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The Driver of Whistleblowing Intention and Fraud Prevention: Attitude and The Ethical Culture of The Organization

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Abstract: This study aims to examine empirically the phenomenon of direct, indirect, and moderating effects of the relationship between attitude, fraud prevention, whistleblowing intention and organizational ethical culture. The sample of this study consist of 236 Head of the Subdivision of Finance and the Head of the Subdivision of Planning Reporting at the Regional Asset Planning and Finance Agency in five regions throughout Southern Sumatra, namely South Sumatra, Lampung, Bengkulu, Jambi, and Bangka Belitung Islands. This study use Structural Equation Modeling with Amos version 24 to analyze the data. The results of this study show that attitude has a positive effect on fraud prevention, attitude has a positive effect on whistleblowing intention and whistleblowing intention has a positive effect on fraud prevention. The results of this study also show that whistleblowing intention partially mediate the relationship between attitudes and fraud prevention. Besides that, ethical culture of the organization can moderate the positive relationship between whistleblowing intention and fraud prevention.

Keywords. Theory planned behavior; fraud prevention; organizational ethics culture.

Introduction

In the organization, there is a fraud that can threaten the survival of the company. The copy is a risk, causing costs to cause many problems and a loss of trust between shareholders and the public (Gupta & Gupta, 2015). In preventing fraud, the State Civil Apparatus must maintain a professional attitude and positive values or pride in public organizations (Iskandar & Saragih, 2018). The public service apparatus instills the intention to provide services, so a culture of integrity is significant.

Corruption and scandals afflicting organizations in recent years have prompted the intention of uncovering accounting practices studies (Liyanarachchi & Adler, 2011). The accounting function and ethical human work behavior have proven to be a complex and challenging problem. Fraud caused individuals, communities, the economic sector, businesses, and the bureaucracy more than \$3 trillion annually (Bekiaris & Papachristou, 2017). More cases of fraud have occurred than it can be detected and prevented before it occurs. Tuanakotta said root problem fraud expressed "fraud need, by greed, and by opportunity." (Tuanakotta, 2016) The need to eliminate this need and greed can be done by investigative auditing. The most frequent frauds that rank highest are corruption cases, be it procurement of goods and services, bribery, and financial reports. The role of government is responsible for financial performance to the public. The government must choose competent human resources to be able to create good governance. Research related to fraud prevention, (Petra[□]cu & Tleanu, 2014) revealed that an important measure in fraud prevention is establishing an internal control mechanism as appropriate accountability.

Furthermore, design and restructure public services, strengthen transparency, supervision, and sanctions, and increase the empowerment of supporting devices in preventing corruption (Setiadi, 2018). Previous study (Pamungkas et al., 2018) found that the risk factors in using the pentagon fraud perspective have a significant effect, only changes in direction. This study also uses a moderating variable, namely that ownership of corporate governance mechanisms only weakens the relationship between changes in the direction of accounting fraud.

The findings of the Audit Board of the Republic of Indonesia work are known from the audit reports on the performance of financial statements at Government agencies in 5 provinces throughout Southern Sumatra. The Regional Audit Board of South Sumatra Province in 2016 found a weakness of the internal control system as many as 6,548 findings containing 8,733 problems covering 2,175 (25%) and 6,558 (75%) problems of non-compliance with statutory provisions amounting to IDR 11.49 trillion. One of the findings of the work of the Regional Audit Board of Lampung Province in 2016 was Realization of Capital Expenditures Not in Accordance with Contracts of IDR 3 billion (examination result report, <https://www.bpk.go.id/>)

The Regional Audit Board of Jambi in 2016 Province found an excess payment of employee salaries and allowances at the regional secretariat of IDR 532 million. The Regional Audit Board of Bangka Belitung Province in 2016 found other unknown assets with a value of IDR 18.14 billion. The Regional Audit Board of Bengkulu Province in 2015 found capital expenditures for road networks and irrigation. The results of the examination of the realization of the capital expenditure for irrigation roads and networks showed that of the 29 work packages that did not comply with the specifications stipulated in the contract amounted to IDR 5.64 billion. Meanwhile, there are findings regarding the accumulated depreciation of fixed assets of buildings, as well as current assets, irrigation and networks that cannot be assessed for fairness. With the findings of the Audit Board of the Republic of Indonesia, it has resulted in the assessment not being given a fair predicate without further exceptions, the regional government must further improve.

It is necessary to carry out further studies of various research results. Some of them are from the results of the following research. The next research in the government sector was

carried out by (Indayani & Yunisdanur, 2020) on State Civil Servants who work in finance at the Aceh Civil Service Unit (SKPA) from 231 respondents. This research study indicates that the level of seriousness of reporting and organizational climate positively and significantly affects whistleblowing intention. Meanwhile, the wrongdoer has a negative and significant effect on whistleblowing intention. This research contributes to civil servants understanding to be brave enough to report acts of fraud and corruption. Several other studies include (Abdullah & Hasma, 2018; Kreshastuti & Prastiwi, 2014; Kurniawan Saputra et al., 2020; Rustiarini & Sunarsih, 2015) adopted the positive influence of Theory Planned Behavior (TPB), carried out on a sample of different studies that have been conducted, namely students, auditors, and companies. (Brown et al., 2016) show attitudes and perceptions of control over whistleblowing. (Samuels & Pope, 2014), whistleblowing can increase employee willingness to report fraud and other aspects of company fraud. There are positively related to whistleblowing intention. Meanwhile, the results of the research by (Ghozali et al., 2019) that the manager's TPB variable on financial reporting did not have a significant effect on the intention to commit fraudulent financial reporting.

