



## Determinants of whistleblowing intentions in accounting students: the moderating roles of religiosity and locus of control

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Article Info	Abstract
Keywords: Professional Commitment, Whistleblowing Intention, Religiosity, Locus of Control	The purpose of this study is to examine and demonstrate the influence of professional commitment on the intention to engage in whistleblowing, moderated by religiosity and locus of control. The data used in this study were quantitative, collected via a questionnaire distributed to students in the Accounting program at state university in Surabaya, class of 2022. The data analysis technique used in this stud was Partial Least Squares (PLS) with the assistance of WarpPLS 8.0 software. The results of this study indicate that professional commitment has a positive effect on an individual's intention to engage in whistleblowing, while religiosity and locus of control have a negative effect, thereby weakening the relationship between professional commitment and whistleblowing intention. This proves that students in the Accounting program at State Universities in Surabaya have a high level of professional commitment, which encourages them to have the courage to report instances of fraud occurring on campus. whistleblowing intentions, as well as the moderating effects of religiosity and locus of control on the influence of professional commitment on whistleblowing intentions.

### 1. INTRODUCTION

The phenomenon of academic dishonesty remains a common problem in higher education, particularly among accounting students who are expected to uphold the values of integrity and professional ethics. Academic dishonesty encompasses various dishonest acts, such as cheating on exams, committing plagiarism, and engaging in unauthorized collaboration on academic assignments. [Rahayu et al. \(2025\)](#) demonstrated in their study that academic dishonesty tends to increase, particularly since the implementation of online learning following the COVID-19 pandemic, which has limited faculty supervision. Academic dishonesty may normalize unethical behavior, thereby increasing the importance of whistleblowing mechanisms to detect and prevent fraud ([Amiruddin et al., 2022](#)). Consequently, students' unethical conduct during academic life can influence their willingness to report wrongdoing in professional settings.

Fraud in accounting refers to deliberate manipulative actions taken to present misleading financial information to both internal and external stakeholders ([Budiwitjaksono et al., 2025](#)). Through the Fraud Tree concept, the Association of Certified Fraud Examiners



(ACFE) classifies fraud into three main types: asset misappropriation, fraudulent financial reporting, and corruption. Based on these three types of fraud, the ACFE Indonesia Chapter released the 2025 Indonesia Fraud Survey (SFI), which revealed that corruption is the most common form of fraud and causes significant losses, thereby threatening organizational and national financial stability. The survey also showed that many perpetrators come from finance or accounting departments. Furthermore, findings by the ACFE indicate that only 40–50% of fraud cases result in criminal prosecution, highlighting the inadequate handling of fraud and the suboptimal implementation of prevention and reporting mechanisms across various institutions, including universities.

Higher education institutions, particularly accounting programs, play an important role in developing students' competencies, ethical values, and readiness to face the professional world (Novitaningrum & Nurkhin, 2022; Rhamdhani et al., 2024). However, the occurrence of ethical violations in accounting practice indicates weaknesses in the educational process undertaken by aspiring accountants. This condition is reflected in the high incidence of academic dishonesty among students, which may indicate low academic integrity. A survey conducted at a university in Surabaya involving 65 active students in the Accounting program in 2024, revealed that approximately 44 students admitted to having committed plagiarism, an academic violation where one claims another's work as their own, 55 students admitted to collaborating during exams, 42 students admitted to cheating during exams, and 40 students admitted to bringing notes or cell phones into exams (Rizqi & Akbar, 2025). Therefore, the persistence of academic dishonesty has become a critical issue that requires serious attention in shaping the character and integrity of future professionals.

