



## DAFTAR PUSTAKA

- ACFE. 2020. The 2020 Report to the Nations, issued 2020.
- . 2022. “The 2022 Report to the Nations.”
- ACFE Indonesia Chapter. 2020. “Survei Fraud Indonesia 2019.”
- Ahmad, Syahrul Ahmar, Malcolm Smith, and Zubaidah Ismail. 2012. “Internal Whistle-Blowing Intentions: A Study of Demographic and Individual Factors.” *Journal of Modern Accounting and Auditing* 8, no. 11: 1632–45. <https://www.researchgate.net/publication/260427208>.
- Ajzen, Icek. 1991. “The Theory of Planned Behavior.” *Organizational Behavior and Human Decision Processes* 50, no. 2: 179–211.
- Alleyne, Philmore, Wayne Charles-Soverall, Tracey Broome, and Amanda Pierce. 2017. “Perceptions, Predictors and Consequences of Whistleblowing among Accounting Employees in Barbados.” *Meditari Accountancy Research*. Emerald Group Publishing Ltd. <https://doi.org/10.1108/MEDAR-09-2016-0080>.
- Alleyne, Philmore, Mohammad Hudaib, and Roszaini Haniffa. 2015. “The Moderating Role of Perceived Organisational Support in Breaking the Silence of Public Accountants.” *Journal of Business Ethics* 147, no. 3 (February): 509–27. <https://doi.org/10.1007/s10551-015-2946-0>.
- Arnold, Donald F., and Lawrence A. Ponemon. 1991. “Internal Auditors’ Perceptions of Whistle-Blowing and the Influence of Moral Reasoning: An Experiment.” *Auditing: A Journal of Practice & Theory* 10, no. 2: 1–15.
- Azhari, Maulidia Dewi, Sarwenda Biduri, and Sigit Hermawan. 2021. “Can Retaliation Moderate The Influence Of Personal Cost, Professional Commitment And Ethical Environment On Pns Interest In Whistleblowing?” *Jurnal Reviu Akuntansi Dan Keuangan* 11, no. 2 (August): 366–82. <https://doi.org/10.22219/jrak.v11i2.16902>.
- Bannigan, Katrina. 2002. “A Positive Attitude Is a Professional Imperative.” *British Journal of Occupational Therapy* 65, no. 9: 397–397.
- Boatright, John Raymond, and Jeffery David Smith. 2017. *Ethics and the Conduct of Business*. Edited by Ashley Dodge. 8th ed. Boston: Pearson.
- Brennan, Niamh, and John Kelly. 2007. “A Study of Whistleblowing among Trainee Auditors.” *British Accounting Review* 39, no. 1 (March): 61–87. <https://doi.org/10.1016/j.bar.2006.12.002>.
- Brown, J. Owen, Jerry Hays, and Martin T. Stuebs. 2016. “Modeling Accountant Whistleblowing Intentions: Applying the Theory of Planned Behavior and the Fraud Triangle.” *Accounting and the Public Interest* 16, no. 1 (December): 28–56. <https://doi.org/10.2308/apin-51675>.
- Budiwanto, Setyo. 2017. *Metode Statistika Untuk Mengolah Data Keolahragaan*. 1st ed. Malang: UM Press.
- Chang, Hao Yuan, Yea Ing Lotus Shyu, May Kuen Wong, Daniel Friesner, Tsung Lan Chu, and Ching I. Teng. 2015. “Which Aspects of Professional Commitment Can Effectively Retain Nurses in the Nursing Profession?” *Journal of Nursing Scholarship* 47, no. 5 (September): 468–76. <https://doi.org/10.1111/jnu.12152>.
- Chartered Institute of Internal Auditors. 2013. “Internal Audit and Whistleblowing.” [https://www.iaa.org.uk/media/522850/Internal\\_audit\\_and\\_whistleblowing.pdf](https://www.iaa.org.uk/media/522850/Internal_audit_and_whistleblowing.pdf).



- Cherry, John. 2006. "The Impact of Normative Influence and Locus of Control on Ethical Judgments and Intentions: A Cross-Cultural Comparison." *Journal of Business Ethics* 68, no. 2 (October): 113–32. <https://doi.org/10.1007/s10551-006-9043-3>.
- Chiu, Randy K. 2002. "Ethical Judgement, Locus of Control, and Whistleblowing Intention: A Case Study of Mainland Chinese MBA Students." *Managerial Auditing Journal* 17, no. 9 (December): 581–87. <https://doi.org/10.1108/02686900210447588>.
