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# Exploring three sides of whistleblowing

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**JAI Website:****Abstract**

**Research aims:** The research was conducted at the Faculty Student Senate of Information Technology, Faculty Student Senate of Economics and Business, and Faculty Student Senate of Social and Communication Sciences at ABC University to explore three sides of whistleblowing, i.e., motives, reporting channels, and reporting media that can be used as a means of mitigating fraud in the management of student funds.

**Design/Methodology/Approach:** This qualitative descriptive study used the primary data obtained through a questionnaire fill-out as an initial survey and further deepened through semi-structured interviews with the respondents. Some respondents involved were the treasurers of faculty, heads of SMF, and treasurers of SMF.

**Research findings:** The results indicate that the intention of SMF functionaries to carry out whistleblowing aligns with the theory of reasoned action. Furthermore, the motives that underlie the whistleblowing intentions from external factors comprise organizational justice, the application of ethics in the work environment, and the whistleblower's position in the organization. Meanwhile, the motives for internal factors include trust in the leadership, professional commitment, and confidence in the evidence of fraud. Anonymous reporting is also preferred for whistleblowing. Thus, as a reporting media, the university should provide an integrated whistleblowing system.

**Theoretical contribution/Originality:** This research is expected to be useful for the functionaries of the Faculty Student Senate at ABC University by providing knowledge and means of evaluating various motives and reporting channels that can encourage them to carry out whistleblowing as an effort to mitigate fraud. In addition, this research is anticipated to be used by ABC University to evaluate the policy of designing a whistleblowing mechanism and providing reporting media options that can be used. Theoretically, this research is hoped to be additional literature related to developing the whistleblowing concept in terms of motives, reporting channels, and reporting media on fund management fraud in student organizations.

**Keywords:** Whistleblowing Intention; Fraud; Student Organization

## Introduction

The truth of the recent phenomenon regarding students who actually become perpetrators of fraud in the higher education sector can no longer be denied. As in the case of fund embezzlement at Airlangga University, members of the Student Executive Board (BEM) were involved and collaborated with the jacket vendor to misuse student donation funds (Liputan6.com, 2021). Consequently, the hope that students can become the eradication of fraud is still difficult to realize. In fact, the Indonesian

Fraud Survey by the Association of Certified Fraud Examiners (ACFE) revealed that students as university graduates at the undergraduate level contributed the highest percentage as perpetrators of fraud at 73.2% (ACFE, 2020).

On the contrary, various university frauds can be disclosed through fraud reporting, often known as whistleblowing. One of the examples is the corruption case in the construction of a student dormitory at the State Islamic University (UIN) Jakarta, whose information was disclosed by an anonymous person who authorized his lawyer to report to the Corruption Eradication Commission (KPK) (Sidik, 2021). The case of a hand-arrest operation against the Rector of the University of Jember was also initiated with the information and report from the Inspectorate General of the Ministry of Education and Culture (Kemendikbud) to KPK. Evidence in the form of money worth IDR 27.5 million and US\$ 1,200 that was about to be handed over to Ministry of Education and Culture officials was secured during the operation (CNN-Indonesia, 2020).

Disclosure of fraud cases through reporting actions proves that whistleblowing can be used to mitigate fraud. It is supported by Salsabil et al. (2019), who revealed that fraud in the form of asset misappropriation and financial statement falsification in student organizations of the Faculty of Economics and Business at University X could be prevented through the implementation of whistleblowing by the organization members. In addition, Hapsari and Seta (2019) stated that to prevent detrimental fraud at University X in Central Java, the respondents would ignore their reluctance to carry out fraud mitigation actions through whistleblowing.

In practice, the intention to perform whistleblowing is based on various motives that the whistleblowers have. The motives that underlie someone to carry out whistleblowing can come from internal and external factors of the whistleblowers. Internal factors are influenced by the motivating factors within the whistleblower, whereas external factors are affected by the environmental conditions of the whistleblower (Owusu et al., 2020). The motives originating from the external include organizational justice and the application of ethical values in the work environment. When someone is treated fairly, they will have the will to do positive things for their organization. It is consistent with the statement made by Kurniawan et al. (2019) through experimental results on S1 accounting students at STIE Perbanas Surabaya that fair organizational conditions would positively affect the intention to do whistleblowing. Setiawan et al. (2020), with a similar test on undergraduate accounting students at a private university in Yogyakarta, also showed that apart from organizational justice, the environment applying ethical values excellently also had a positive effect on the intention to do whistleblowing.

Meanwhile, the motives coming from the internal are shown through a sense of trust in the leadership. It is supported by Tyas and Utami (2020), who tested undergraduate students at the Faculty of Economics and Business at Satya Wacana Christian University, resulting that the higher the sense of trust in the leader in office, the higher the intention to report fraud that causes loss to the organization. The next motive of internal factor is professional commitment, as stated by Pertiwi et al. (2018), who researched the financial staff of IAIN Surakarta and SKPD Boyolali, revealing that when someone is committed to

their profession, the intention for whistleblowing gets higher as an effort to protect the organization from fraud by other parties.

It does not stop at the motives underlying the whistleblowing action. When someone intends to whistleblowing, the next consideration is the fraud reporting channel. Two models can be used as whistleblowing reporting channels: anonymous and non-anonymous. The anonymous model is carried out by keeping the identity of the whistleblower secret, while the non-anonymous model is conducted by revealing the whistleblower's identity to the public.

Although there are two choices of models, someone tends to be more encouraged to report fraud through an anonymous reporting channel. It is reinforced by Wardani and Sulhani (2017), who examined the factors influencing whistleblowing implementation in companies listed on the Indonesia Stock Exchange in 2013. Their research revealed that anonymous reporting is preferred because when the identity of the reporters is not published, it will not make them worry about getting threats of personal revenge. Furthermore, the research results by Lestari and Yaya (2017) on State Civil Apparatus at the Regional Office of the Ministry of Finance in Yogyakarta Special Region also support the anonymous reporting option due to the certainty of confidentiality protection and legal guarantee for the reporters.

Not only the reporting channels but also a whistleblower needs to consider the reporting media to be used. In this digital era, many people use social media to conduct whistleblowing. Whistleblowing through social media is preferred since the reporter's identity can be hidden, so the possibility of personal retaliation also decreases (Latan et al., 2020). Additionally, Satyasmoko and Sawarjuwono (2021) analyzed the implementation of the whistleblowing system at PT. Pertamina, PT. Telkom, and PT. BCA revealed that the three large-scale companies provide phone numbers, emails, and websites that can be utilized as reporting media. Reporting media are also available in the form of applications. One is the BPKM Whistleblowing System provided by the Investment Coordinating Board for use by whistleblowers who find any violation indications (BKPM, 2021).