Senior students are in a crucial transitional phase, as they begin to enter the professional and organizational world. Their readiness to address ethical dilemmas, including whistleblowing decisions, is important for shaping their future professional integrity and work ethics. A dilemma is an internal conflict that arises when one is faced with the decision to blow the whistle on unethical conduct committed by friends or coworkers (Hasanah & Mutmainah, 2024). Furthermore, as individuals who are highly likely to become whistleblowers in both academic and professional settings, senior students must be provided with the necessary understanding and support regarding their intention to engage in whistleblowing. In collectivist social environments such as Indonesia, individuals also tend to maintain interpersonal relationships and avoid social conflict, which may influence their willingness to report unethical behavior despite having strong ethical or professional values.

Whistleblowing is a mechanism for early reporting of suspected misconduct or fraud by internal or external parties (Budiwitjaksono et al., 2025). Whistleblowing behavior can be influenced by professional commitment, which reflects the extent to which an individual demonstrates loyalty to their profession, including adherence to rules, professional values, and active efforts to support the profession's objectives (Septian et al., 2024). The higher an employee's professional commitment, the greater their willingness to perform duties and responsibilities according to standards without being asked (Clyde et al., 2022). Thus, individuals with a high level of professional commitment tend to uphold professional values and are more likely to report fraud or misconduct occurring within their organization (Rusmita, 2022). Such commitment may encourage individuals to report fraud or unethical

conduct within their organization. However, the influence of professional commitment on whistleblowing intention may vary depending on individual internal factors.

This study is intended to analyze the actors that influence the intention of senior students in the Accounting Program at a State University (PTN) in Surabaya to engage in whistleblowing. This study focuses on individuals' intention to engage in whistleblowing rather than actual behavior, as whistleblowing involves sensitive ethical considerations and is difficult to observe directly. Intent is viewed as the most relevant early indicator in predicting a person's tendency toward ethical behavior, particularly among students, most of whom have not yet entered a real work environment.

The focus on senior students is considered appropriate because students at this stage generally have a better understanding of professional responsibilities and ethical decision making compared to junior students. Cases of academic misconduct, such as plagiarism and grade manipulation, still occurs in higher education institutions, highlighting the importance of ethical awareness and the willingness to report violations within academic environments (Kompas.com, 2024; Medcom.id, 2024). Therefore, senior accounting students are considered more capable of evaluating ethical dilemmas and forming intentions related to whistleblowing behavior.

Previous studies have generally examined the influence of professional commitment on the intention to report misconduct separately and have focused more on employees or professional accountants than on students. Furthermore, few studies have simultaneously analyzed the moderating roles of religiosity and locus of control in strengthening or weakening the intention to report misconduct among senior accounting students. These inconsistent possibilities indicate that the relationship between professional commitment and whistleblowing intention may strengthen or weaken whistleblowing intention depending on individual and social contexts. Therefore, this study contributes by examining the influence of professional commitment on whistleblowing intentions with religiosity and locus of control as moderating variables among final year accounting students at a state university in Surabaya, who are currently in the transition phase from an academic to a professional environment.

## 2. THEORETICAL REVIEW AND HYPOTHESES

### Theory of Planned Behavior

The Theory of Planned Behavior (TPB) is an extension of the Theory of Reasoned Action (TRA) introduced by Ajzen, which addresses the limitation of TRA in explaining behaviors that are not fully under individual control (Tarumingkeng, 2025). TPB explains that behavior is influenced by attitudes, social norms, and perceived behavioral control, which together shape an individuals intention to act (Asana et al., 2025). This theory is commonly used to predict a persons intention to perform or change behavior in a specific context (Rosdiana et al., 2023). Furthermore, intention is considered a strong predictor of actual behavior, as individuals are more likely to act when they have positive attitudes, supportive social pressure, and a strong sense of control over the behavior (Putri et al., 2024).