- . 2003. "Ethical Judgment and Whistleblowing Intention- Examining the Moderating Role of Locus of Control." *Journal of Business Ethics* 43, no. 1: 65–74. <https://doi.org/10.1023/A:1022911215204>.
- Chung, J, S. G Monro, and L Thorne. 2004. "An Examination of Factors Affecting External and Internal Whistleblowing by Auditors." *Working Paper*. Toronto.
- Cooper, Donald R., and Pamela S. Schindler. 2014. *Business Research Methods*. 12th ed. Florida: McGraw-Hill/Irwin.
- Cortina, Lilia M., and Vicki J. Magley. 2003. "Raising Voice, Risking Retaliation: Events Following Interpersonal Mistreatment in the Workplace." *Journal of Occupational Health Psychology* 8, no. 4 (October): 247–65. <https://doi.org/10.1037/1076-8998.8.4.247>.
- Costouros, Teresa. 2017. "Gender and Ethical Decision-Making in the General Insurance Industry." *Journal of Behavioral Studies in Business* 9: 1–24. <http://www.aabri.com/copyright.html>.
- Craft, Jana L. 2013. "A Review of the Empirical Ethical Decision-Making Literature: 2004-2011." *Journal of Business Ethics* 117, no. 2 (October): 221–59. <https://doi.org/10.1007/s10551-012-1518-9>.
- Creswell, John W. 2009. *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*. 3rd ed. United States of America: SAGE Publications, Inc
- . 2014. *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*. 4th ed. Vol. 4. United States of America: SAGE Publications, Inc .
- Curtis, Mary B, and Eileen Z Taylor. 2009. "Whistleblowing in Public Accounting: Influence of Identity Disclosure, Situational Context, and Personal Characteristics." *Accounting and the Public Interest* 9, no. 1: 191–220.
- Dewi, Herlina Rahmawati, Mahmudi, and Nisrina Nur Aini. 2023. "Internal Whistleblowing Intentions Among Indonesian Civil Servants." *Jurnal Riset Akuntansi Kontemporer* 15, no. 1: 96–107. <https://journal.unpas.ac.id/index.php/jrak/index>.
- DeZoort, F. Todd, and Paul D. Harrison. 2018. "Understanding Auditors' Sense of Responsibility for Detecting Fraud Within Organizations." *Journal of Business Ethics* 149, no. 4 (June): 857–74. <https://doi.org/10.1007/s10551-016-3064-3>.
- Dhamija, Sanjay, and Snigdha Rai. 2018. "Role of Retaliation and Value Orientation in Whistleblowing Intentions." *Asian Journal of Business Ethics* 7, no. 1 (June): 37–52. <https://doi.org/10.1007/s13520-017-0078-6>.
- Donnelly, David P, Jeffrey J Quirin, and David O'Bryan. 2003. "Auditor Acceptance of Dysfunctional Audit Behavior: An Explanatory Model Using Auditors' Personal Characteristics." *Behavioral Research In Accounting* 15, no. 1: 87–110.



- Dwyer, Peggy D, Robert B Welker, and Alan H Friedberg. 2000. "A Research Note Concerning the Dimensionality of the Professional Commitment Scale." *Behavioral Research in Accounting* 12, no. 1: 279–96. <https://www.proquest.com/scholarly-journals/research-note-concerning-dimensionality/docview/203297268/se-2>.
- Elias, Rafik. 2008. "Auditing Students' Professional Commitment and Anticipatory Socialization and Their Relationship to Whistleblowing." *Managerial Auditing Journal* 23, no. 3: 283–94. <https://doi.org/10.1108/02686900810857721>.
- Erkmen, Turhan, Arzu Özsözgün Çalışkan, and Emel Esen. 2014. "An Empirical Research about Whistleblowing Behavior in Accounting Context." *Journal of Accounting and Organizational Change* 10, no. 2: 229–43. <https://doi.org/10.1108/JAOC-03-2012-0028>.
- Fitriyah, Fury Khristianty, and Tasrif Kusuma Nagara. 2017. "The Effect of Professionalism, Violation Severity Levels, and Internal Locus of Control on Whistle Blowing Intention." *Review of Integrative Business and Economics Research* 6, no. 133: 133–54. <http://buscompress.com/journal-home.html>.
- Gavriletea, Marius Dan. 2008. "Bank Fraud Vs Bank Credibility." *International Journal of E-Business Research* 8, no. 5: 28–34. <https://www.researchgate.net/publication/273120058>.