Different from previous research that tested quantitatively, this research was conducted qualitatively to provide a more comprehensive description of the motives underlying someone to do whistleblowing. Besides, it was also conducted to identify reporting channels and media that could be used as a means of whistleblowing for fraud in the management of student funds at the SMF of ABC University. The reason for choosing SMF, one of the student organizations at ABC University, as the object of research was that, according to initial interviews with several respondents, fraud was often committed, including budget markups and falsification of notes for accountability reports. Furthermore, the SMFs that were used as research objects were the three SMFs with the highest allocation of student funds: the SMF of the Faculty of Technology and Information (FTI), the SMF of the Faculty of Economics and Business (FEB), and the SMF of the Faculty of Social and Communication Sciences (FISKOM). The large allocation of student funds in the three SMFs would be accompanied by increased committee events and the financial

management parties involved. In this regard, it is undeniable that more funds and financial management parties can increase the possibility of fraud opportunities (Puspita et al., 2015).

In addition, as an embodiment of the legislative body, the SMF also has an essential role because all budget proposals and accountability for any activities at the faculty level will be submitted to SMF. The respondents also mentioned that due to the fraud, the student organizations of ABC University had not had channels and media for fraud reporting integrated into the follow-up monitoring and processing system of the whistleblowing implementation. Moreover, since ABC University strives to become an excellent accredited university, it can be started by establishing student organizations free from fraud by implementing whistleblowing.

Further, this research is expected to be useful for the functionaries of the SMF of ABC University by providing knowledge and means of evaluating various motives and reporting channels that can encourage them to carry out whistleblowing as an effort to mitigate fraud. In addition, this research is anticipated to be used by ABC University to evaluate the policy of designing a whistleblowing mechanism and providing reporting media options that can be used. Theoretically, this research is hoped to be additional literature related to developing the whistleblowing concept in terms of motives, reporting channels, and reporting media on fund management fraud in student organizations.

## **Literature Review**

### **Theory of Reasoned Action**

The theory of reasoned action (TRA), first proposed by Fishbein and Ajzen (2009), suggests that a person's intention to take action will be influenced by attitude toward behavior and subjective norms. Attitude toward behavior describes that a person will act according to his inner perception of whether the attitude of behavior is good (Fishbein & Ajzen, 2009). It denotes that internal factors say that a good perception of action will increase the desire to act. On the other hand, subjective norms are related to a person's decision to act because of social influences (Fishbein & Ajzen, 2009). It signifies that there are external factors that influence a person's actions.

When this theory is associated with whistleblowing, the internal factors that come from the attitude towards behavior and external factors generated from subjective norms can be a motive for someone having the intention to conduct whistleblowing. Based on these two factors, the decision to conduct whistleblowing will be supported by an internal perception that the action is right and will be accepted by the surrounding environment. After having motives from internal and external individuals, someone needs a channel for reporting fraud, which tends to be done anonymously (Harahap et al., 2020). Based on their motives and self-beliefs that originate from their attitude toward behavior, the whistleblowers will choose an anonymous reporting channel to prevent endangering themselves from perceptions of social law or pressure from subjective norms that exist in

their environment (Yanti et al., 2018). Apart from that, it is also necessary to examine further the reporting media that subjective norms will make a person consider the perception of others before taking action (Rustiarini & Sunarsih, 2017). It makes the whistleblowers prefer to choose the reporting media provided in telephone numbers, emails, websites, and others, as long as they can protect their identities (Lestari & Yaya, 2017).

### **Fraud**

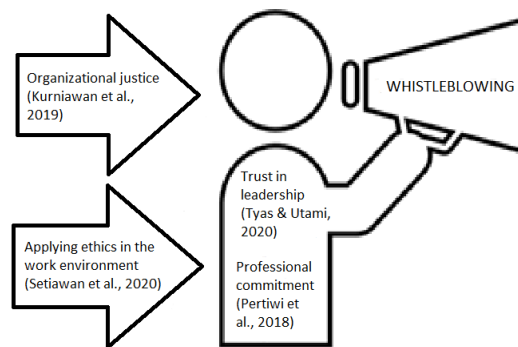
Fraud is an act of abusing power and position to obtain personal gain by misusing organizational resources (ACFE, 2020). In addition, fraud is defined as any intentional act to take advantage of other people and cause financial losses (Romney & Steinbart, 2011). Fraud is further categorized into three: (1) financial statement fraud, which is conducted by adding incorrect information or documents to the organization's financial reporting; (2) asset misappropriation, which includes any misuse of the assets in either physical or digital forms for personal interest; (3) corruption, which is conducted by taking other parties' data for one's benefit (ACFE, 2018). The presence of fraud is supported by three factors, often known as the fraud triangle (Romney & Steinbart, 2011). The first factor is the presence of *pressure*, and it can motivate someone to commit fraud. The second factor is the presence of *opportunity*, which allows someone to commit fraud easily. The third factor is *rationalization*, and the fraud perpetrators consider their illegal actions the right thing.

### **Whistleblowing**

Whistleblowing is an act of disclosing information to other parties by members of the organization or stakeholders who have evidence of fraud and deviant actions that occur (Near & Miceli, 1995). Whistleblowing action is proven to become one of the most effective fraud prevention methods used (ACFE, 2018). Therefore, it is crucial to explore the motives that underlie someone to do whistleblowing, as well as the reporting channels and media that can be employed as a means of whistleblowing.

Moreover, the motives that underlie someone to carry out whistleblowing come from internal and external factors of the whistleblowers. Internal factors are influenced by the driving factors within the whistleblower, whereas external factors are affected by the environmental conditions of the whistleblower (Owusu et al., 2020). Kurniawan et al. (2019) have stated that fair organizational conditions will positively affect the intention to do whistleblowing. Additionally, Setiawan et al. (2020) have explained that apart from organizational justice, the environment applying ethical values excellently also positively affects the intention to do whistleblowing. Meanwhile, the motives from internal are shown through trust in leadership (Tyas & Utami, 2020) and professional commitment (Pertiwi et al., 2018). Based on that, the driving motives for whistleblowing consist of organizational justice, applying ethics in the work environment, trust in the leadership, and professional commitment.