### **Whistleblowing Intention**

Whistleblowing refers to the act of reporting information related to fraud or violations occurring within an organization, which may be carried out by individuals who are still active or who are no longer directly involved in the organization (Gumelar & Kusuma, 2022). Conceptually, whistleblowing refers to the behavior of individuals who report illegal, unethical, or other forms of misconduct committed by internal parties within an organization. The International Organization for Standardization in (ISO) 37002 defines whistleblowing as the act of reporting wrongdoing or potential misconduct that could harm the organization. Research by Tripermata et al. (2021) indicates that individual attitudes positively influence both fraud prevention and the intention to engage in whistleblowing; thus, whistleblowing is viewed not only as an action but also as an intention influenced by individual factors and the organizational environment.

### **Professional Commitment**

Professional commitment refers to an individual's sense of loyalty, determination, and responsibility grounded in professional values and norms that guide a person to perform their duties in accordance with applicable standards and procedures. Clyde et al. (2022) state that professional commitment reflects an individual's level of acceptance of professional goals, which, in certain contexts, can influence an individual's intention to engage in whistleblowing. Professional commitment is crucial in the context of whistleblowing because it is closely tied to ethics and moral responsibility to uphold the integrity and reputation of the profession. Individuals with high levels of professional commitment tend to exhibit strong dedication and work ethic, and strive to perform their duties professionally (Zullaekha & Nustini, 2024). Rachmawati et al. (2022) explain that individuals who accept and believe in their professional goals will strive to realize those goals; thus, in the decision-making process, professional commitment operates through considerations of professional values and obligations, which subsequently influence a person's intention to report violations as an effort to uphold professionalism.

### **Religiosity**

Religiosity, in the context of religious values, can influence a person's attitudes and behavior, particularly when facing ethical dilemmas. A person's level of religiosity is generally reflected through the moral actions and considerations demonstrated in daily life. Pratiwi & Susilowati (2025) state that individuals with a strong understanding of religious teachings tend to avoid behaviors that contradict the values and prohibitions of their faith. According to Glock and Stark (1970), religiosity refers to the depth of an individual's devotion and commitment to religious values, which is reflected in daily attitudes and behavior aligned with their beliefs (Zullaekha & Nustini, 2024).

Previous studies have shown inconsistent findings regarding the role of religiosity in whistleblowing behavior. Saragih et al. (2024) found that individuals with high levels of religiosity tend to have stronger moral norms, thereby increasing their willingness to report unethical actions. However, religiosity can also lead to internal conflicts, such as maintaining harmonious relationships, avoiding conflict or upholding loyalty to an

organization, which may reduce the intention to report misconduct. Therefore, this study proposes religiosity as a moderating variable because religious values can either strengthen or weaken the influence of professional commitment on the intention to report misconduct, depending on how individuals interpret moral responsibility and social harmony in ethical situations.

### **Locus of Control**

Locus of control is a component related to an individual's personality and represents expectations regarding the factors that determine success and failure in a person's life (Gumelar & Kusuma, 2022). According to research conducted by Rotter, locus of control refers to a person's perspective on whether they are able to control their attitudes and behaviors in response to the situations they experience. Individuals with a strong internal locus of control tend to believe that outcomes are influenced by their own actions and decisions. Therefore, locus of control is considered an important personal factor that can influence ethical decision making, including the intention to engage in whistleblowing.

Previous research on locus of control and whistleblowing behavior has yielded inconsistent findings. Gumelar & Kusuma (2022) found that individuals with a positive locus of control are more likely to maintain ethical behavior and encourage others to act appropriately. However, other studies suggest that individuals with a strong sense of self control may be more cautious about reporting violations because they tend to evaluate potential risks and consequences before taking action. Based on these varying findings, this study proposes locus of control as a moderating variable because an individual's perception of self control can strengthen or weaken the influence of professional commitment on whistleblowing intentions.

### **The Effect of Professional Commitment on Whistleblowing Intention**

According to a study conducted by Clyde et al. (2022) on the relationship between professional commitment, which encourages individuals to perform their duties in line with established procedures and uphold professional ethics, and its potential to affect an individual's intention to engage in whistleblowing. Professional commitment is associated with perceived behavioral control, reflecting an individual's belief in their capacity to act in accordance with their professional values and responsibilities (Novia et al., 2023). This aligns with the findings of Zullaekha & Nustini (2024), who state that the higher an individual's professional commitment to their profession and organization, the stronger their intention to engage in whistleblowing.

