explained in the research conducted by Hanif & Odiatma (2017) as the view owned by employees related to the risks or vengeance to be received from the organization that may affect the employee's interest in reporting fraud. It was said that individuals who have low personal costs have the intention to do higher whistleblowing compared to individuals with high personal costs (Libriani & Utami, 2015).

The bystander effect is a decrease in the level of individual involvement in helping others

if they are in a situation or aware of a situation that is happening and classified as a psychological condition called the diffusion of responsibility (Brink et al., 2014). The research conducted by Asiah & Rini (2017) concluded that the bystander effect has a positive influence on the occurrence of financial statement fraud, whistleblowing gives a negative effect on financial statement fraud, and the interaction of bystander effect and whistleblowing does not have a significant effect on the occurrence of financial statement fraud. The bystander effect can reduce the potential for whistleblowing because someone chooses to be just an observer or even chooses to be silent if he/she is aware of fraud.

This study aims to analyze the effect of personal cost and bystander effect as a moderating variable on whistleblowing intention. The object of this study is Universitas X, and the subjects are undergraduate students of the Faculty of Economics and Business at Universitas X, who have been active in organizations. This research uses Universitas X as an object because the researcher wants to develop the previous research using student organizations such as Badan Perwakilan Mahasiswa Universitas and Senat Mahasiswa Universitas. This research use economics and business undergraduate students because they already know about the economic background related to fraud. Moreover, the selection of students as research subjects due to students' current behavior which tends to be egocentric and material oriented (Mulia, 2012). If this tendency is acceptable to have, it will impact the quality of the graduates. They are prepared to enter the work field and will affect business continuity in Indonesia. Hereafter, if we view more deeply, Universitas X students come from various regions with different habits and cultures. These cultural differences can affect how individuals respond to such events as disclosure of fraud. Besides, there is no doubt that the phenomenon of close relations between students makes students tend to protect their friends when fraud occurs in an organization.

Furthermore, the educational environment is a place where individuals should learn how to respond to a problem professionally and as a part to prevent the development of fraud. This research is expected to provide benefits by opening up more knowledge about the bystander effect and its impact on the business and academic world. Besides, giving new insights about the bystander effect on undergraduate students so that when they enter the work field, they can

have responsibilities and become professionals.

RESEARCH METHODS

Based on the hypothesis, the researcher formalizes a theoretical framework as in figure 1.0 above. This research is a descriptive quantitative study that processes numerical data to determine the effect between personal cost, bystander effect and whistleblowing intention. SPSS is used to analyze the data of this study. In testing the hypothesis, this study uses the interaction test or Moderated Regression Analysis.

Population and Sample

This study uses a quantitative approach with Business and Economics Faculty students of Universitas X, who are active in student organizations such as BPMF and SMF, as the objects. The researcher uses a saturation sampling method, which means the researcher uses all of the population as the research sample. The researcher uses this method is because the researcher wants to focus on the economic and business undergraduate students more. Also, they already know about the economic background related to fraud. The total members of the SMF and BPMF faculties of economics and business are 72 people. In this study, the researcher used all male and female respondents.

Operational Definition of Variables

The use of questionnaires in this study is adopted from several previous studies. This questionnaire is intended to assess the relationship between the dependent and independent variables through the moderating variables. The dependent variable used is the intention to do whistleblowing, the independent variable is the personal cost, and the moderating variable is the bystander effect. For a more detailed explanation about each variable, the researcher defines each variable and provides measurements based on previous research that uses a Likert scale to measure each variable is described in table 1.0 below:

Table 1
Five Likert Scale

Scale	Definition
1	Totally Disagree
2	Disagree
3	Neutral
4	Agree
5	Totally Agree

Table 2
Operational Definition

Variables	Definitions	Indicators	Measurements
Whistleblowing Intention	Someone's urge to do whistleblowing (Winardi, 2015).	1. Report anonymously	1. Totally Disagree
		2. Report with identity	2. Disagree
		3. Behavioral Belief	3. Neutral
Personal Cost	Risks that may be experienced by an individual as a result of fraud reporting (Winardi, 2015).	4. Agree	4. Agree
		5. Totally Agree	5. Totally Agree
		1. Threat level	1. Totally Disagree
		2. Personal risk	2. Disagree
			3. Neutral
Bystander Effect	The bystander effect is a social phenomenon where the higher the number of people who are at the scene, the less likely it is that other people will provide aid (Meinarno & Sarwono, 2009).	4. Agree	4. Agree
		5. Totally Agree	5. Totally Agree
		1. Social influence	1. Totally Disagree
		2. Audience barriers	2. Disagree
		3. Diffusion of responsibility	3. Neutral

