

## INTISARI

Tindakan kecurangan yang terjadi merupakan tindakan yang merugikan banyak pihak. Whistleblowing merupakan salah satu solusi paling efektif untuk mengungkapkan tindak kecurangan. Penelitian terdahulu menyebutkan bahwa ada hubungan bystander effect, loyalitas, dan insentif finansial terhadap intensi whistleblowing. Penelitian ini bertujuan untuk mengetahui pengaruh bystander effect, loyalitas, dan insentif finansial terhadap intensi whistleblowing. Penelitian ini menggunakan metode survei yang berupa kuesioner. Data yang didapatkan pada kuesioner ini sejumlah 100 orang mahasiswa S1 FEB UGM yang sedang atau telah mengikuti organisasi di masa perkuliahan. Data kemudian diolah menggunakan analisis regresi berganda. Hasil penelitian menunjukkan bahwa bystander effect dan loyalitas memiliki pengaruh yang signifikan terhadap intensi individu melakukan whistleblowing. Sementara itu, insentif finansial tidak berpengaruh terhadap intensi individu melakukan whistleblowing.

Kata Kunci: *whistleblowing*, *bystander effect*, loyalitas, insentif keuangan

## ABSTRAC

The act of fraud that occurs is an act that harms many parties. Whistleblowing is one of the most effective solutions to reveal fraud. Previous research states that there is a relationship between bystander effect, loyalty, and financial incentives on whistleblowing intentions. This study aims to determine the effect of bystander effect, loyalty, and financial incentives on whistleblowing intentions. This study uses a survey method in the form of a questionnaire. The data obtained in this questionnaire were 100 undergraduate students of FEB UGM who were or had participated in organizations during their studies. The data was then processed using multiple regression analysis. The results showed that the bystander effect and loyalty have a significant influence on individual intention to whistleblowing. Meanwhile, financial incentives have no effect on individual intention to whistleblowing.

Keywords: whistleblowing, bystander effect, loyalty, financial incentives