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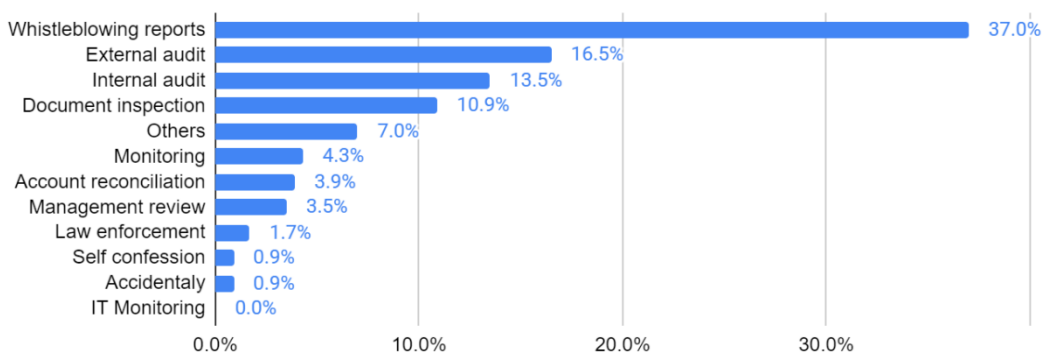


**Figure 1** Driving Factors of Whistleblowing Motives

Based on the motives that someone has, the whistleblower needs to consider the reporting channels and media to use for whistleblowing actions. There are two reporting channels available: the anonymous model, which is carried out by keeping secret the whistleblower's identity, and the non-anonymous model, which is conducted by disclosing the whistleblower's identity to the public (Harahap et al., 2020). Anonymous reporting is preferred because the whistleblower's identity is not published; it will reduce the risk of personal revenge against the whistleblower (Wardani & Sulhani, 2017). Aside from anonymous reporting, the whistleblowers will feel more comfortable if the reporting media used can provide certainty of confidentiality protection and legal guarantees for them (Lestari & Yaya, 2017). The reporting media can be in the form of provisioning a phone number, email, or website (Satyasmoko & Sawarjuwono, 2021).

**The Role of Whistleblowing in Fraud Prevention**

One of the efforts to prevent fraud or rule violations is through whistleblowing (Nahar, 2021). In Figure 2, ACFE (2018) also revealed that 37% of fraud cases had been successfully discovered through whistleblowing reports.



**Figure 2** Media of Discovered Fraud  
Source: ACFE (2018)

Having the option to do whistleblowing can make someone who upholds moral values reveal deviant actions so that the organization can avoid fraud (Damayanthi et al., 2017). Moreover, a whistleblowing system can make the organization members more compliant with applicable rules (Nurharjanti, 2017).

## **Research Method**

### **Types of Research and Data Collection Techniques**

This research was conducted using a qualitative descriptive method at the SMF FTI, SMF FEB, and SMF FISKOM of ABC University. In the qualitative descriptive method, the research results can be presented comprehensively and facilitate the exploration of various motives that underlie whistleblowing and the reasons for choosing whistleblowing channels and media. Data collection was carried out through questionnaire distribution and interviews. The questionnaire distribution was conducted as an initial survey to explore the motives of someone who intended to commit whistleblowing. A questionnaire in Google form format was distributed to 50 students on activity committees for the three SMFs, including nine respondents who were interviewed as a follow-up to the questionnaire results. The questions in the questionnaire began with an explanation of the meaning and components of whistleblowing internal and external motives, reporting channels, and reporting media that could be used. Then, it was followed by statements that respondents could confirm with the choices of strongly agree, agree, disagree, and strongly disagree. In addition, an illustration of fraud cases in the scope of student organizations was provided, and open-ended questions were presented to answer.

In the following stage, in-depth interviews were performed with the respondents using a semi-structured interview mechanism through questions that had been prepared and developed to explore the results more comprehensively. The interview process took approximately one hour long for each respondent. In this research, some respondents were the heads and treasurers of SMF FTI, SMF FEB, and SMF FISKOM. Six of them were students who enrolled in the academic year 2019/2020 and had joined student organizations for the past two years. The head of SMF was chosen because this position has the highest role in decision-making, while the treasurer of SMF has duties directly related to managing student funds. In addition, other respondents were the treasurer of the FEB Faculty, who had served for 22 years, the treasurer of the FISKOM Faculty, who had served for 15 years, and the treasurer of the FTI Faculty, who had served for 11 years. All disbursement of committee funds organized under SMF would be given through the faculty treasurers so that the mechanism for disbursing student funds could be known from this position.

### **Stages of Research**

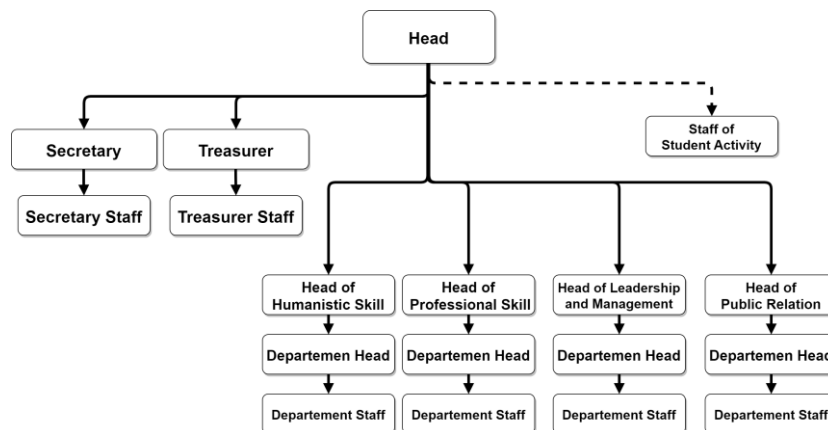
The stage after collecting data was processing data into information, called a conclusion. The stages of processing data included data reduction, source triangulation, data display,

and conclusion drawing. Based on the Google form questionnaire results, the tendency for whistleblowing motives was reviewed and deepened through interviews. All collected data were separated according to the need. If the data were unrelated to the whistleblowing motives, reporting channels, and reporting media, they were removed at the data reduction stage. At the following stage, source triangulation was conducted to ensure the consistency of the data collection results so that the data could be guaranteed in terms of reliability and validity. Source triangulation was carried out by comparing the results of the Google form questionnaire fill-out to the interviews with several different respondents. All the data that corresponded to and supported the research were displayed descriptively in the form of an analysis. After that, the research entered the final stage, i.e., conclusion drawing. Based on the analysis results, conclusions could be drawn from the three sides of whistleblowing: motives from internal and external supporting factors, reporting channels, and reporting media at SMF FTI, SMF FEB, and SMF FISKOM of ABC University.