Analysis Technique

This study uses moderated regression analysis to see the effect of personal cost on the intention to do whistleblowing with the bystander effect as a moderating variable. Before using the moderated regression model, we must do the Validity and Reliability test of the questionnaire, followed by the classical Assumption tests consisting of normality test, multicollinearity test, and heteroskedastic test. Moderated Regression formula:

$$Y = \alpha + \beta X_1 + \beta_2 X_2 + \beta_3 X_1 X_2 + e$$

- Y = Whistleblowing Intention
- α = Intercept Value
- $\beta_1 \dots \beta_3$ = Coefficient of regression direction
- X1 = Personal Cost
- X2 = Bystander Effect
- X1X2 = Interaction between personal cost and bystander effect
- E = Error

RESEARCH RESULTS AND DISCUSSION

Determination of Research Samples

This research was conducted by distributing questionnaires via google form to respondents who are active members of the Senat Mahasiswa and Badan Perwakilan Mahasiswa of the Faculty of Economics and

Business. From a total of 75 respondents, a total of 75 were filled in.

Descriptive statistics

**Table 3
Descriptive Statistical Test Result**

	N	Minimum	Maximum	Mean	Std. Deviation
Personal Cost	75	19	35	29.64	4.525
Bystander Effect	75	28	45	36.76	4.324
Whistleblowing Intention	75	15	45	33.67	6.979
Valid N (listwise)	75				

Source: Based on primary data (2020)

The analysis in table 3 is used to show the results of the mean, minimum, maximum, and standard deviation of each variable used in this study. Based on the results of the calculations in table 3, it can be seen that there are 75 samples used in this study. The personal cost variable has the lowest value of 19, the highest value of 35, an average of 29.64, and a standard deviation of 4.525. The bystander effect is the lowest value was 28, the highest value was 45, the average was 36.76, and the standard deviation was 4.324. Moreover, the whistleblowing intention variable has the lowest value of 15, the highest value of 45, an average of 33.67, and a standard deviation of 6.979. This data shows that this study has useful quality data with an average value more significant than the standard deviation value. From the data above, it can be concluded that 29.64% of respondents believe that personal cost affects the intention to do whistleblowing. Then, 36.76% of respondents believe that the bystander effect can strengthen the effect of personal cost on the intention to do whistleblowing.

Validity Test

A set of the questionnaire can be claimed as valid if the Sig. (2-tailed) < 0.05. Table result data of validity test is presented in table 3.0 as follows,

**Table 4
Validity Test Test Results**

Variables	Pearson Correlation	Significant (2-tailed)	Explanation
Personal Cost (X1)			
X1.1	0.496	0.000	Valid
X1.2	0.812	0.000	Valid

X1.3	0.748	0.000	Valid
X1.4	0.881	0.000	Valid
X1.5	0.657	0.000	Valid
X1.6	0.556	0.000	Valid
X1.7	0.657	0.000	Valid

Bystander Effect (Z)			
Z1.1	0.611	0.000	Valid
Z1.2	0.506	0.000	Valid
Z1.3	0.578	0.000	Valid
Z1.4	0.690	0.000	Valid
Z1.5	0.611	0.000	Valid
Z1.6	0.390	0.000	Valid
Z1.7	0.543	0.000	Valid
Z1.8	0.535	0.000	Valid
Z1.9	0.554	0.000	Valid

Whistleblowing Intention (Y)			
Y1.1	0.669	0.000	Valid
Y1.2	0.652	0.000	Valid
Y1.3	0.857	0.000	Valid
Y1.4	0.645	0.000	Valid
Y1.5	0.669	0.000	Valid
Y1.6	0.652	0.000	Valid
Y1.7	0.857	0.000	Valid
Y1.8	0.645	0.000	Valid
Y1.9	0.645	0.000	Valid

Source: Based on primary data (2020)

Based on table 4.0 above, it can be seen that the majority of the Sig. (2-tailed) values that are owned by each question are less than 0.05. From the data above, it can be concluded that the questionnaire used is valid.