The Previous study, seen from the environment and operational activities, civil servants who work in government are more potential as whistleblowers. (Handika & Sudaryanti, 2018; Suryono & Chariri, 2016). In reality, whistleblowing is not intended to exacerbate the situation but attempts to effectively protect and prevent fraud as immoral and illegal behavior. Every individual does not need to be afraid because this action is very noble which must be cultivated in any institution. Research (Zakaria et al., 2016) adopted the TPB as the relevance of the test and used a sample of 262 Malaysian police. The importance of attitudes, subjective norms and perceived organizational support for individuals to report unethical actions. Attitudes have a positive and significant effect on whistleblowing intention (Aliyah & Ichwan, 2017; Park et al., 2014; Reni & Anggraini, 2016; Setiawati, 2016). The study of (Gao & Brink, 2017) is related to the determinants of the characteristics of individuals or individuals who receive reports and the characteristics of the reporting channel have a significant effect on the determinants of whistleblowing intention. Whistleblowing reporting involves good governance control mechanisms because encouraging employee tips is considered the most common method for detecting fraud. The results of this study are different from the research of (Iskandar & Saragih, 2018) using the civil servants sample, where the results of the research on attitudes towards behavior do not have a significant effect on the intention of the civil servants on the intention to do whistleblowing. (Sait Dinc et al., 2018)) show that accountants with higher affective organizational commitment are more likely to have a negative relationship with the intention to do whistleblowing.

This study uses the attitude model of (Ajzen, 1991). In principle, it is a person's attitude towards an object (profession, layers of fellow colleagues and organizations). Individual attitudes form the intention/intention to strengthen fraud prevention behavior. This research is expected to obtain comparable results using the development of Theory Planned Behavior (TPB) to measure an individual's intention to become a whistleblower. This theory emphasizes that behavior carried out by individuals is based on the intention or intention to complain about fraud. Thus, attitude toward behavior is an individual evaluation, either positively or negatively, of objects, people, institutions, events, intentions and behaviors.

In addition to TPB, this study also uses Social Learning Theory, which is a psychological model perspective, including learning observations on the behavior of individuals or other people and their consequences. This process appears to be especially important when the target behavior is ethical behavior in the organization (Bandura, 1997). (Bekiaris & Papachristou, 2017) research study shows that organizational ethical culture and "tone of the top" ethics are very important for fraud prevention. Based on these facts, it is necessary to bridge the gap in knowledge between positive and negative perceptions about the factors of whistleblowers practice and prevent cheating in the real world. On the other hand, other studies have stated inconsistency in the problem of fraud prevention, for example (Efiong et al., 2016; Niswatin et al., 2017) argues that forensic accounting techniques are more effectively used by some countries in the world. The use of organizational ethical culture in moderating the effect of direct whistleblowing intentions on fraud prevention can be found in order to find cultural values that are no longer developed traditionally but are developed and strengthened, especially through the harmonious value-based relationship per part of the co-workers. Employees learn from relevant models of attitudes and behaviors in order to successfully build a healthy organizational culture in the long run. In addition, mostly on social capital, which means that institutions or institutions need to build a reputation, fairness and honesty and do what is right and wrong.

Based on these facts, it is necessary to bridge the gap in knowledge between positive and negative perceptions of whistleblowing intentions and fraud prevention in the real world. This study fills the gap for the increasing demands of users of financial reports. This purpose of this study is to examine empirically the phenomenon of direct, indirect, and moderating effects of the relationship between attitude, fraud prevention, whistleblowing intention and organizational ethical culture. The results of this study are also expected to be used as a consideration for the state civil apparatus in carrying out the profession by evaluating performance and decision making.

Literature Review

Theory of Planned Behaviour

Theory of Planned Behavior (TPB) is a follow-up to the elaboration of Theory of Reasoned Action (TRA) by Icek Ajzen and Martin Fishbein since 1967 in the field of social psychology (Fishbein & Ajzen, 1975). TPB provides the idea that behavioral intention has a significant effect on human behavior. (Fishbein & Ajzen, 1975) TPB aims to predict and understand the effect of intention or intention to behave, mark policy strategies to correct behavior and describe real human behavior. In this regard, the theory of planned behavior (TPB) understands the various possibilities for specific individual behavior, not all of them are under the full supervision of the individual. In fact, in TPB, individual behavior is manifested through intention or intention. The individual's intention to show a behavior is a combination of attitudes or actions to show that behavior and subjective norms. Individual attitudes or actions towards behavior include religious beliefs about real human behavior, evaluation of the results of the behavior, subjective norms or rules, normative beliefs and motives for obeying these norms.

TPB describes that the individual's intention to behave is influenced by three factors, namely the attitude toward the behavior, as well as the subjective norm, and the perceived behavioral control. Attitude or action is a trend to approach or stay away from, give

positive or negative responses to various social situations. Individuals will act in accordance with the attitudes or actions contained within them for a behavior. Attitudes or actions towards behavior that are interpreted as positive, will later be used as an individual alternative to direct them to behave in their lives.