## Results and Discussion

### Overview of Research Object

The Faculty Student Senate (SMF) is a line of student organizations within the faculty that manage executive functions. In its operational activities, SMF has duties directly associated with implementing work programs arranged at the beginning of the period. The management at SMF lasts for one year for one period. Figure 3 depicts the organizational structure of SMF at ABC University.



**Figure 3** Organizational Structure of SMF ABC University

Overall, SMF is led by a head assisted by secretaries to manage administration and treasurers to perform functions related to student fund management. All work programs will be held under the four fields, including field 1: humanistic skills, field 2: professional skills, field 3: leadership and management, and field 4: public relations. Various student activities will be held in these four fields. In the implementation, a committee will be



formed in which all students can participate. SMF functionaries will also play a role in committee activities as a steering committee, i.e., a liaison for any information between the committee and student organizations.

### **Types of Fraud in Management of Student Funds**

The management of student funds is carried out in three stages, including planning, implementation, and accountability. At the planning stage, every committee will prepare activity proposals. The proposal will contain a description of activities and detail of the needed budget to organize an event. The proposal will be submitted for review by the SMF treasurer first before it is finally approved for fund disbursement through the faculty treasurer. The budget preparation in the activity proposal refers to standardized prices that the University Legislature has arranged. The standardized prices contain the highest prices from vendors that have been previously surveyed. Thus, the budget submitted by the committee should not exceed the standardized prices that have been set.

The type of fraud at this stage was the markup on the proposed budget, in which the difference between the markup and the budget would be used for the internal benefit of the committee. The committee treasurer would list the nominal with the highest price from a certain vendor, but in practice, the committee would use another vendor with a lower price. It was confirmed when the SMF treasurer conducted a budget audit as stated in the results of an interview with the SMF FTI treasurer:

"Of course, I have found budget proposals exceeding the set average prices. Moreover, when checking with the standardized prices, it was true that the proposed nominal was not listed on the shop price list."

Similar information was also conveyed by the SMF FEB treasurer, as follows:

"When checking the attachments from the budgeting section, you can see that the nominal has been increased, and also they (the activity committee) must have given a higher nominal for emergency funds."

Next, at the implementation stage, the committee will organize the activities for which the proposals have been approved. All funds expenses must be accompanied by valid documentary evidence, which will be attached to the accountability report (LPJ). At the accountability stage, LPJ will be checked for the suitability between the budget proposed in the proposal and the funds realized in the implementation stage. The type of fraud at this stage was the procurement of fake receipts to make the final balance at the committee's LPJ look 100% used up. It aligns with what the FTI treasurer conveyed:

"The committee wants the ending balance to be zero, so they do not need to return the money (the remaining budget). I once checked a receipt whose nominal was a bit unreasonable. There was an expense for the stage backdrop design. When I tried to call the vendor, it turned out that the student himself answered my call."

Apart from that, there was also fraud in making fake receipts for printing or photocopying expenses, as explained by the SMF FISKOM treasurer as follows:

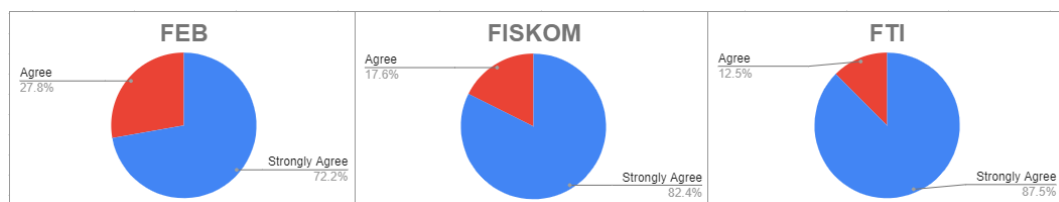
“Sometimes, there are still many wrong sheets during the proposal consultation. Thus, the committee requested that the revised proposal be printed at the SMF office. Actually, they did not spend any money at all. However, when I checked the LPJ, the printing expense for the proposal was still being counted.”

Budget markups and falsification of receipts are included in financial statement fraud. The reason is that the nominal amount listed in the LPJ was falsified, either the budget or the receipts that serve as evidence in the attached documents.

### **Motives for Conducting Whistleblowing as Fraud Mitigation**

Different types of fraud that occur in the management of student funds can be mitigated through the implementation of whistleblowing. Whistleblowing implementation will make every individual involved in the organization feel under monitoring so that it will bring up further thoughts not to commit fraud. Whistleblowing arises from the intention to do so. The whistleblower's intentions are based on various internal and external motives.

One driving motive that came from the whistleblower's external factor was organizational justice. Organizational justice is a feeling triggered by organizational behavior, which is the external environment where the whistleblower belongs. Figure 4 illustrates that survey respondents agreed with the existence of organizational justice as it could increase the intention to do whistleblowing. It indicates that if SMF functionaries perceived being treated fairly by their organization, they were more likely to take action, such as whistleblowing, to protect the organization from fraud.



**Figure 4** The Motive of Organizational Justice in Intention to Conduct Whistleblowing

The survey results, which were conducted on the respondents, were later deepened through the interviews. The principle of fairly treating the organization members has been implemented in all three SMFs. Within the SMF, organizational justice was demonstrated by granting equal rights to express opinions through a *warnasari* session, allowing the participants to ask questions or give opinions outside the main topic of the meeting. It was as stated by the SMF FISKOM head as follows:

"Each meeting will usually end with a *warnasari* session, so all members are welcome to express their opinions at that time. All functionaries who act on the steering committee can

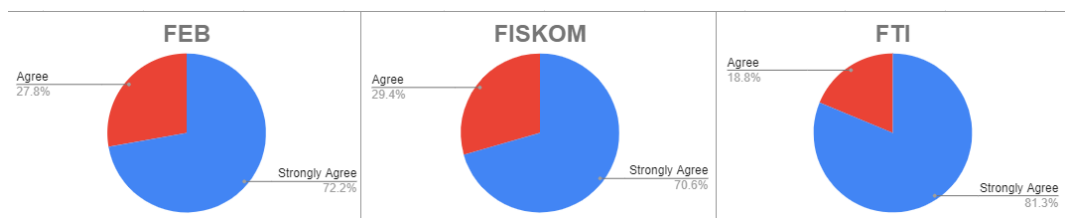
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also explain the obstacles within the holding committee. Everyone wants to say that the meeting atmosphere is comfortable and friendly.”