H<sub>1</sub>: Professional commitment has an effect on whistleblowing intention.

### **Religiosity Moderates the Relationship between Professional Commitment and Whistleblowing Intention**

The findings of the study by Zullaekha & Nustini (2024) indicate that religiosity does not moderate the effect of professional commitment on whistleblowing intention. However, religiosity can influence an individual's commitment through religious values and morality. The presence of religious values as a guiding principle in life is associated with a higher

level of professional commitment. This supports the research by [Clyde et al. \(2022\)](#) which suggests that professional commitment motivates individuals to act in accordance with established professional ethical standards, thereby playing a role in shaping ethical behavior in the performance of their duties and responsibilities.

H<sub>2</sub>: Religiosity moderates the relationship between professional and whistleblowing intention.

### **Locus of Control Moderates the Relationship between Professional Commitment and Whistleblowing Intention**

The findings of the study by [Suhartini et al. \(2023\)](#) indicate that individuals with professional commitment will always uphold integrity in the practice of their profession, ensuring that all their actions align with the code of ethics. Individuals with professional commitment will communicate the truth when they encounter misconduct. Furthermore, such actions become even stronger when accompanied by an internal locus of control. However, [Gumelar & Kusuma \(2022\)](#) state that locus of control has a positive influence on whistleblowing behavior.

H<sub>3</sub>: Locus of control moderates the relationship between professional and whistleblowing intention.

The conceptual framework of the research prepared based on the above explanation can be seen in Figure 1.

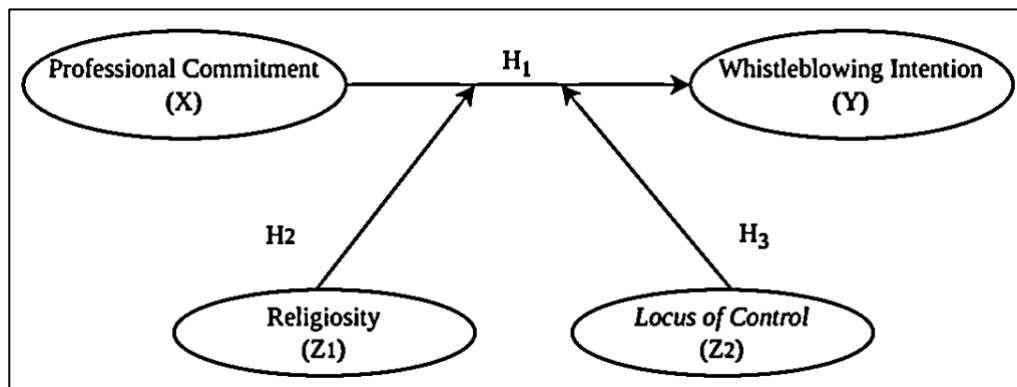


Figure 1. Conceptual Framework

### **3. RESEARCH METHOD**

The study employs a quantitative research design to examine relationships among variables using statistical analysis. The subjects of this study are accounting students, class of 2022, at four state universities in Surabaya including UPN Veteran Jawa Timur, Universitas Negeri Surabaya, Universitas Airlangga, and Universitas Islam Negeri “Sunan Ampel” with a total population of 958 students. The subjects were selected because they are in their final year of study and have completed all required courses, thereby possessing the capacity to reflect on their ethical perceptions.

The sample for this study was selected using probability sampling with a simple random sampling technique, in which the minimum sample size was set at 91 respondents based on the Slovin formula at a 10% precision level. The use of this precision level is considered adequate and representative because this study focuses on examining relationships among latent behavioral variables within a social science context. In exploratory and behavioral studies, a 10% margin of error remains within an acceptable tolerance range for obtaining a general representation of respondents' psychological tendencies and perceptions.