Perceived behavioral control shapes the ability of individual perceptions to display certain behaviors. Ajzen defines that control or supervision of behavior is a determining factor for the intention to do it is very important for someone who has previous experience to be shown to be a new or even foreign behavior. Control over behavior will provide increasingly low predictive control in the TPB model (Ajzen, 1991). Research studies focus on behavioral intention in various disciplines including accounting, such as solving whistleblowing intentions into two measurements, namely internal and external whistleblowing as the dependent variable and also variables in attitudes toward behavior, subjective norms, and control over behavior as antecedent variables (Zakaria et al., 2016).

Social Learning Theory

The social learning theory perspective discusses modeling covering a variety of psychological matching processes, including learning observation, imitation, and identification (Bandura, 1997). According to Bandura, almost anything that can be learned through direct experience can also be learned through representative experience, through observing the behavior of others and their consequences. This process appears to be especially important when the target behavior is ethical behavior in the organization. Employees can learn what behaviors are expected, rewarded, and punished through prosocial function modeling (Bandura et al., 1980).

The variable of organizational ethical culture is interpreted to be able to play an important role in creating a conducive organizational climate by learning and innovating in response to the many challenges, threats, competitiveness, or new opportunities.

Fraud Prevention

The term cheating to refer to the wrong person or fraud criminals who are used to generate financial or personal income (Oxford English Dictionary, 2019). "The Oxford English Dictionary defines prevention as an act of stopping so that an action does not occur. In cases of deliberate fraud, preventive controls are aimed at reducing opportunities and eliminating the temptation of potential offenders."

Another definition of the Association Certified Fraud Examiners (Association of Certified Fraud Examiners, 2018), fraud prevention is "a system of rules that in aggregate minimizes the possibility of fraud occurring while maximizing the likelihood of detecting possible fraudulent activity." The potential for getting caught most often persuades the most likely perpetrator not to commit the fraud.

Prevention techniques include policies, procedures and controls, as well as activities such as awareness fraud and training to stop fraud. Loss prevention as a fraud prevention activity is of course beneficial. In addition, it can help ensure business stability and continuity. Based on the results of a recent survey, many organizations do not have a formal approach to fraud prevention. The adage that "prevention is better than cure must apply to cheating."

Fraud prevention methods are worth investing in (Rosli et al., 2020). Despite the fact it is difficult, to eliminate all chances of cheating. Recently, research studies translating the term fraud prevention are used to describe the existence of activities or procedures intended to secure organizations and processes from fraud.

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Rorwana, Tengeh, & Musikavanhu (Rorwana et al., 2015) state that the fraud prevention framework is a framework or guideline that provides a systematic procedure for preventing fraud, reporting any detected or suspected fraud and fair handling of matters related to fraud. The Hepburn Shire Council states that "A fraud prevention framework ensures and provides the following guidelines; (1) to ensure management is aware of its responsibility to prevent fraud, (2) to establish procedures to prevent fraud and / or detect fraud when it occurs, (3) provide clear guidance to employees and others who deal with the organization to prohibit them from engaging in any fraudulent activity, (4) to carry out an investigation of fraudulent activity, (5) to provide a guarantee that any and all suspected fraudulent activity will be fully investigated." (Council, 2014). According to these references, the fraud prevention framework serves as a guideline or reference in providing a control mechanism for effective fraud prevention, reporting of any detected or suspected fraud, in dealing with fraud fairly. Internal audit is a tool owned by the audit committee, the only one that can independently assess the risk of fraud and anti-fraud measures implemented by the executive board (Petra[□]cu & Tleanu, 2014).

Attitude

Attitude is a person's tendency to respond to things that are liked or disliked in an object, person, institution or event (Ajzen, 1991). When a person has a positive view of actions, then he will have the will to do certain actions. In the context of this research, the civil servants, namely the Head of the Finance Sub-Section and the Head of the Reporting Planning Sub-Division will want to take whistleblowing if they have the belief that whistleblowing is an action that is beneficial to them, on the other hand the intention of organizational members will be low if they perceive that whistleblowing will cause losses for them (Indayani & Yunisdanur, 2020).

Whistleblowing Intention

Whistleblowing is an act of disclosing information from a private or public organization to open dangerous corruption cases to the public (Afriana & Hanif, 2017; Kumar & Santoro, 2017), states the intention or intention to encourage someone to do what they want, because with that intention the action will be carried out. In other words, without a strong intention, the behavior will not occur. Whistleblowing can also be interpreted as an act of

disclosing fraud, illegal, immoral, or illegitimate practices by one member of the organization to other parties who can take action on such disclosure (Gao & Brink, 2017). Whistleblowing is one way to detect fraud. Fraud detection can be started by dealing with violations internally and then externally. Whistleblowers play an important role in opening up unethical behavior in government and making government more transparent and accountable to the public (Jeon, 2017). In addition, Whistleblowing can also play a role in fraud prevention. Reluctance to commit violations will arise, with an increasing willingness to report violations, because of the belief in an effective reporting system (Tuanakotta, 2016).