It is consistent with the statements of SMF FEB and SMF FTI heads, which would provide space for opinions for all members of the organization. Apart from that, building a not-too-formal meeting atmosphere could also make organization members comfortable telling detailed stories, including when they encountered fraud in the committee they were participating in. Several SMF functionaries thought that injustice would occur when certain parties committed fraud, but no one did whistleblowing. It is similar to the statement from the SMF FTI head:

“Many stories say that if you become the committee of X event, you will definitely get much money remaining. In fact, it is the result of a budget markup. If it continues to be ignored, it will be unfair to other events that have made the budget honestly. So, it is clear that there is a need for reporting (whistleblowing).”

Additionally, applying ethics in the work environment is a driving motive for external whistleblowing factors. The ethics implemented in the work environment is an external factor since the whistleblower will assess ethical behavior based on what can be seen in the surrounding environment. When the work environment implements a culture of respecting ethical behavior, the views obtained from external factors or outside oneself will guide action. Figure 5 displays that the survey respondents agreed that fraud is an unethical thing to do. This assumption got the survey respondents more motivated to do whistleblowing. It indicates that applying ethics in the SMF work environment gave SMF functionaries a similar perception that fraud is unethical. Furthermore, to protect the organization from losses due to fraud, SMF functionaries would intend to do whistleblowing.



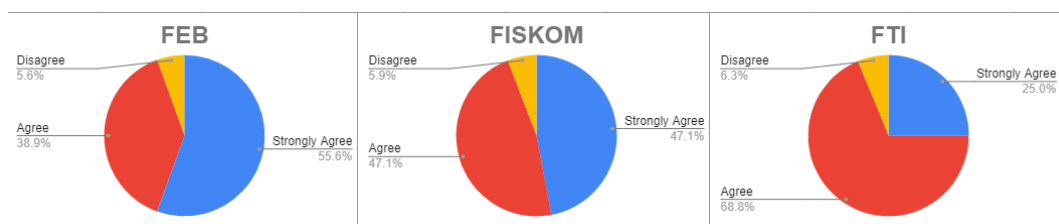
**Figure 5** The Motives of Application of Ethics in the Work Environment on the Intention to Conduct Whistleblowing

Ethical standards were highly maintained in the SMF in the FEB work environment. The SMF FEB often upheld performance appraisals for functionaries, such as evaluating how functionaries maintained ethics when carrying out committee activities. When an organizational culture that values ethical action had been applied, but deviations were found, members of the organization would report it to the leader so that it could be followed up. It was as stated by the SMF FEB head as follows:

“It is clear that ethics is an aspect everyone must own. If someone cheats and violates ethics, it is mandatory to report it so that others do not join in (to cheat).”

Next, this part discusses the internal factor of the whistleblower, exhibited through a sense of trust in the leadership. The leadership model is vital in organizational development; therefore, many organizational leaders try to build trust within the organization's internals. One of the leadership's efforts to build the trust of members of their organization is to become a leader who applies the values of integrity in carrying out their duties. Leaders with integrity are reflected in the attitude shown in the work environment. They tend to set a good example to the organization's members, such as revealing fraud. If there is a leader with integrity internally or within SMF functionaries, it will create a sense of trust and a commitment to work together to protect the organization. When SMF functionaries encounter fraud, they will also submit whistleblowing to the leaders they trust since there is a belief that the SMF leadership can follow up on these detrimental matters. It denotes that when organizational members have high trust in their leaders, the intention to do whistleblowing will also increase.

Figure 6 portrays that from the three faculties, most respondents agreed that the trust they had in the leadership would further encourage the intention to do whistleblowing.



**Figure 6** The Motive of Trust in the Leadership on the Intention to Conduct Whistleblowing

Moreover, the survey results through interviews with the SMF FEB treasurer also revealed a similar thing, with the following quotation:

"When I was elected to become BPH SMF, I knew I had to be a good example for other functionaries. In my opinion, building trust is the most important thing. It shows how we make functionaries feel comfortable working with us (BPH SMF). Therefore, if they find fraud, they do not hesitate to share what happened. The more trust we (BPH SMF) have as leaders, the more open they will be when telling stories."

Apart from the result discussion above about the existence of leadership's motives of trust on the intention to carry out whistleblowing, this article also found that a close relationship between the incumbent leader and members of the organization could reduce the feeling of trust in the leadership. In this case, the leader would automatically protect their close friends in the same organization if fraud was found. Ultimately, the whistleblower would discourage his intention to do whistleblowing because he did not believe that the leader would follow up on his report. The survey result with one of the committee members at FISKOM (LA) stated that:

"Usually, in the committee, BPH already exists from the beginning before the other members join. The head, treasurer, and secretary indeed have been chosen beforehand.

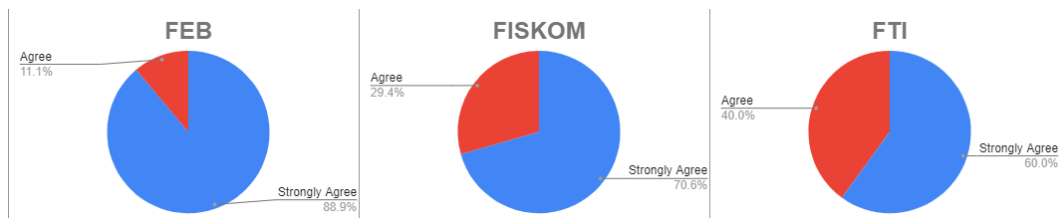
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BPH must have been close friends since the beginning because they recruited one another to join the committee. They then invite other close friends to become members of the committee. Thus, to be honest, if there is an illustration of fraud, they could only work together to do bad things. My trust in BPH would be shaken, anyway."

This result is also supported by looking at the statements from the survey conducted with one of the committee members in FEB, as follows:

"Some people in the top leadership circle know about money management, and the members-only know a few things about it. Only the top leadership members will take care of all the proposals and accountability reports (LPJ). The rest committee members, then, cannot supervise how and where money is being processed, and somehow, it shakes the trust of other members. Moreover, to take just one example, in a certain committee program, the committee members usually know each other closely, so if there is profit, they will take advantage of it together. If you are not typically members of this top circle, you may not be followed up when you report this condition."