The data for this study were obtained through the distribution of a Google Forms questionnaire. The data analysis technique employed in this study utilized the Partial Least Squares-based Structural Equation Modeling (SEM-PLS) method, with the WarpPLS 8.0 software used for data processing. The use of WarpPLS 8.0 was based on its ability to detect nonlinear relationships between latent variables, the availability of structural model fit indicators, and its suitability for use with small sample sizes. Since this study employed self-reported questionnaires, procedural remedies were applied to reduce the potential for method bias, including ensuring respondents' anonymity and confidentiality during the data collection process.

Professional commitment refers to an individual's attitudes and behaviors that demonstrate a sense of attachment and dedication to their profession, thereby motivating them to uphold and maintain professional values. Based on [Yusra et al. \(2021\)](#), indicators of professional commitment are measured based on a sense of responsibility toward the profession, professional orientation, and efforts to uphold the values inherent in the profession.

### **Operational Definitions of Variables**

Whistleblowing intention refers to an individual's intent or tendency to report violations, fraud, or ethical misconduct to the appropriate authorities within an organization. The measurement of this variable refers to a scale developed by [Nur'aini & Pujiningsih \(2021\)](#), which includes attitudes toward reporting violations, the level of self-confidence in whistleblowing, and an individual's ability to submit reports on violations that have occurred.

Religiosity is an individual's ability to understand and interpret events or phenomena occurring in their surroundings, enabling them to act more wisely and flexibly when making decisions in various situations. Based on the scale developed in their research, [Mahesa & Ratnaningsih \(2025\)](#) indicate that the indicators used to measure religiosity encompass interest in religious information, the influence of religious beliefs in daily life, the application of religious teachings, and an individual's participation in religious activities or groups.

Locus of control is a perspective related to the degree to which an individual perceives themselves as capable of exercising control of their attitudes and behaviors when facing a situation. [Maryanti & Susilowati \(2021\)](#) in their study, explain that locus of control is a personality trait that influences an individual's success in completing a task or job. The measurement of the locus of control variable in this study refers to a scale developed by [Suhartini et al. \(2023\)](#) which distinguishes locus of control into two dimensions: internal and

external locus of control. Internal locus of control is characterized by traits such as high initiative, the ability to manage emotions, the ability to find solutions to problems, and perseverance in work. Conversely, external locus of control is characterized by low initiative, limited willingness to exert effort, minimal motivation to seek information, difficulty working independently without assistance, and a tendency to be easily influenced by others.

The variables in this study are assessed using an ordinal measurement scale with a four point Likert format, consisting of 1 = Strongly Disagree (SD), 2 Disagree (D), 3 = Agree (A), and 4 = Strongly Agree (SA).

#### 4. RESULT AND DISCUSSION

In PLS analysis, there are two main components of focus: the outer model (measurement model) and the inner model (structural model). The initial stage of testing the outer model involves validity testing. An indicator is considered good if it has a factor loading value above 0.7, although values in the range of 0,5 to 0,7 are still acceptable (Hair et al., 2022).

Table 1. Outer Loading

Variable	Indicator	Loading Factor	Description
Professional Commitment (PC)	PC.1	0.823	Valid
	PC.2	0.862	Valid
	PC.3	0.781	Valid
	PC.4	0.889	Valid
	PC.5	0.896	Valid
Whistleblowing Intention (WI)	WI.1	0.875	Valid
	WI.2	0.925	Valid
	WI.3	0.736	Valid
	WI.4	0.672	Valid
	WI.5	0.919	Valid
Religiosity (RLG)	RLG.1	0.810	Valid
	RLG.2	0.874	Valid
	RLG.3	0.877	Valid
	RLG.4	0.894	Valid
	RLG.5	0.828	Valid
Locus of Control (LOC)	LOC.1	0.833	Valid
	LOC.2	0.793	Valid
	LOC.3	0.837	Valid
	LOC.4	0.913	Valid
	LOC.5	0.916	Valid

Source: WarpPLS 8.0 (2026)

The validity test result presented in Table 1 show that all indicators have values above 0,5. This indicates that the indicators for the variables of professional commitment, whistleblowing intention, religiosity, and locus of control have met the criteria for convergent validity.