Reliability Test

A questionnaire can be said to be reliable if it offers consistent results and the Alpha value of the Cronbach's Alpha is greater than 0.60. The result of the reliability test is presented in Table 5.0 as follows,

Table 5
Reability Test Result

Variables	Cronbach's Alpha	r-table	Explanati on
Personal Cost (X1)	0.822	0.60	Reliable
Bystander Effect (Z)	0.713	0.60	Reliable
Whistleblowing Intention (Y)	0.863	0.60	Reliable

Source: Based on primary data (2020)

Based on the data in table 5, it shows that the reliability value of the personal cost, bystander effect, and whistleblowing intention variables has a greater value than the r-table value. Hence, it can be concluded that the instruments contained in all of the above variables are reliable.

Normality Test

The data which is more than 30 ($n > 30$) is assumed as normal. In this research the normality test uses Asymp. Sig. (2-tailed) in which the result is .073d It means that the data can be claimed as normal because it is greater than 0.05.

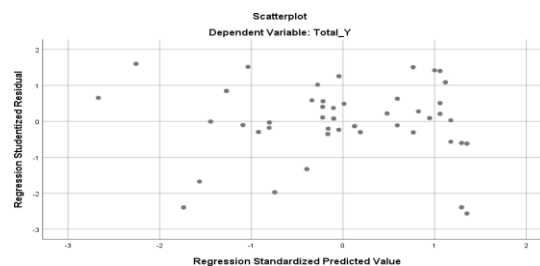
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		75
Normal Parameters a,b	Mean	,0000000
	Std. Deviation	6,28520282
Most Extreme Differences	Absolute	,098
	Positive	,055
	Negative	-,098
Test Statistic		,098
Asymp. Sig. (2-tailed)		,073 ^C

Source: Based on primary data (2020)

Heteroscedascity Test

From the picture below, it can be concluded that there is no heteroscedasticity in this study. This is indicated by the points that do not form a certain pattern. Then the points are spread above and below the 0 on the X and Y axes.



Graph 1
Heteroscesdasticity Test Result
Source: Based on primary data (2020)

Multicollinearity Test

The method used to test multicollinearity is to look at tolerance and VIF for each variable contained in the coefficient table. This study is said to have no multicollinearity if the tolerance value is > 0.1 and the VIF value is < 10 .

Table 2
Multicollinearity Test Result

Colinearity Statistics			
Model		Tolerance	VIF
1	(Constant)		
	Personal Cost (X1)	,891	1,123
	Bystander Effect (Z)	,891	1,123

Source: Based on primary data (2020)

From the table above, it can be concluded that there is no multicollinearity between the independent variables. It can be seen that each variable has a tolerance value greater than 0.1 and a VIF value smaller than 10.

Simple Linear Regression Test

From the data in the table below, it can be concluded that the personal cost variable affects the whistleblowing intention variable. The amount of influence given was 6.4%.

Table 3
Simple Linear Regression Test

Model	R	R Square	Adjusted R square	Std. Error of the Estimate
1	,253 ^a	,064	,051	6,799

Source: Based on primary data (2020)

Moderated Regression Analysis Test

Table 4
Moderated Regression Analysis Test Result

Model	R	R Square	Adjusted R square	Std. Error of the Estimate
1	,557 ^a	,311	,281	5,916

Source: Based on primary data (2020)

The table above is the result of the analysis after adding bystander effect as a moderating variable. If we look at the results of the calculation of adjusted R square, the value of adjusted R square increases to 28.1% which previously was valued at 5.1 %. Thus, it can be concluded that the bystander effect as a moderating variable can strengthen or increase the effect of personal cost on whistleblowing intention.