Another internal factor that encourages whistleblowing is professional commitment. Fundamentally, professional commitment begins with the whistleblower's love for his profession. The self-commitment that a member of the organization builds will make him think that his profession will be carried out well. If fraud is found detrimental to the organization he protects, the intention to do whistleblowing will appear. The survey results for respondents in Figure 7 show that respondents were committed to their duties, so they wanted to protect SMF from various potential frauds that might occur.



**Figure 7** Professional Commitment in Intention to Conduct Whistleblowing

Building a commitment to carry out the tasks professionally had been confirmed since recruiting functionaries at the three SMFs. A profile description of the professional commitment prospective SMF functionaries would carry out should be submitted in the interview session so that from the start, the BPH SMF could find out how serious the prospective functionary was for the position they applied for. Apart from that, the integrity of the prospective functionaries was also ensured. It was to test the integrity owned by the prospective functionaries when the fraud was found, whether they avoided reporting or even chose to conduct whistleblowing. It is supported by an in-depth survey result in an interview with the head of SMF FTI as follows:

"During the recruitment interview (SMF functionaries), a question about future commitments has become mandatory. Prospective functionaries should be committed when carrying out their duties as a basic matter, so if there is fraud at SMF, it must be

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reported. We must also ensure that insiders do not undermine the organization we have maintained with commitment.”

In addition, the treasurer of the FTI Faculty, in an interview, said that:

“As a fellow staff, we understand that carrying out tasks must also be accompanied by a sense of professionalism. It should have been a shared commitment. It is important that the longer working in an institution, the greater the sense of belonging. We definitely do not want fraud to occur at work. We work professionally; if something goes wrong, it must be reported.”

The results of the interview above are also one of the supporting reasons that professional commitment can increase the intention to do whistleblowing. Moreover, for members of the organization who have been in their position for a long time, the commitment to do work professionally has also become a basic principle within themselves, so the sense of belonging to the organization is also getting higher. A sense of belonging will lead to a desire to protect the organization from fraud, such as through whistleblowing practices.

Based on the interviews' results, several driving factors have become new motives for whistleblowing. The functionary position level at SMF is a new external factor. A higher whistleblower position will give more confidence to do whistleblowing. It was conveyed by the SMF FEB head:

“In my opinion, fraud is detrimental, so it is mandatory to report it. To be trusted as the SMF head is also followed by the authority to make decisions, including following up on fraud found. For example, if the perpetrator is our subordinate, the case must be thoroughly investigated.”

However, doubts about carrying out whistleblowing will occur when the whistleblower's position is lower than the perpetrator of the fraud. Following the quote from the survey results by IT, one of the SMF FTI functionaries admitted that:

“If our superiors conduct fraud, it is a bit uncomfortable to report it. We are afraid to report because we are only ordinary members and have no right to follow up on fraud. We might hesitate to report it then (if the perpetrator's position is higher).”

Furthermore, ownership of the evidence of fraud is a new internal factor that drives whistleblowing. It was disclosed by the SMF FISKOM head as follows:

“If I see someone committing fraud directly (have direct evidence), yes, I am definitely more courageous to follow up on their actions.”

The same thing was also supported by the statement of the treasurer of the FEB Faculty in the interview as follows:

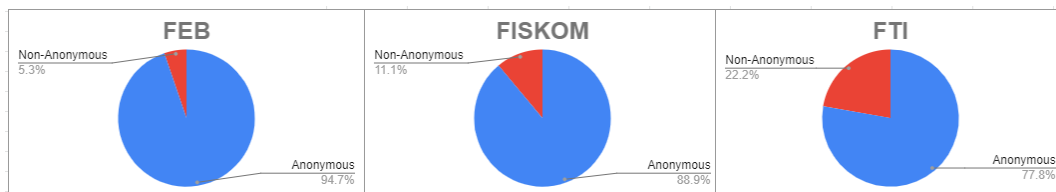
“If there is a suspicious nominal or receipt, usually, I will ask the committee first. The truth must be confirmed first, whether it can be used as evidence of fraud or only suspicion. If

you want to report fraud, of course, the evidence must be strong as well, do not only base it on your thoughts or even gossip that you have heard.”

The intention to carry out whistleblowing will increase when the whistleblower directly encounters evidence of fraud. Besides, based on an interview with the treasurer of the FEB Faculty, it was stated that a whistleblower would feel more confident about whistleblowing when the truth of the suspected fraud was already confirmed.

### Reporting Channels and Media in Intention to Conduct Whistleblowing

To do whistleblowing, someone needs the appropriate reporting channels and media. Appropriate reporting channels and media drive whistleblowers to be more motivated to carry out whistleblowing if they find indications of fraud, especially in student organizations' financial management. Figure 8 shows the potential fraud that can occur in managing student funds. Most survey respondents were more comfortable with whistleblowing with an anonymous identity.



**Figure 8** Comparison of Anonymous and Non-Anonymous Reporting Channel Selection

Anonymous reporting was preferred by the SMF FEB head because an undisclosed identity could make a more objective assessment. It was expressed by the following statement:

“If the whistleblower's name were disclosed subjectively, I would be more curious about who reported the fraud. However, if the name is not written down, we could focus more on what was found fraudulent.”

Furthermore, because the whistleblower did not want to get personal revenge, there was a tendency to choose to do anonymous whistleblowing. According to the SMF FISKOM head:

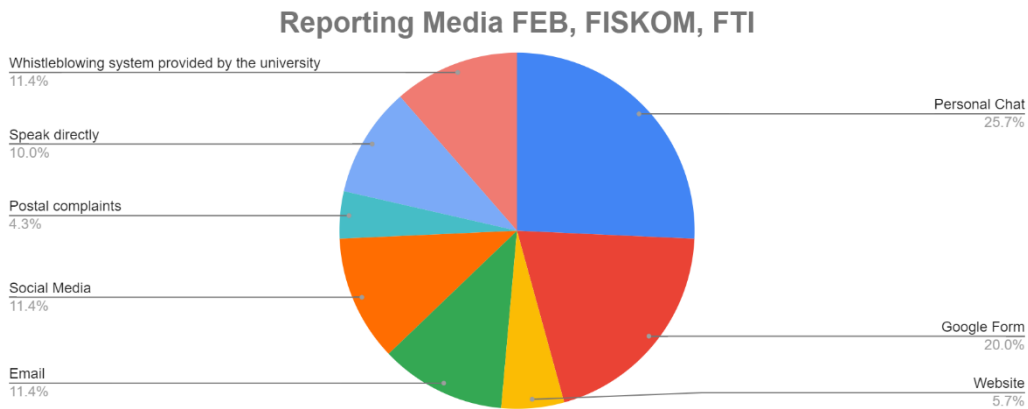
“Reporting fraud carries many risks; not all your friends will actually agree, and they turn out to detest you. Not to mention if we are found to be the one who reported it, the perpetrator might try to take revenge on us (the whistleblower), so it is better not to reveal your name.”