Organizational Ethical Culture

Culture can play an important role in creating an organizational climate that allows learning and innovation to respond to new challenges, threats, competitiveness, or opportunities (Pawirosumarto et al., 2020). A strong culture encourages adaptation and change to improve organizational performance. A number of studies have suggested the relationship between organizational ethical culture, namely (Bekiaris & Papachristou, 2017) research results show that organizational ethical culture and "tone of the top" ethics that promote and encourage moral attitudes are essential for fraud prevention. On the other hand, other studies have stated inconsistency in the problem of fraud prevention, for example (Efiong et al., 2016) argues that forensic accounting techniques are more effectively used by some countries in the world.

Hypothesis

The Effect of Attitude on Fraud Prevention

The previous study examined Theory Planned Behavior (TPB) with subjective norms affecting attitudes. (Buchan, 2005) Then attitudes can influence behavioral intentions in ethical decision making. (Yoon, 2011) uses TPB and ethical theory to explain a case regarding digital piracy in China. The results prove that attitude, subjective norms, and perceived behavioral control affect individual behavioral intentions to commit the largest digital piracy in China.

H₁: Attitude has a positive effect on Fraud Prevention

The Effect of Attitude on Whistleblowing Intention

Whistleblowing is not intended to worsen the situation but tries to protect and prevent fraud effectively. Every individual does not need to be afraid because this act is very noble that must be fostered in any institution. (Zakaria et al., 2016) found the importance of attitudes, subjective norms, and perceptions of organizational support for individuals to report unethical actions. Attitudes positively and significantly affect whistleblowing intention (Park et al., 2014; Reni & Anggraini, 2016). The study of (Gao & Brink, 2017) is related to the determinants of the characteristics of individuals or individuals who receive reports. The characteristics of the reporting channel have a significant effect on the determinants of whistleblowing intention.

H₂: Attitude has a positive effect on Whistleblowing Intention

Effect of Whistleblowing Intent on Fraud Prevention

The previous studies (Handika & Sudaryanti, 2018; Suryono & Chariri, 2016) stated that civil servants who work in government are more potential as whistleblowers. In reality, whistleblowing is not intended to exacerbate the situation but attempts to effectively protect and fraud prevention as immoral and illegal behavior. Every individual does not need to be afraid because this action is very noble which must be cultivated in any institution (Samuels & Pope, 2014). whistleblowing can increase employee willingness to report fraud and other aspects of company fraud. The previous study (Kurniawan Saputra et al., 2020) showed that whistleblowing has a positive effect on the prevention of accounting fraud in terms of funding.

H₃: Whistleblowing intention has a positive effect on Fraud Prevention

The Effect of Attitude on Fraud Prevention through Whistleblowing Intentions

Recently, more and more evidence has been suggested to expand and include new constructs within the Theory Planned Behavior framework (Ajzen, 1991; Donald et al., 2014; Yazdanpanah & Forouzani, 2015). This ideology is supported in Cheng (2016) study of manager behavior in decision making to determine organizational intentions and behavior. Broad corporate accounting scandals and lapses of ethical principles have not seen a decrease in cases of fraud among leaders in business, government and people who have been breaking the law in recent years. With studies like this, exploring the roots instead of looking for the causes of shoots as the initiation of roots is considered more useful than justifying the results. The multidimensional understanding of TPB as internal factors of behavior becomes the cause of cheating in the attitude or physical type will support in overcoming pre-fraudulent behavior (Rosli et al., 2020). A variety of these factors can assist in planning and formulating a more comprehensive fraud prevention program on pre-fraud behavior. On the other hand, a control mechanism with an effective whistleblowing intention concentrates more on after the occurrence of fraud.

H₄: Attitude has an indirect effect on Fraud Prevention through Whistleblowing Intention

The Influence of Organizational Ethical Culture Moderates Whistleblowing Intention Fraud Prevention

Several research studies suggest that TPB can be applied at the organizational level (Koropp, Kellermanns, Grichnik, & Stanley, 2014). The danger for successful organizations is if the company fails to adapt to environmental changes (Pawirosumarto et al., 2020). When organizations are successful, the values, ideas and practices that help achieve success become institutionalized. Most organizations are victims of their own success, sticking to outdated and even destructive values and behaviors. Thus, the impact of a healthy culture not only provides seamless internal integration but also promotes adaptation to the external environment. The study of academic studies for fraud prevention found in commercial and institutional reports about these issues can be derived from several dimensions of fraud, such as the causes, practices and effectiveness of the mechanisms used to mitigate fraud. The research (Bekiaris & Papachristou, 2017) showed that organizational ethical culture and "tone of the top" ethics that promote and encourage moral attitudes are essential for fraud prevention. On the other hand, other studies have stated inconsistency in the problem of fraud prevention, for example (Efiong et al., 2016) argues that forensic accounting techniques are more effectively used by some countries in the world.