Table 2. Cross Loading

Variable	CP	WI	RLG	LOC	Description
Commitment Professional (CP)	<b>(0.851)</b>	0.348	0.676	0.734	Valid
Whistleblowing Intention (WI)	0.348	<b>(0.832)</b>	0.333	0.368	Valid
Religiosity (RLG)	0.676	0.333	<b>(0.857)</b>	0.698	Valid
Locus of Control (LOC)	0.734	0.368	0.698	<b>(0.860)</b>	Valid

Source: WarpPLS 8.0 (2026)

A test of discriminant validity was conducted to ensure that each latent construct possesses distinct characteristics and does not overlap with other constructs (Hair et al., 2022; Hadi, Sentosa, & Ab Wahid, 2022). Based on the result presented in Table 2, each indicator exhibits a higher cross-loading on its corresponding variable than on other variables. Thus, it can be concluded that each latent construct satisfies the criteria for discriminant validity and does not exhibit high correlations with other constructs.

Table 3. AVE Value

Variable	AVE
Professional Commitment (PC)	0.724
Whistleblowing Intention (WI)	0.692
Religiosity (RLG)	0.735
Locus of Control (LOC)	0.739

Source: WarpPLS 8.0 (2026)

Table 3 presents the results of the measurement using AVE. Convergent validity can be measured using the square root of the Average Variance Extracted (AVE) value. This table shows that AVE has good convergent validity because its value is  $> 0,5$  (Hair et al., 2022). Thus, all variables have good convergent validity.

Table 4. Composite Reliability & Cronbach's Alpha

Variable	Composite Reliability	Cronbach's Alpha
Professional Commitment (PC)	0.929	0.904
Whistleblowing Intention (WI)	0.917	0.884
Religiosity (RLG)	0.933	0.909
Locus of Control (LOC)	0.934	0.911

Source: WarpPLS 8.0 (2026)

Reliability in this study was assessed by evaluating the composite reliability and Cronbach's alpha values for each latent variable. A construct is considered reliable if its composite reliability exceeds 0,7 and its Cronbach's alpha is greater than 0,6 (Hair et al., 2022).

Based on the result presented in Table 4, all variables demonstrated composite reliability values exceeding 0,7 and Cronbach's alpha values above 0,6. This indicates that all latent variables in this study met the reliability criteria and can be considered consistent in measuring the constructs under investigation.

Following validity and reliability testing, the result of the evaluation of the outer model indicates that all constructs met the necessary criteria. Consequently, the measurement model

was deemed adequate, allowing the analysis to proceed to the testing of the inner model (structural model).

Table 5. R-Square & Q-Square

Variable	R-Square	Q-Square
Whistleblowing Intention (WI)	0.555	0.227

Source: WarpPLS 8.0 (2026)

Inner model testing was conducted to assess the strength of the relationships among latent variables in the research model. Following Hair et al. (2022), the strength of these relationships is reflected in the R-Square ( $R^2$ ) value, where a value of 0,75 indicates a strong relationship, 0,50 reflects a moderate relationship, and 0,25 represents a weak relationship. Additionally, a Q-Square ( $Q^2$ ) value  $> 0$  indicates that the exogenous variables are able to contribute to the prediction of the endogenous variables.