In contrast to the heads of SMF FEB and SMF FISKOM, who chose to report anonymously, the treasurers of FISKOM and FEB Faculty preferred to conduct whistleblowing non-anonymously. It was disclosed by the treasurer of FISKOM Faculty as follows:

“If we dare to report fraud, we must be responsible for that report. Reporting fraud using a real name can give more discussions on how it happens and who is involved. It is not only a one-way report.”

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By getting convenient reporting access, whistleblowers would choose media to disclose fraud. Figure 9 depicts various reporting media chosen by respondents to carry out whistleblowing.



**Figure 9 Whistleblowing Media Selection**

Personal chat had the largest percentage of votes in the surveys conducted. The use of personal chat was preferred considering that a whistleblower had more courage if he disclosed information in written form. It is consistent with the in-depth survey results through interviews with the head of SMF FTI as follows:

"For example, when reporting via message or chat, you can prepare the words first, so you do not need to be nervous because you have to tell the story directly. In addition, the story can also be more coherent and directed since it is in written form that has been prepared."

Furthermore, the personal chat was also chosen because it could better protect the privacy of whistleblower identities and perpetrators of fraud. Personal chat also allows whistleblowing information to be known only to certain parties, preventing the spread of information that may not necessarily be true to the public. According to the treasurer of SMF FEB:

"You can use personal chat, for example, via WhatsApp, Short Message, Line, or direct message on Instagram. I chose personal chat because this media can better protect the privacy of perpetrators who commit fraud. If it is via personal chat, only the whistleblowers and certain parties know the reporting information. In addition, it can prevent whistleblowers from spreading their information and generating more versions of stories that may not be true. It is also feared that it will cause hoaxes, widening the problem."

The selection of a personal chat that can prevent the spread of whistleblowing information that is not necessarily true was also reinforced by the treasurer of SMF FTI as follows:

"I prefer personal chat so that what is reported later can be received and filtered by the relevant parties first. Hence, the truth can be ascertained before spreading to others."



Personal chat occupied the first position as the chosen reporting media. Meanwhile, other survey results uncovered that the reporting media option provided by the university was in the third-choice position. Having a whistleblowing system provided by the university could make students more aware of potential fraud in their surroundings. It was supported by the results of an interview with the head of SMF FEB, who preferred the whistleblowing system from the university compared to personal chat. According to the head of SMF FEB:

"In terms of reporting media, the campus can also provide specific media to report fraud. If there are specific media, many students will start to be aware of their surroundings and will report comfortably if there is an act of fraud they found."

In addition, the head of SMF FISKOM also reinforced the selection of a whistleblowing system provided by the university, as shown in the following interview results:

"I think personal chat can be used when it is reported (the information) to the right person. However, it would be better if the university set up a whistleblowing media or system; it would be more convenient to report. Thus, if you want to report fraud, it becomes more official and not just for fun."

It indicates that the existence of a whistleblowing system provided by universities could also make reporting official and not just for fraud.

## **Discussion**

In line with Owusu et al. (2020), this research also showed external and internal driving factors for whistleblowing. Organizational justice was one of the external driving factors. The higher the organizational justice, the higher the intention to conduct whistleblowing (Kurniawan et al., 2019). Fair treatment for organization members was demonstrated by providing opportunities for opinions for all SMF functionaries without exception when meetings were held. If the organization could provide justice, such as being fair regarding granting the right to express opinions, SMF functionaries would tend to do whistleblowing on indications of fraud in managing student funds that they encountered. Besides that, applying ethics in the work environment as an external driving factor also had a direct relationship with the intention to do whistleblowing (Setiawan et al., 2020). In summary, SMF functionaries in the three faculties knew that fraud is unethical behavior, so they intended to carry out whistleblowing to protect their organization from losses.

The internal factor of whistleblowing was shown through a sense of trust in organizational leaders (Tyas & Utami, 2020). Dedicated leaders would have the high trust of their subordinates, especially in eradicating fraud. When this trust had been fostered, SMF functionaries would carry out whistleblowing to protect the organization from detrimental fraud. On the other hand, the personal closeness between SMF leaders and functionary members could reduce trust and obstruct the emergence of the intention to do whistleblowing.

Next, professional commitment in organizational members could increase the intention to do whistleblowing (Pertwi et al., 2018). Professional commitment as an internal driving factor has started to grow since the recruitment of SMF functionaries. At the time of the recruitment interview, the integrity of the prospective functionary was also ascertained, especially the integrity possessed to carry out whistleblowing when encountering indications of fraud. In addition, the longer working period also increased the professional commitment of the faculty treasurer, thus creating a willingness to protect the institution from fraud.

Apart from the previous factors, new external factors motivate someone to do whistleblowing. The whistleblower's position in the organization becomes an external factor because before carrying out whistleblowing, the whistleblower will first consider the external conditions. The SMF functionary as a whistleblower will compare the level of his position. Based on the analysis results, the SMF functionary would have the motive to carry out whistleblowing when he had a higher position than the fraud perpetrator. The higher position will make the whistleblower feel he has greater authority to follow up on fraud encountered and feel more confident about carrying out whistleblowing.

On the other hand, the lower position of a whistleblower than the perpetrator of fraud will cause a feeling of reluctance to do whistleblowing. In this case, Javanese socio-cultural life is closely related to the feeling of reluctance, so someone who carries out a social life must respect leaders who hold higher positions. However, this feeling of reluctance actually hinders the practice of whistleblowing. Meanwhile, the practice of whistleblowing can be one of the ways to prevent fraud (Nahar, 2021). Whistleblowers will be more reluctant to do whistleblowing if there is a closeness between the reported person and the leadership. Therefore, this feeling of reluctance actually made SMF functionaries try to protect the good image of their organization leaders by not carrying out whistleblowing.

Furthermore, ownership of the evidence of fraud is also a novelty and becomes an internal driving factor for whistleblowing. Feeling confidence emerges along with the evidence obtained from within the self of the whistleblower. The intention of SMF functionaries to carry out whistleblowing would be higher when the fraud was known directly. Moreover, several SMF functionaries also revealed that they tended to first confirm evidence of fraud to the internal committee before later conducting whistleblowing to the SMF leader. Through the evidence obtained directly, the whistleblower felt more confident about uncovering fraud that occurred to protect his organization.