- Ghalib, Saladin. 2018. "Good Corporate Governance Rating and Bank Profitability in Indonesia: Evidence from Panel Data." *International Journal of Business and Society* 19, no. 3: 570–86.
- Ghani, Nadzri Ab. 2013. "Predicting Whistle-Blowing Intention in Malaysia: Evidence From Manufacturing Companies." Bentley: Curtin University.
- Ghozali, I. 2018. *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 25*. 7th ed. Vol. 9. Semarang: Universitas Diponegoro.
- Giles, Steve. 2019. "Internal Audit's Role in Whistleblowing." ACCA, 2019.
- Gundlach, Michael J, Scott C Douglas, and Mark J Martinko. 2003. "The Decision to Blow the Whistle: A Social Information Processing Framework." *Academy of Management Review* 28, no. 1: 107–23. <https://doi.org/10.2307/30040692>.
- Guthrie, Cynthia P., and Eileen Z. Taylor. 2017. "Whistleblowing on Fraud for Pay: Can I Trust You?" *Journal of Forensic Accounting Research* 2, no. 1 (December): A1–19. <https://doi.org/10.2308/jfar-51723>.
- Hadli, Yusuf, Erwin Saraswati, and Sari Atmini. 2023. "Factors Affecting Intention on Whistleblowing." *International Journal of Business, Economics & Management* 6, no. 2 (June): 184–98. <https://doi.org/10.21744/ijbem.v6n2.2144>.
- Hall, Matthew, David Smith, and Kim Langfield-Smith. 2005. "Accountants' Commitment to Their Profession: Multiple Dimensions of Professional Commitment and Opportunities for Future Research." *Behavioral Research in Accounting* 17, no. 1: 89–109. <https://doi.org/10.2308/bria.2005.17.1.89>.
- Hanjani, Andreani, Agus Purwanto, and RR Karlina Aprilia Kusumadewi. 2018. "The Impact of Ethical Judgment, Locus of Control, and Organizational Commitments to Whistleblowing." *Journal of Auditing, Finance, and Forensic Accounting (JAFFA)* 6, no. 2: 97–104. <http://jaffa.trunojoyo.ac.id/jaffa>.
- Hashim, Hafiza Aishah, Zalailah Salleh, Nor Raihan Mohamad, Fatin Syafiqah Anuar, and Mazurina Mohd Ali. 2019. "Auditors' Perceptions towards Their Role in



- Assessing, Preventing and Detecting Business Fraud.” *International Journal of Innovation, Creativity and Change* 5, no. 2: 847–62.
- Hennequin, Emilie. 2020. “What Motivates Internal Whistleblowing? A Typology Adapted to the French Context.” *European Management Journal* 38, no. 5 (October): 804–13. <https://doi.org/10.1016/j.emj.2020.03.005>.
- Hersh, M.A. 2001. “Whistleblowers - Heroes or Traitors?: Individual and Collective Responsibility for Ethical Behaviour.” *Annual Reviews in Control* 34, no. 21 (November): 1–12. [https://doi.org/10.1016/s1474-6670\(17\)33011-2](https://doi.org/10.1016/s1474-6670(17)33011-2).
- Hwang, Dennis B.K., Yan Chen, Andrew Blair Staley, Yafang Tsai, and Chin-Ling Chu. 2013. “A Comparative Study of the Propensity of Whistle-Blowing: Empirical Evidence from China, Taiwan, and the United States.” *International Journal of Accounting and Financial Reporting* 3, no. 2 (January): 202. <https://doi.org/10.5296/ijafr.v3i2.4723>.
- Hwang, Dennis, Blair Staley, Ying Te Chen, and Jyh-Shan Lan. 2008. “Confucian Culture and Whistle-Blowing by Professional Accountants: An Exploratory Study.” *Managerial Auditing Journal* 23, no. 5: 504–26. <https://doi.org/10.1108/02686900810875316>.
- Ikatan Audit Intern Bank. n.d. “Ikatan Audit Intern Bank.” Accessed December 1, 2021. <http://iaib-online.com>.
- Ikatan Auditor Intern Bank. 2022. “Susunan Kepengurusan Ikatan Auditor Intern Bank 2022 - 2023.”
- Institut Akuntan Publik Indonesia. 2013a. Standar Audit 240, issued 2013.
- . 2013b. Standar Audit 610, issued 2013.