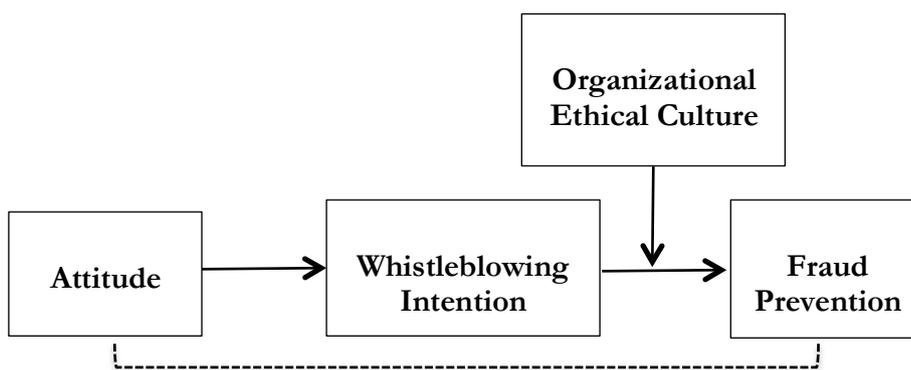
According to (Bandura, 1994) investigation, that expectations determine the effects and reactions to behavior change. Self-efficacy theory contributes to showing the relationship between beliefs, attitudes, intentions, and behavior (Bandura et al., 1980). Construction of self-efficacy theory in identifying behavior by developing cultural factors (Sniehotta, 2009).

H₅ : Organizational ethical culture moderates whistleblowing intention and has effect on fraud prevention

Methods

Research Model This research study examines the effect of attitudes with whistleblowing intention on fraud prevention through organizational ethical culture as a moderator. Thus, the research model can be explained in the following figure1 .

Figure 1 . **Framework**



Research Design

The design of this research study uses a survey method, where this type of research is a causality study that aims to analyze the relationship or influence of two or more phenomena through hypothesis testing. The data source used comes from primary data. Primary data of the study were obtained directly from respondents through the data collection method in the form of a questionnaire. The questionnaire was distributed online with the google forms tool. The questionnaire was sent online to all respondents via email and whatsapp.

Sample Method

The population of this study were all Heads of the Subdivision of Finance and the Head of the Subdivision of Planning and Reporting of the Regional Asset Financial Management Agency (BPKAD) in Southern Sumatra, namely South Sumatra, Lampung, Bengkulu, Jambi and Bangka Belitung Islands, totaling 593 people. The head of the subdivision was chosen because of the availability of primary data needed, has the time and experience to adapt (at least more than one year, and assesses the performance and conditions of his work environment (Agustin, 2016). The possibility of knowing how to prevent fraud that has been done at this time. The sample is part of The sample consists of a number of members selected from the population (Sekaran, 2017). To determine the number of samples, this study uses the Slovin formula, is $n = \frac{N}{1 + N \times \epsilon^2}$ (Sanusi, 2017 : 101).

By using the Slovin formula, a sample of respondents can be determined using the purposive sampling method, namely the Head of the Finance Sub-Division and the Head of the Sub-Division for Reporting Planning at the Regional Asset Financial Management Agency (BPKAD) for the Province of Southern Sumatra, totaling $n = 593/1 + (593 \times 5\%^2)$ 240 respondents. The questionnaires distributed were 240 respondents. (98.33%). The questionnaire that cannot be processed is 4 respondents (1.67%). Thus, the complete questionnaire that was filled in and processed was 236 respondents.

Operational definition and measurement of variable

Fraud prevention is a proactive fraud audit (Tuanakotta, 2016). Fraud prevention as employee behavior with reference to the TPB theory is used to compare the attitudes or perceptions of an employee towards the profession, co-workers, and organizations. Fraud prevention uses 6 (six) question instruments, which consist of compliance with applicable laws, limits on function and knowledge, amount of responsibility, suitability for salaries (rights) or income with duties (obligations), prevention of gratification, and prevention of manipulation. Each question is measured using a 7-point Likert scale ('1' = 'very bad' to '7' = 'very good').

Whistleblowing can be defined as an act of disclosing fraudulent, illegal, immoral, or illegal practices committed by one member of the organization to other parties who can take action on the disclosure (Ajzen, 1991; Brown et al., 2016). This variable uses 6 (six) questions, namely civil servant intentions to report fraud, civil servant plans for reporting fraud, civil servant willingness to report fraud, actions or actions to report fraud, whistleblowing can form a positive character, and civil servant responsibility for whistleblowing for the institution. Each question is measured using a 7-point Likert scale ('1' = 'totally disagree' to '7' = 'strongly agree').

Attitude is a person's tendency to respond to things that are liked or disliked in an object, person, institution or event (Gao & Brink, 2017). This variable uses 5 (five) question instruments, consisting of obligatory attitudes, ethical actions, pride, positive action, and the importance of reporting fraud. Each question is measured using a 7-point Likert scale ('1' = 'totally disagree' to '7' = 'strongly agree').

Organizational ethical culture is the values that play an important role for civil servant who are ethical, social learning and following change by innovating to respond to new challenges, threats, competitiveness, or opportunities (Pawirosumarto et al., 2020). This variable uses 5 (five) question instruments, namely civil servant perceptions of the values of honesty and personal interest with the institution, civil servant perceptions of non conformity of procedures that have been regulated in the institution, civil servant perceptions of ethical standard behavior, civil servant perceptions of professional work and civil servant perceptions on how to avoid manipulation. Each question is measured using a 7-point Likert scale ('1' = 'totally disagree' to '7' = 'strongly agree').