Based on the result in Table 5, it is shown that the variables of professional commitment, religiosity, and locus of control influence whistleblowing intention with an R-Square value of 0,555. This value indicates that the strength of the relationship within the model falls into the moderate category. Additionally, the Q-Square value of 0,227 suggests that the model has acceptable predictive relevance. This means that 55,5% of the variation in whistleblowing intention can be accounted by profesional commitment, religiosity, and locus of control, while the remaining 44,5% is influenced by other factors outside the variables examined in this study.

Hypothesis testing in this study was conducted in two stages: testing for direct effects and testing for moderating effects. A direct effect refers to a direct relationship between one variable and another without the involvement of a mediating variable. Meanwhile, a moderating effect is used to test the role of a moderator variable in a relationship involving the dependent variable.

Table 6. Hypothesis Test Result

Variable	Coefficient	P-value	Description
KP => WI	0.335	<0.001	Accepted
RLG * KP => WI	-0.615	<0.001	Accepted
LOC * KP => WI	-0.412	<0.001	Accepted

Source: WarpPLS 8.0 (2026)

Based on the result presented in Table 6, professional commitment was found to have a direct influence on whistleblowing intention. These findings indicate that the independent variable has a significant effect on the dependent variable. Furthermore, the results of the study indicate that religiosity and locus of control have a statistically significant moderating effect. The interaction effects between professional commitment, religiosity, and locus of control on whistleblowing intention were found to be significant. These negative coefficients of religiosity and locus of control suggest that both variables tend weaken the direct effect of professional commitment on whistleblowing intention, which previously demonstrated a

positive effect. Thus, overall, the variables of religiosity and locus of control are able to moderate the effect of professional commitment on whistleblowing intention.

### **The Effect of Professional Commitment on Whistleblowing Intention**

The result of hypothesis 1 ( $H_1$ ) test, it can be concluded that the professional commitment of accounting students at four public universities in Surabaya influences their intention to engage in whistleblowing. Students with a high level of professional commitment tend to be more willing and prepared to report any violations they discover. These results are consistent with studies conducted by [Clyde et al. \(2022\)](#) and [Zullaekha & Nustini \(2024\)](#), which found that professional commitment encourages individuals to engage in whistleblowing behavior. However, unlike previous studies that primarily focused on employees or professional accountants, this study demonstrates that professional commitment also plays an important role in shaping whistleblowing intention among accounting students who are still in the transition phase toward the professional environment.

These findings are in line with the Theory of Planned Behavior, which explains that an individual's behavior is influenced by their intention to act ([Novia et al., 2023](#)). In the context of this study, professional commitment can be associated with attitude toward behavior, where students who strongly uphold professional values and ethics are more likely to view whistleblowing as a positive and responsible action. Professional commitment also reflects perceived behavioral control. Students who possess a strong sense of responsibility toward their profession tend to feel more confident and capable of reporting violations despite potential risks. Therefore, the higher the level of students' professional commitment, the greater their motivation and intention to engage in whistleblowing.

Accordingly, universities as educational institutions play an important role in shaping students' character. This role is realized not only through the provision of knowledge and technical competencies, but also through the development of ethical attitudes, professional values, and responsibility toward the profession.

### **The Effect of Professional Commitment on Whistleblowing Intention Moderated by Religiosity**

The result of hypothesis 2 ( $H_2$ ) test, indicates that religiosity acts as a moderating variable that weakens the effect of professional commitment on whistleblowing intention. This finding suggests that although accounting students possess high professional commitment, certain religious values and moral considerations may reduce their intention to engage in whistleblowing ([Zullaekha & Nustini, 2024](#)). Religious values do not always encourage individuals to report violations, but under certain conditions may instead inhibit such intentions. In highly religious individuals, moral values may be interpreted through attitudes of forgiveness, empathy, maintaining social harmony, and avoiding actions that could expose or harm others. As a result, students may feel reluctant to engage in whistleblowing despite having strong professional commitment, particularly when reporting misconduct is perceived as potentially damaging interpersonal relationships or creating social conflict.