- Jalil, Fitri Yani. 2012. “Pengaruh Komitmen Profesional Auditor Terhadap Intensi Melakukan Whistleblowing: Locus of Control Sebagai Variabel Pemoderasi (Studi Empiris Pada Kantor Akuntan Publik Di Jakarta).” Yogyakarta: Universitas Gadjah Mada.
- Kaplan, Steven E., Kurt Pany, Janet A. Samuels, and Jian Zhang. 2009. “An Examination of the Effects of Procedural Safeguards on Intentions to Anonymously Report Fraud.” *Auditing: A Journal of Practice & Theory* 28, no. 2 (November): 273–88. <https://doi.org/10.2308/aud.2009.28.2.273>.
- Kaplan, Steven E., and Stacey M. Whitecotton. 2001. “An Examination of Auditors’ Reporting Intentions When Another Auditor Is Offered Client Employme.” *Auditing: A Journal of Practice & Theory* 20, no. 1: 45–63.
- Kaplan, Steven, Kurt Pany, Janet Samuels, and Jian Zhang. 2009. “An Examination of the Association between Gender and Reporting Intentions for Fraudulent Financial Reporting.” *Journal of Business Ethics* 87, no. 1 (June): 15–30. <https://doi.org/10.1007/s10551-008-9866-1>.
- Keenan, John P. 2000. “Blowing the Whistle on Less Serious Forms of Fraud: A Study of Executives and Managers 1.” *Employee Responsibilities and Rights Journal* 12, no. 4: 199–217.
- Khan, Jawad, Imran Saeed, Muhammad Zada, Amna Ali, Nicolás Contreras-barraza, Guido Salazar-sepúlveda, and Alejandro Vega-muñoz. 2022. “Examining Whistleblowing Intention: The Influence of Rationalization on Wrongdoing and Threat of Retaliation.” *International Journal of Environmental Research and Public Health* 19, no. 3 (February). <https://doi.org/10.3390/ijerph19031752>.



- Khanna, Ashu, and Bindu Arora. 2009. "A Study to Investigate the Reasons for Bank Frauds and the Implementation of Preventive Security Controls in Indian Banking Industry." *Journal of Business Science and Applied Management* 4, no. 3: 1–21. <https://www.researchgate.net/publication/26592511>.
- Kim, Jin-Sun, Judy Kaye, and Lore K Wright. 2001. "Moderating and Mediating Effects in Causal Models." *Issues in Mental Health Nursing* 22, no. 1: 63–75.
- Komite Nasional Kebijakan Governance. 2008. "Pedoman Pelaporan Pelanggaran (Whistleblowing System WBS)." [www.governance-indonesia.com](http://www.governance-indonesia.com).
- Kuncara, Ari W, Rizka Furqorina, and Payamta. 2017. "Determinants of Internal Whistleblowing Intentions in Public Sector: Evidence from Indonesia." *SHS Web of Conferences* 34: 1–9.
- Lam, Kit Chun, and Guicheng Shi. 2008. "Factors Affecting Ethical Attitudes in Mainland China and Hong Kong." *Journal of Business Ethics* 77, no. 4: 463–79. <https://doi.org/10.1007/s10551-007-9360-1>.
- Latan, Hengky, Christian M. Ringle, and Charbel Jose Chiappetta Jabbour. 2016. "Whistleblowing Intentions among Public Accountants in Indonesia: Testing for the Moderation Effects." *Journal of Business Ethics* 152, no. 2 (September): 573–88. <https://doi.org/10.1007/s10551-016-3318-0>.
- Lee, Gladys, and Neil Fargher. 2013. "Companies' Use of Whistle-Blowing to Detect Fraud: An Examination of Corporate Whistle-Blowing Policies." *Journal of Business Ethics* 114, no. 2 (May): 283–95. <https://doi.org/10.1007/s10551-012-1348-9>.
- . 2017. "The Role of the Audit Committee in Their Oversight of Whistle-Blowing." *Auditing: A Journal of Practice & Theory* 37, no. 1: 67–189.
- Lee, Gladys, and Xinning Xiao. 2018. "Whistleblowing on Accounting-Related Misconduct: A Synthesis of the Literature." *Journal of Accounting Literature* 41, no. 1 (December): 22–46. <https://doi.org/10.1016/j.acclit.2018.03.003>.
- Lee, Jeong Yeon, Sharon Gibson Heilmann, and Janet P. Near. 2004. "Blowing the Whistle on Sexual Harassment: Test of a Model of Predictors and Outcomes." *Human Relations* 57, no. 3 (March): 297–322. <https://doi.org/10.1177/0018726704043273>.