Once one has the motive for whistleblowing, the whistleblower can consider the reporting channels, either anonymous or non-anonymous (Harahap et al., 2020). Based on survey and interview results, not all respondents agreed to anonymous reporting. There was a sharp difference in the selection of reporting lines between the SMF functional respondents, mostly students, and the faculty treasurer respondents, mostly faculty staff. SMF functionaries tended to choose the anonymous reporting route. The choice of an undisclosed identity was based on reasons to avoid hostility among SMF functionary

members. In addition, anonymous whistleblowing can prevent personal revenge (Latan et al., 2020). Meanwhile, the faculty treasurer preferred non-anonymous reporting. In this regard, faculty treasurers whose positions had permanent employee status had a higher professional attitude, so they felt responsible for the whistleblowing made for faculty leaders. In addition, the identity disclosed could make the leadership trust the evidence presented.

In terms of reporting media, the personal chat was the most demanded by SMF functionaries. Personal chat was often chosen because the submission of whistleblowing was made in writing so that the whistleblower could first arrange the words to be conveyed, and the reporting information became clearer. It was also supported by pandemic conditions, and personal chat as a reporting medium is more flexible. SMF functionaries could do whistleblowing via personal chat anytime and anywhere. Also, SMF functionaries would not feel burdened when carrying out whistleblowing via personal chat since fellow students also often exchanged stories via personal chat media in their daily lives.

On the other side, using personal chat as a reporting medium should also be followed up by face-to-face meetings. However, written language can have a different meaning when conveyed orally. In addition, when a meeting is held in person, the whistleblower can also convey as complete information as possible and confirm the truth with interested parties; in this case, the SMF Daily Management Board (BPH) and Student Affairs Coordinator could be present.

Personal chat followed up by face-to-face meetings can be combined through an integrated whistleblowing system that the university can provide. An integrated whistleblowing system can make students better monitor potential fraud in their surroundings. In addition, when the university provides a whistleblowing system, SMF functionaries can make more official reports to avoid obtaining hoaxes information or gossip. SMF functionaries who intend to become whistleblowers can also choose two reporting media options that they feel are more comfortable. When a whistleblower feels embarrassed to meet directly, he can first start whistleblowing through personal chat. However, if one feels confident about the reporting information, he can also meet face-to-face through the provided whistleblowing system.

Based on the analysis results, in the work environment of student organizations, especially in the Faculty Student Senate, whistleblowing is needed to mitigate fraud. The practice of budget markups and falsification of receipts are also categorized as financial statement reports (ACFE, 2018). For that, the whistleblowing system can be provided through a simple application that the entire academic community can access. Applications can be designed with a centralized mechanism at the university so that information integration can be ensured, which allows follow-up by all authorized parties when whistleblowing information is received.

Overall, this interview study aligns with the theory of reasoned action developed by Fishbein and Ajzen (2009). In this study, SMF functionaries considered whistleblowing a

good action to take because it can protect their organization from fraud. This assumption represents an attitude towards behavior, which explains that a person acts according to the description of whether behavior attitude is good. Whistleblowing as good behavior is also supported by internal driving factors, which are interpreted through trust in leadership, professional commitment, and confidence in the evidence of fraud. With leaders who support whistleblowing, they will be able to encourage individuals to have high trust in whistleblowing actions, which is good for the organization. Besides, through professional commitment, it will be the courage to support whistleblowing as a good action. The same thing will also happen when the whistleblower has confidence in the evidence of fraud that can support the implementation of whistleblowing as a good effort to mitigate fraud.

Furthermore, subjective norms were also found in the analysis of the interview results. SMF functionaries would pay attention to environmental conditions before whistleblowing so that the whistleblower would act according to social influence. External factors encouraging whistleblowers included organizational justice, the application of ethics in the work environment, and the whistleblower's position in the organization. In addition, SMF functionaries also deemed environmental conditions before whistleblowing, so anonymous reporting would be chosen to protect themselves from social pressure. Further, media reporting used personal chat based on whistleblowers' consideration for not reporting directly and openly to the social environment.

## **Conclusion**

This research highlights three sides underlying the intention of SMF functionaries to carry out whistleblowing. First, in terms of motives, the intention underlying the whistleblowing motive would be driven by internal and external factors. Motives from external driving factors were organizational justice, the application of ethics in the work environment, and the whistleblower's position in the organization. Meanwhile, the motives of the internal driving factors included a sense of trust in the leadership, professional commitment, and confidence in the evidence of fraud.

The next whistleblowing side is the reporting channels. Most SMF functionaries chose anonymous reporting to protect their identity as a whistleblower, so there was no conflict within the organization. Even so, the faculty treasurer preferred the non-anonymous model to maintain better the professionalism of the reports he made to faculty leaders. The following side is from the reporting media as a means of whistleblowing. The choice of most functionaries was through personal chat. Nevertheless, personal chat should be followed up by holding face-to-face meetings. The two reporting mechanisms can be combined into an integrated whistleblowing system provided by the university.

This research has found that fraud in the Faculty Student Senate (SMF) with the highest student funds, such as SMF FTI, SMF FEB, and SMF FISKOM, was carried out in the form of budget markup practices and receipt falsification. On the other hand, there was an intention to carry out whistleblowing to prevent such fraud. In fact, the whistleblowing

intention is consistent with the theory of reasoned action, which is the intention to act based on a belief in whether the behavior is right or wrong. Also, this intention is driven by internal factors to conduct whistleblowing. In addition, the intention to act will also be considered through the social conditions of the whistleblowing environment and various external driving factors to carry out whistleblowing.

This research had limited access to meet directly with respondents due to the pandemic conditions, causing the collection of information not to be optimal. Besides that, the sensitive research topic made the interviewees less open when the interview was conducted. The practical implication of this research is the need for an integrated whistleblowing system provided by the university to prevent fraud among student organizations. The student organization functionaries of ABC University can also use the results to develop clear rules and mechanisms as an effective model in supporting the intention to commit whistleblowing over fraud in the management of student funds encountered. Theoretically, this research can add to the literature related to the development of the whistleblowing concept by exploring the three sides of the whistleblowing practice. Moreover, this research also presents two new motives that have been found to motivate someone to conduct whistleblowing. Based on the results that have been submitted, future research can use qualitative methods with an ethnographic approach, which also takes into account the cultural differences of each faculty within the university environment

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