Model Development

The model development is as follows.

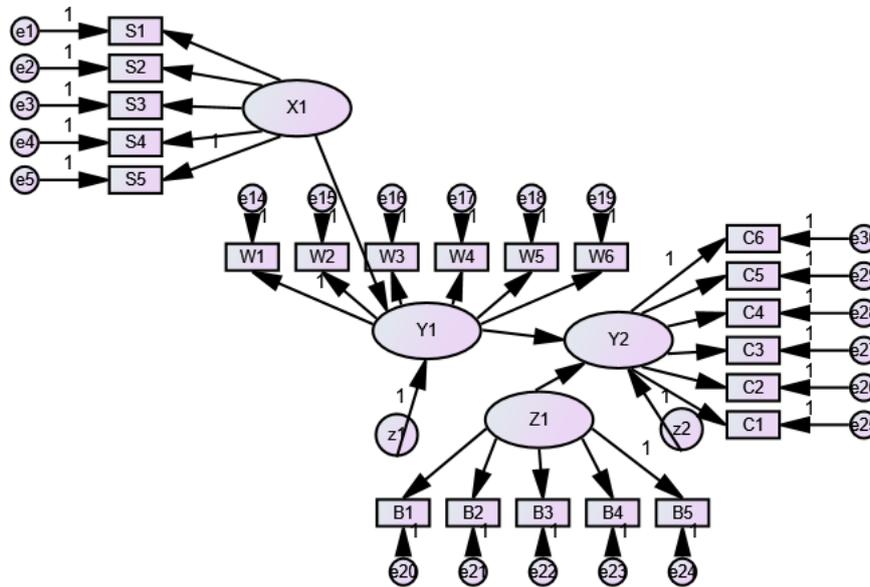
Model equation:

$$\begin{aligned}
 Y2 &= \beta_0 + \beta_1 X1i + \beta_1 \dots\dots\dots(1) \\
 Y1 &= \beta_0 + \beta_1 X1i + \beta_1 \dots\dots\dots(2) \\
 Y2 &= \beta_0 + \beta_1 X1 (\beta_2 Y1) + \beta_2 \dots\dots\dots(3) \\
 Y2 &= \beta_0 + \beta_3 Y1 + \beta_3 \dots\dots\dots(4) \\
 \beta \text{ interaction} &= (\beta X1 + \beta X2) (\beta Z1 + \beta Z2) \dots\dots\dots(5)
 \end{aligned}$$

Information :

- X1 = Attitude (exogenous latent variable)
- Y1 = Whistleblowing intention (mediating variable)
- Y2 = Fraud prevention (Endogenous latent variable)
- Z1 = Organizational Ethical Culture (Moderating variable)
- β_0, β_1 = path coefficient
- $\beta_1, \beta_2, \beta_3$ = Epsilon (small), measurement error on manifest variable for endogenous latent variable.

Figure 2. SEM Model with AMOS



Results and Discussion

Normality test

The data analysis used in this study is Structural Equation Modeling (SEM) with AMOS version 24. The data normality test results using AMOS show that the data is average when the number of respondents is 236. It has a multivariate c.r for each variable less than or equal to 2.58.

Measurement Model

The attitude of the respondents towards reported fraudulent activity of accounting activity is considered bad. However, it is useful, it feels fun, interesting, and is considered very important to report. Overall, the score of respondents' responses to the statement is very high. Whistleblowing intention, respondents intend to report fraudulent accounting activity, will report fraudulent accounting activity, are willing to report fraudulent accounting activity, plan to report fraudulent activity, reporting fraudulent accounting activity will make respondents a good civil servants, as civil servants is responsible for reporting activity accounting fraud. Overall whistleblowing intention has a very high score.

Respondents' actions in fraud prevention, respondents comply with applicable laws, respondents do not take advantage of their position and knowledge for personal gain, are responsible for maintaining relationships with the public (public relations) and also with organizations, receive salary and additional income allowances according to regional policies, do not take advantage through the manipulation of accounting activities that are reported not to receive gratuities, entertainment related to the organization. Overall the fraud prevention variable has a very high score. Organizational ethical culture, respondents carry out their duties or obligations honestly and in accordance with the interests of the organization. However, respondents stated that it is not important to report fraudulent activity that is not in accordance with established procedures. Respondents stated that they follow and agree to a standard ethical code of conduct in line with the organization's vision and mission, such as discipline, willingness to accept reprimands, warnings, probation or suspension without demotion, reduction of salary, disrespectful dismissal and requests for compensation. In addition, respondents abstain from unprofessional and straightforward cheating activities such as when they are working not drinking alcohol, fighting, gambling, saying dirty words, and swearing. However, respondents stated that they did not agree that they would not be involved in falsifying records or communications of any kind, both internal and external, because sometimes it happens without knowing it. Overall, the organizational culture variable has a very high score.