- Lee, Kibeom, Julie J. Carswell, and Natalie J. Allen. 2000. "A Meta-Analytic Review of Occupational Commitment: Relations with Person- and Work-Related Variables." *Journal of Applied Psychology* 85, no. 5: 799–811. <https://doi.org/10.1037/0021-9010.85.5.799>.
- Lin, Xiaowei, Ao Li, Yonghao Xu, and Zijun Ding. 2023. "Does Internal Whistleblowing Build More Socially Responsible Firms ? ." *International Review of Economics & Finance* 86, no. C (July): 197–214. <https://doi.org/10.1016/j.iref.2023.03.016>.
- Livshits, Igor, James Macgee, and Michèle Tertilt. 2014. "Working Paper Series The Democratization of Credit and the Rise in Consumer Bankruptcies The Democratization of Credit and the Rise in Consumer Bankruptcies."
- Liyanarachchi, Gregory A., and Ralph Adler. 2011. "Accountants' Whistle-Blowing Intentions: The Impact of Retaliation, Age, and Gender." *Australian Accounting Review* 21, no. 2 (June): 167–82. <https://doi.org/10.1111/j.1835-2561.2011.00134.x>.



- Liyanarachchi, Gregory, and Chris Newdick. 2009. "The Impact of Moral Reasoning and Retaliation on Whistle-Blowing: New Zealand Evidence." *Journal of Business Ethics* 89, no. 1 (September): 37–57. <https://doi.org/10.1007/s10551-008-9983-x>.
- Loe, Terry W., Linda Ferrell, and Phylis Mansfield. 2000. "A Review of Empirical Studies Assessing Ethical Decision Making in Business." *Journal of Business Ethics* 25, no. 3: 185–204.
- Lord, Alan T, and F Todd DeZoort. 2001. "The Impact of Commitment and Moral Reasoning on Auditors' Responses to Social Influence Pressure." *Accounting, Organizations and Society* 26, no. 3: 215–35. [https://doi.org/10.1016/S0361-3682\(00\)00022-2](https://doi.org/10.1016/S0361-3682(00)00022-2).
- Mahkamah Agung Republik Indonesia. 2011. SEMA Nomor 04 Tahun 2011, issued August 10, 2011.
- Manaf, Rival Al. 2022. "Customer Service Bank Gelapkan Uang Rp 6,1 Miliar, Terungkap Bermula Dari Kecurigaan Asisten Manajer." *TribunJateng.Com*, March 10, 2022. <https://jateng.tribunnews.com/2022/03/10/customer-service-bank-gelapkan-uang-rp-61-miliar-terungkap-bermula-dari-kecurigaan-asisten-manajer>.
- Mansor, Tuan Mastiniwati Tuan, Akmalia Mohamad Ariff, and Hafiza Aishah Hashim. 2020. "Whistleblowing by Auditors: The Role of Professional Commitment and Independence Commitment." *Managerial Auditing Journal* 35, no. 8 (October): 1033–55. <https://doi.org/10.1108/MAJ-11-2019-2484>.
- Meng, Tan Pei, and Ong Seng Fook. 2011. "Comparative Analysis of Whistleblower Protection Legislations in England, USA and Malaysia." *African Journal of Business Management* 5, no. 27 (November): 11246–55. <https://doi.org/5897/AJBM11.1332>.
- Mesmer-Magnus, Jessica R., and Chockalingam Viswesvaran. 2005. "Whistleblowing in Organizations: An Examination of Correlates of Whistleblowing Intentions, Actions, and Retaliation." *Journal of Business Ethics* 62, no. 3 (December): 277–97. <https://doi.org/10.1007/s10551-005-0849-1>.
- Miceli, Marcia P., Janet P. Near, and Terry M. Dworkin. 2008. *Whistle-Blowing in Organizations*. 1st ed. New York: Psychology Press.
- Miceli, Marcia P., James R. Van Scotter, Janet P. Near, and Michael T. Rehg. 2001. "Responses to Perceived Organizational Wrongdoing: Do Perceiver Characteristics Matter?" In *Social Influences on Ethical Behavior in Organizations*, edited by John M. Darley, David M. Messick, and Tom R. Tyler, 1st Edition, 119–35. Mahwah, NJ: Lawrence Erlbaum.
- Mustafida, Nurul. 2020. "Determinants of Employee Whistleblowing Intentions in Indonesia: Applying Theory of Planned Behavior." *The Indonesian Journal of Accounting Research* 23, no. 2: 241–62. <https://doi.org/10.33312/ijar.xxx>.