Partial T Test

From the table below it can be seen that the personal variable cost (X1) provides a parameter coefficient value of (- 7,020) with a significance value of 0,000 (<0.05), the variable bystander effect (Z) provides a parameter coefficient value of (- 5,731) with a significance value of 0,000. (<0.05) and the results of personal cost moderation with the bystander effect provide a parameter coefficient value of 0.198 with a significance value of 0.000 (<0.05). With a significance value smaller than 0.05, it can be concluded that personal cost and bystander effect that has a partial effect on whistleblowing intention From the table below, it can be seen that the personal variable cost (X1) provides a parameter coefficient value of (- 7,020) with a significance value of 0,000 (<0.05), the variable bystander effect (Z) provides a parameter coefficient value of (- 5,731) with a significance value of 0,000. (<0.05). The results of personal cost moderation with the bystander effect provide a parameter coefficient value of 0.198 with a significance value of 0.000 (<0.05). With a significance value smaller than 0.05, it can be concluded that personal cost and bystander effect that has a partial effect on whistleblowing intention.

Table 5
Partial T Test

Model	Coefficients ^a				t	Sig.	
	Unstandardized Coefficients	Standardized Coefficients	Beta	Std. Error			
1 (Constant)	235,224			42,538	5,530	,000	
Personal Cost	-7,020			1,498	-4,552	4,688	,000
Bystander Effect	-5,731			1,137	-3,550	5,038	,000
Personal Cost*Bystander Effect	,198			,040	6,840	5,000	,000

Source: Based on primary data (2020)

DISCUSSION

Personal Cost

Personal Cost is a view of the risk that individuals will receive when they report fraud (Winardi, 2015). This study shows that personal cost has a negative effect on whistleblowing intention with a low significant level. This shows that the first hypothesis is accepted. This phenomenon can occur due to several aspects such as the influence of functional positions in the organization, organizational environment, social sanctions received after reporting fraud. Also, the lack of fraud reporting facilities that protect the identity of students as reporters. Due to some of the above aspects, it is risky for undergraduate students to report fraud that occurs because the reporting system and their identity security are not guaranteed. Therefore, this result is in accordance with research conducted by Bagustianto & Nurkholis (2015), Adli & Uswati Dewi (2019), and Lestari & Yaya (2017) which states that personal costs have a negative effect on whistleblowing intention.

Bystander Effect

The bystander effect is reduces of individual involvement in helping behavior when others are aware of the situation (Brink et al., 2014). This study states that the bystander effect has negative results with a low level of significance. Therefore, the second hypothesis can be accepted. The negative value possessed by the bystander effect as a moderating variable strengthens the negative effect of personal cost on whistling blowing intention. Risks such as the leakage of the reporter's identity and social sanctions that will be received from the organizational environment make undergraduate students tend to become observers, which results in low interest in whistleblowing intention. This result is in accordance with research conducted by Hanif & Odiatma (2017), Nickolan, Handajani, & Hermanto (2018), and Vinancia et al., (2019) which stated that the higher the personal cost of the individual, the lower the intention to do whistleblowing.

CONCLUSIONS AND SUGGESTIONS

Based on the results of testing and calculations, it can be concluded that personal cost has a negative effect on the intention to do whistleblowing. The negative effect of personal cost is further strengthened by the moderating variable's negative influence, which is the bystander effect. This means that the more negative the bystander effect value, the more

negative the personal cost value and the lower the intention to do whistleblowing.

This study has several limitations. This study only uses one independent variable and one moderating variable. Where it is still possible to add other variables, moreover, this research respondents' scope is narrow because it only focuses on the member of Senat Mahasiswa and Badan Perwakilan Mahasiswa Fakultas Ekonomika dan Bisnis, Universitas X.

A suggestion that can be given by the writer to the next researchers is that the researchers can use different objects or a combination of different variables such as religiosity. The selection of research samples can also be expanded so that the results are not only focused on a particular sample but also generalized. Other objects such as members of Senat Mahasiswa or Badan Perwakilan Mahasiswa from other faculties can provide a new insight into whistleblowing intention, personal cost, and Bystander effect.

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