Structural Model

After running the data so that the estimated value of the model change is obtained as follows:

Table 3. Standardized Regression Weights

Construct	Item	Estimate
Attitude	S1	0.849
	S2	0.944
	S3	0.843
	S5	0.832
Whistleblowing Intention	W1	0.805
	W2	0.864
	W4	0.910
	W5	0.857
	W6	0.909
Fraud Prevention	C1	0.945
	C2	0.960
	C3	0.933
	C5	0.826
Organizational Ethical Culture	B1	0.917
	B4	0.922
	B5	0.851

Source: primary data processed (2021)

The results of the model suitability test using chi-square, CMIN/DF, GFI, AGFI, RSMEA, TLI, and CFI are summarized as follows:

Table 4. The goodness of Fit Measurement Model Early Research

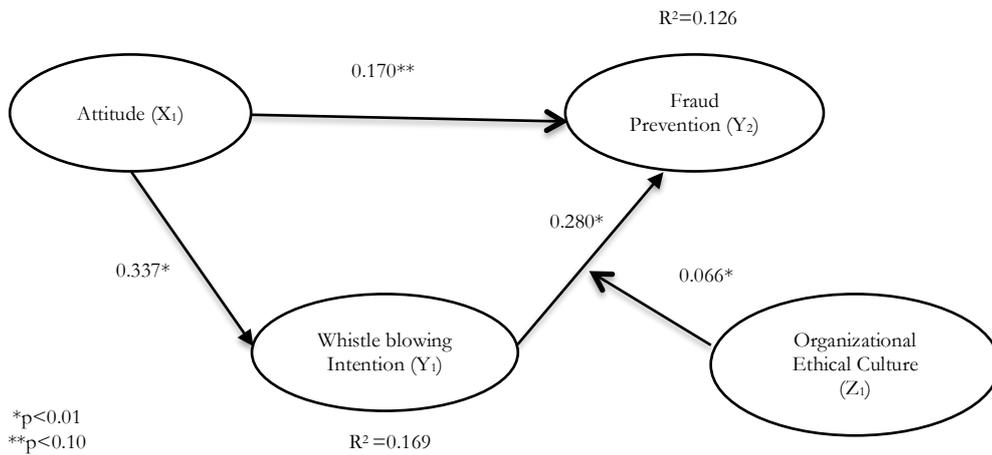
No.	Index	Reference Value	Result	Model Evaluation
1	Chi-Square	Close to zero	116.823	Marginal
2	Probability	≥ 0.05	0.073	Good
3	CMIN/DF	≤ 2.00	1.217	Good
4	GFI	≥ 0.90	0.943	Good
5	RMSEA	≤ 0.08	0.030	Good
6	AGFI	≥ 0.90	0.920	Good
7	NFI	≥ 0.90	0.969	Good
8	CFI	≥ 0.90	0.994	Good

Source: primary data processed (2021)

Based on table 4, the overall Goodness of Fit measurement model is good. The indirect effect is obtained by transferring the estimated coefficient of each variable (Ghozali, 2017). Moderated Regression Analysis (Lie, 2009) to test the organizational ethical culture variable as a moderating variable for the relationship between whistle blowing intention and fraud prevention.

Analysis

Figure 3. Structural Model Evaluation Results



The table below is the statistical test results, as follows:

Table 5. Statistical Results

Path	Estimate	S.E.	C.R.	p-value	Decision
X ₁ -Y ₂	0.170	0.091	1.859	0.063	Accepted
X ₁ -Y ₁	0.337	0.066	5.104	0.000	Accepted
Y ₁ -Y ₂	0.280	0.116	2.411	0.016	Accepted
X ₁ -Y ₁ -Y ₂	(0.337*0.280)= 0.094 (overall p value < 0.01)				Accepted
Y ₁ *Z ₁ to Y ₂	(0.239*0.280) =0.066 (overall p value <0.01)				Accepted

Source: primary data processed (2021)

The Effect of Attitude on Fraud Prevention

Based on Figure 3 and Table 5, the path direction of X₁ - Y₂ shows that the attitude has a positive effect on fraud prevention (p-value < 0.10). Thus, H₁ of this study is accepted. The results of this study are in line with the research of (Yoon, 2011) and (Buchan, 2005) that attitudes have a positive and significant effect on fraud prevention. Basically, the attitude of individuals realizing that ethical and professional actions at work actually further prevent fraud in order to safeguard the reputation of individuals and institutions. However, it is not in line with (Ghozali et al., 2019) and (Iskandar & Saragih, 2018) that attitude does not have a significant effect on whistleblowing intention.

The Effect of Attitude on Whistleblowing Intention

Based on Figure 3 and table 5, the path direction of X₁-Y₁ shows that the attitude has a positive effect on whistleblowing intention (p-value < 0.01). Thus, H₂ of this study is accepted. These results indicate that there is a positive and significant effect of attitude on whistleblowing intention. The results of this test accept the hypothesis which states that attitudes have an effect on whistleblowing intention on the perceptions of civil servants. The path coefficient value of 0.34 can be interpreted that the higher the whistleblowing intention, the higher the attitude that is shown as pride or a positive response. This is in

accordance with what is explained in the TPB theory, that individuals commit fraud reporting actions because of the positive belief shown by the individual.

The results of this hypothesis are under the research. Attitudes have a positive and significant effect on whistleblowing intentions (Park et al., 2014; Setyawati et. al., 2015; Reni & Anggraini, 2016). (Zakaria et al., 2016) uses planned behavior theory as an underlying model for investigating whistleblowing intentions and documenting that subjective attitudes. Consistent with the research results of Maulana Saud showed that attitude towards behavior has a significant effect on whistleblowing intention (Maulana Saud, 2016).