- Near, Janet P., and Marcia P. Miceli. 2008. "Wrongdoing, Whistle-Blowing, and Retaliation in the U.S. Government: What Have Researchers Learned From the Merit Systems Protection Board (MSPB) Survey Results?" *Review of Public Personnel Administration* 28, no. 3: 263–81. <https://doi.org/10.1177/0734371X08319153>.



- Nesje, Kjersti. 2016. "Personality and Professional Commitment of Students in Nursing, Social Work, and Teaching: A Comparative Survey." *International Journal of Nursing Studies* 53, no. 2 (January): 173–81. <https://doi.org/10.1016/j.ijnurstu.2015.08.001>.
- Oelrich, Sebastian. 2021. "Intention without Action? Differences between Whistleblowing Intention and Behavior on Corruption and Fraud." *Business Ethics, the Environment and Responsibility* 30, no. 3: 447–63. <https://doi.org/10.1111/beer.12337>.
- O'Fallon, Michael J., and Kenneth D. Butterfield. 2005. "A Review of the Empirical Ethical Decision-Making Literature: 1996-2003." *Journal of Business Ethics* 59, no. 4 (July): 375–413. <https://doi.org/10.1007/s10551-005-2929-7>.
- Onyiriuba, Leonard. 2016. "Reinventing Risk Management." In *Banking Frauds and Operational Risk Management in Developing Economies*, 1:589–615. <https://doi.org/10.1016/B978-0-12-805479-6/00030-4>.
- Otoritas Jasa Keuangan. 2022. "Laporan Profil Industri Perbankan - Triwulan IV 2022."
- Owusu, Godfred Matthew Yaw, Rita Amoah Bekoe, Fred Kwasi Anokye, and Festus Odotei Okoe. 2020a. "Whistleblowing Intentions of Accounting Students: An Application of the Theory of Planned Behaviour." *Journal of Financial Crime* 27, no. 2 (April): 477–92. <https://doi.org/10.1108/JFC-01-2019-0007>.
- . 2020b. "Whistleblowing Intentions of Accounting Students: An Application of the Theory of Planned Behaviour." *Journal of Financial Crime* 27, no. 2 (April): 477–92. <https://doi.org/10.1108/JFC-01-2019-0007>.
- Panjaitan, Roimanson. 2017. *Metodologi Penelitian*. 1st ed. Kupang: Jusuf Aryani Learning.
- Park, Heungsik, and John Blenkinsopp. 2009. "Whistleblowing as Planned Behavior - A Survey of South Korean Police Officers." *Journal of Business Ethics* 85, no. 4 (April): 545–56. <https://doi.org/10.1007/s10551-008-9788-y>.
- Pesudo, David, and Cynthia Anakonda. 2022. "The Effect of Ethical Climate and Locus of Control toward Whistleblowing Intention." *Jurnal AKSI (Akuntansi Dan Sistem Informasi)* 7, no. 1 (May): 52–61. <https://doi.org/10.32486/aksi.v7i1.248>.
- Presiden Republik Indonesia. 1998. Undang-Undang No. 10 tahun 1998 tentang Undang-Undang Perbankan, issued November 10, 1998.
- . 2006. Undang - Undang Nomor 13 Tahun 2006 tentang Perlindungan Saksi dan Korban, issued August 11, 2006.
- . 2014. Undang - Undang Nomor 31 Tahun 2014 tentang Perubahan atas Undang-undang Nomor 13 Tahun 2006 tentang Perlindungan Saksi dan Korban, issued October 17, 2014.
- Rahman, Rashidah Abdul, and Irda Syahira Khair Anwar. 2014. "Effectiveness of Fraud Prevention and Detection Techniques in Malaysian Islamic Banks." *Procedia - Social and Behavioral Sciences* 145, no. August (August): 97–102. <https://doi.org/10.1016/j.sbspro.2014.06.015>.
- Read, William J., and D. V. Rama. 2003. "Whistle-Blowing to Internal Auditors." *Managerial Auditing Journal* 18, no. 5 (July): 354–62. <https://doi.org/10.1108/02686900310476828>.



- Rehg, Michael T., Marcia P. Miceli, Janet P. Near, and James R. Van Van. 2008. "Antecedents and Outcomes of Retaliation against Whistleblowers: Gender Differences and Power Relationships." *Organization Science* 19, no. 2 (March): 221–40. <https://doi.org/10.1287/orsc.1070.0310>.