These findings are also consistent with the Theory of Planned Behavior, particularly the subjective norms component, which explains that individuals' intentions are influenced by social pressures and normative values within their environment. In this study, religiosity reflects subjective norms because religious values shape students' perceptions regarding whether whistleblowing is socially and morally acceptable behavior. The weakening effect found in this study may occur because students with high religiosity tend to prioritize social harmony, empathy, and interpersonal relationships over reporting misconduct. This condition may also be influenced by the collectivist cultural context in Indonesia, where maintaining group harmony and avoiding interpersonal conflict are often considered important social values. In such environments, whistleblowing may be perceived as a sensitive action that could disrupt relationships within academic or social groups. As a result, professional commitment alone may not be sufficient to encourage whistleblowing intention when individuals perceive reporting behavior as potentially creating conflict or harming others. This result contrasts with the findings of [Clyde et al. \(2022\)](#), which stated that professional commitment encourages individuals to act in accordance with professional ethical standards.

Therefore, universities should not only emphasize professional commitment but also provide a balanced understanding of the application of religious values within the context of professional ethics, so that students are able to uphold integrity when facing misconduct situations.

### **The Effect of Professional Commitment on Whistleblowing Intention Moderated by Locus of Control**

The result of hypothesis 3 ( $H_3$ ) test, indicates that locus of control moderates the effect of professional commitment on whistleblowing intention by weakening its influence. This finding suggests that although accounting students possess high professional commitment, a particular locus of control may reduce their intention to engage in whistleblowing. Individuals' beliefs regarding their ability to control actions and face possible consequences can influence how professional commitment is translated into the intention to report violations. This finding differed by [Gumelar & Kusuma \(2022\)](#), which found that locus of control positively influences whistleblowing behavior. The difference may be caused by variations in research subjects and contexts, as this study focuses on accounting students who may consider social and academic consequences more carefully before deciding to report misconduct.

These findings are also in line with the Theory of Planned Behavior, particularly the perceived behavioral control component, which explains that behavioral intentions are influenced by individuals' perceptions of their ability to perform certain actions. In this study, locus of control reflects perceived behavioral control because students tend to consider their capability, risks, and possible consequences before deciding to report violations. The weakening effect found in this study may occur because students with a strong locus of control tend to carefully evaluate the potential consequences of whistleblowing, such as social pressure, academic risks, or negative responses from others. Individuals with a strong sense of personal control are likely to assess whether reporting

misconduct will produce beneficial outcomes or instead create negative consequences for themselves. As a result, although they possess strong professional commitment, they may become more cautious and selective in deciding whether to report violations.

## 5. CONCLUSION

Based on the research objectives, which were to test and demonstrate the influence of professional commitment on whistleblowing intentions, moderated by religiosity and locus of control, the study's findings lead to the conclusion that professional commitment influences whistleblowing intentions, and that religiosity and locus of control act as moderators by weakening the influence of professional commitment on whistleblowing intentions. Accounting students from four universities in Surabaya demonstrated a high level of professional commitment, which encouraged them to have the courage to report instances of fraud occurring on campus.

In practical terms, this study suggests that universities and accounting study programs should strengthen ethics education and improve the implementation of whistleblowing systems through clear reporting procedures, confidentiality protection, and increased student awareness regarding the importance of reporting violations. Universities are also encouraged to provide case-based ethical training and discussions related to professional dilemmas, so that students are better prepared to make ethical decisions in real situations. In addition, fostering an understanding of the balance between personal values, religious considerations, and professional responsibilities is important to help students develop integrity and professionalism as future accountants. The limitation of this study lies in the sample scope, which involved only four public universities in Surabaya. This indicates that the study has not yet been able to fully capture the phenomenon of whistleblowing intentions in its entirety. Therefore, future research is recommended to extend the model by incorporating additional variables and involving a larger sample size to ensure more comprehensive results.

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