The effect of whistleblowing intention on fraud prevention

Based on figure 3 and table 5, the path direction of Y_1 - Y_2 shows that whistleblowing intention has a positive effect on fraud prevention (p -value < 0.01). Thus, H_3 of this study is accepted. Civil servants agree that whistleblowing intentions can prevent fraud. Civil servants carry out their duties and obligations honestly, professionally, and comply with the code of conduct and ethical standards in line with the vision and mission of the agency. In line with previous studies (Handika & Sudaryanti, 2018; Kurniawan Saputra et al., 2020; Said et al., 2017; Samuels & Pope, 2014; Suryono & Chariri, 2016), show that whistleblowing has a positive effect on fraud prevention. Thus, the higher the whistleblowing intention, the lower the fraud that can occur.

The Effect of Attitudes on Fraud Prevention Mediated by Whistleblowing Intention

Based on Figure 3 and Table 5, the path direction of X_1 - Y_1 - Y_2 shows that the results of the inner model test indicate that whistleblowing intention can be a partial mediating variable between the effect of attitudes on fraud prevention (path X_1 - Y_1 sig 0.00, path Y_1 - Y_2 sig 0.016, path X_1 - Y_2 sig 0.063). Thus, H_4 of this study is accepted. This result indicates a low employee attitude towards reporting fraud. This is consistent with the TPB model. Furthermore, it is not in line with the results of (Iskandar & Saragih, 2018). Research showing the relationship between Theory of Planned Behavior construction and the positive intentions of professional management accountants has a significant effect on fraudulent accounting activities. Positive intentions to report fraudulent accounting activities include: support for internal control systems, prevention of financial losses, retention of integrity and ethics. Consistent with the previous studies (Zakaria et al., 2016; Windasari, 2016) states that the professionalism of auditors has a positive effect in preventing fraud. The results of this study are in accordance with the research of (Said et al., 2017) which reveals that whistleblowing is an important factor in preventing corruption and fraud in organizations. There are laws to promote the practice of whistleblowing, but the subsequent negative effects of whistleblowing demotivate reporting of unethical behavior. The results of the research by (Ghozali et al., 2019) that the manager's TPB variable on financial reporting did not have a significant effect on the intention to commit fraudulent financial reporting. The reason behind this whistleblowing intention can act as a mediation because employees have attitudes based on religious values which are considered capable of preventing acts of fraud.

The Influence of Whistleblowing Intention on Fraud Prevention with Organizational Ethical Culture as a moderator

Based on figure 3 and table 5, the path direction $Y_1 * Z_1$ to Y_2 shows that the ethical culture of the organization act as moderating variable in the positive relationship between whistleblowing intention and fraud prevention with a t-statistic value (CR) $2.601 > 1.96$ or p-value = 0.014 (p-value < 0.01). Thus, H_3 of this study is accepted. This means that leaders as leaders and employees have followed a code of ethics as part of the norms or values applied by the organization. Self-awareness will uphold the values of honesty in the work layer as an effort to prevent fraud. Thus, the Organizational Ethical Culture functions as a structure and strength of sense that guides the attitudes and behavior of its members. This is in accordance with research by (Shanika, 2014), on fraud prevention mechanisms such as management reviews of internal control, internal audit functions, and external audits of financial reports as the top rank. In addition, ethical culture mechanisms such as code of ethics, audit committee, external audit and internal audit.

Furthermore, according to Bekiaris & Papachristou's research study showed that organizational ethical culture and "tone of the top" ethics are very important for fraud prevention (Bekiaris & Papachristou, 2017). Based on these facts, it is necessary to bridge the gap in knowledge between positive and negative perceptions about the factors of whistleblowers practice and prevent cheating in the real world. On the other hand, other studies have stated inconsistency in the problem of fraud prevention, for example (Efiang et al., 2016) said that forensic accounting techniques are more effectively used by some countries in the world. The use of organizational ethical culture in moderating the influence of whistleblowing intentions directly on the prevention of fraud so that cultural values can be found that are no longer developed traditionally but are developed and strengthened, especially through the harmonious value-based relationship between the layers of co-workers. Overall, Organizational ethical culture can strengthen the relationship between whistleblowing intention and fraud prevention because the rules are tied to the organization and organizational ethics that are applied to the organizational environment.

Conclusion

The results of this study found that attitude has a positive effect on fraud prevention, attitude has a positive effect on whistleblowing intention and whistleblowing intention has a positive effect on fraud prevention. The results of this study also show that whistleblowing intention partially mediate the relationship between attitudes and fraud prevention. Besides that, ethical culture of the organization can moderate the positive relationship between whistleblowing intention and fraud prevention.

The limitation of this study is that the most of respondents in this study do not report fraudulent accounting activities because they are under control or pressure. Several other respondents responded to accounting fraud reporting because they had positive beliefs and values (pride). However, respondents have realized that fraud prevention is necessary to save the agency from irregularities. Especially respondents with a higher position or authority. Furthermore, researchers can add variables, such as morality that reflect part of subjective norms and also control because they are factors from the application of the theory of planned behavior. Future studies can also compare fraud prevention between two different countries with the same organizational object criteria.

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