- Reni, Francisca, Retno Anggraini, Fransiscus Asisi, and Joko Siswanto. 2016. "The Role of Perceived Behavioral Control and Subjective Norms to Internal Auditors' Intention in Conveying Unethical Behavior: A Case Study in Indonesia." *Review of Integrative Business and Economics Research* 5, no. 2: 141–50. <http://buscompress.com/journal-home.html>.
- Rotter, Julian B. 1966. "Generalized Expectancies for Internal versus External Control of Reinforcement." *Psychological Monographs: General and Applied* 80, no. 1: 1–28.
- Rustiarini, Ni Wayan, and Ni Made Sunarsih. 2017. "Factors Influencing the Whistleblowing Behaviour: A Perspective from the Theory of Planned Behaviour." *Asian Journal of Business and Accounting* 10, no. 2: 187–214.
- Sekaran, Uma, and Roger Bougie. 2016. *Research Methods for Business*. 7th ed. Chichester: John Wiley & Sons.
- Shonhadji, Nanang. 2021. "The Determinant of Whistleblowing Intention in the Case of Bank Fraud." *Binus Business Review* 12, no. 2 (July): 151–64. <https://doi.org/10.21512/bbr.v12i2.6593>.
- Siallagan, Hamonangan, Abdul Rohman, Indira Januarti, and Muhammad Din. 2017. "The Effect of Professional Commitment, Attitude, Subjective Norms and Perceived Behavior Control on Whistle Blowing Intention." *International Journal of Civil Engineering and Technology* 8, no. 8: 508–19.
- Silver, Lawrence S., and Sean R. Valentine. 2000. "College Students' Perceptions of Moral Intensity in Sales Situations." *Journal of Education for Business* 75, no. 6 (July): 309–14. <https://doi.org/10.1080/08832320009599033>.
- Somech, Anit, and Ronit Bogler. 2002. "Antecedents and Consequences of Teacher Organizational and Professional Commitment." *Educational Administration Quarterly* 38, no. 4: 555–77. <https://doi.org/10.1177/001316102237672>.
- Spector, Paul E. 1988. "Development of the Work Locus of Control Scale." *Journal of Occupational Psychology* 61, no. 4: 335–40. <https://doi.org/10.1111/j.2044-8325.1988.tb00470.x>.
- Stansbury, Jason M., and Bart Victor. 2009. "Whistle-Blowing among Young Employees: A Life-Course Perspective." *Journal of Business Ethics* 85, no. 3 (March): 281–99. <https://doi.org/10.1007/s10551-008-9770-8>.
- Sugiyono. 2011. *Metode Penelitian Administrasi Dilengkapi Metode R&D*. 19th ed. Bandung : CV. Alfabeta.
- . 2013. *Metode Penelitian Kuantitatif, Kualitatif Dan R&D*. 19th ed. Bandung: CV. Alfabeta.
- Suh, Joon Bae, and Hee Sub Shim. 2020. "The Effect of Ethical Corporate Culture on Anti-Fraud Strategies in South Korean Financial Companies: Mediation of Whistleblowing and a Sectoral Comparison Approach in Depository Institutions." *International Journal of Law, Crime and Justice* 60, no. March (March): 1–12. <https://doi.org/10.1016/j.ijlcj.2019.100361>.



- Sujarweni, V. Wiratna. 2015. *Metodologi Penelitian Bisnis Dan Ekonomi*. 1st ed. Yogyakarta: Pustaka Baru Press.
- Sumanth, John J., David M. Mayer, and Virginia S. Kay. 2011. "Why Good Guys Finish Last: The Role of Justification Motives, Cognition, and Affect in Predicting Retaliation against Whistleblowers." *Organizational Psychology Review* 1, no. 2 (May): 165–84. <https://doi.org/10.1177/2041386611398283>.
- Susmanschi, Georgiana. 2012. "Internal Audit and Whistle-Blowing." *Economics, Management, and Financial Markets* 7, no. 4: 415–21.
- Suyatno, Bitra. 2018. "Predictors of Employees' Intention to Whistleblow Using Theory of Planned Behaviour: A Case Study of an Indonesian Government Department."
- Taylor, Eileen Z., and Mary B. Curtis. 2010. "An Examination of the Layers of Workplace Influences in Ethical Judgments: Whistleblowing Likelihood and Perseverance in Public Accounting." *Journal of Business Ethics* 93, no. 1 (January): 21–37. <https://doi.org/10.1007/s10551-009-0179-9>.
- Taylor, Eileen Z., Mary B. Curtis, and Lawrence Chui. 2012. "Staff Auditors' Observations of Questionable Peer Behavior: The View from the Other Side." *The CPA Journal* 82, no. 6: 66–71. <https://www.researchgate.net/publication/280531361>.
- Toolami, Babak Nejad, Fraydoon Rahnamay Roodposhti, Hashem Nikoomaram, Bahman Banimahd, and Hamidreza Vakilifard. 2019. "The Survey of Whistleblowing Intentions for Accounting Frauds Based on Demographic Individual Differences among Accounting Staff." *International Journal of Finance and Managerial Accounting* 4, no. 14.
- Trongmateerut, Pailin, and John T. Sweeney. 2013. "The Influence of Subjective Norms on Whistle-Blowing: A Cross-Cultural Investigation." *Journal of Business Ethics* 112, no. 3 (February): 437–51. <https://doi.org/10.1007/s10551-012-1270-1>.
- Tuan Mansor, Tuan Mastiniwati, Akmalia Mohamad Ariff, and Hafiza Aishah Hashim. 2020. "Whistleblowing by Auditors: The Role of Professional Commitment and Independence Commitment." *Managerial Auditing Journal* 35, no. 8 (October): 1033–55. <https://doi.org/10.1108/MAJ-11-2019-2484>.
- Umar, Haryono, Windy Permata Suyono, and Rahima Br. Purba. 2021. "International Journal of Current Science Research and Review The Effect of Retaliation, Legal Protection, and Financial Incentive on Whistle-Blowing Intention with Organizational Commitment as Moderating Variable." *International Journal of Current Science Research and Review* 04, no. 02: 100–112. <https://doi.org/10.47191/ijcsrr/V4-i2-05>.
- Urumsah, Dekar, Briyan Efflin Syahputra, and Aditya Pandu Wicaksono. 2018. "Urumsah, Syahputra and Wicaksono: Whistle-Blowing Intention: The Effect of Moral.. Whistle-Blowing Intention: The Effects of Moral Intensity, Organizational Commitment, and Professional Commitment." *Jurnal Akuntansi XXII*, no. 03: 354–67.
- Valentine, Sean R., and Terri L. Rittenburg. 2007. "The Ethical Decision Making of Men and Women Executives in International Business Situations." *Journal of*



- Business Ethics* 71, no. 2 (March): 125–34. <https://doi.org/10.1007/s10551-006-9129-y>.
- Velasquez, Manuel G. 2017. *Business Ethics Concepts and Cases*. 8th ed. United States of America: Pearson Education, Inc.
- Verschuuren, Pim. 2020. “Whistleblowing Determinants and the Effectiveness of Reporting Channels in the International Sports Sector.” *Sport Management Review* 23, no. 1 (February): 142–54. <https://doi.org/10.1016/j.smr.2019.07.002>.
- Wahyuni, Lili, Anis Chariri, and Etna Afri Yuyetta. 2021. “Whistleblowing Intention: Theory of Planned Behavior Perspectives.” *Journal of Asian Finance, Economics and Business* 8, no. 1: 335–41. <https://doi.org/10.13106/jafeb.2021.vol8.no1.335>.
- Walker, Rebecca. 2008. “Mitigating the Fear of Retaliation: Helping Employees Feel Comfortable Reporting Suspected Misconduct.” *Journal of Health Care Compliance* 10, no. 2: 19–24.
- Wiegand, Ralph. 2023. “Suche Nach Dem Whistleblower.” *Süddeutsche Zeitung*, February 5, 2023. <https://www.sueddeutsche.de/politik/credit-suisse-1.5745406>.
- Winardi, Rijadh Djatu. 2013. “The Influence of Individual and Situational Factors on Lower-Level Civil Servants’ Whistle-Blowing Intention in Indonesia.” *Journal of Indonesian Economy and Business* 28, no. 3: 361–76.
- Yaqoub, Esraa, Iman Ismail, Hasan Abdullah, and Alhamzah Alnoor. 2020. “Effect of Perceived Support on Employees Voice Behavior Through the Work Engagement: A Moderator Role of Locus of Control.” *International Journal of Process Management and Benchmarking* 1, no. 1: 60–79. <https://doi.org/10.1504/ijpmb.2020.10033080>.
- Zakaria, Maheran, Normah Omar, Ida Rosnidah, Hasnun Anip Bustaman, and Siti Nur Hadiyah. 2020. “Adopting The Planned Behavioural Theory in Predicting Whistleblowing Intentions Among Indonesian Public Officials.” *Management & Accounting Review* 19, no. 3: 25–47.