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Whistleblowing, Morality, Good Corporate Governance, The Role of Accountant as A Moderation Variable to Fraud Intention

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Abstract. Purposes - This study aims to investigate the problem solved and resolved by accountants in the country of Indonesia with various educational backgrounds, the scope of business, and experience in their job to examine fraud intention, with the whistleblowing system as a trigger and other variables like good corporate governance, Morality, the role of the accountant as additional variable moderate provides insights on the moderating effect to fraud intention. **Design/methodology/Approach** - Data was gathered using a questionnaire survey involving 291 respondents with accountant backgrounds. This study used quantitative research with smart pls 3.3 .3 and also the grand theory of agency theory and fraud triangle theory as a guide to conclude this study. **Findings** - The results show that there is a positive relationship between morality, Whistleblowing system, and Good Corporate Governance, to fraud intention. The moderate variables provide partial support that the role of accountants has a positive significant impact with good corporate governance to the fraud intention. **Research limitation/implications** - The role of accountants in moderating whistleblowing against fraud in the future should be added with other dimensions such as professional skepticism, competence, and perceived behavior. **Practical implications** – this study contributes to the development of ideas to reduce fraud intention through critical studies of any variables including whistleblowing, Good Corporate Governance, Morality, also the role of accountants. **Social Implications** – this study argues that consistently by the major of morality personal is a must behave in a social environment, especially in the organization of a company or other society. **Originality/Value** – this study uses the role of the accountant as a proxy to contribute to the analytical fraud diamond theory. There is limited implication between whistleblowing the fraud intention because whistleblowing depends on practically system good corporate governance.

Keywords. Morality, whistleblowing system, Good corporate governance, the role of accountants, fraud intention

1. Introduction

In the development of industries that use information technology, it can affect the company in developing its business, one of which is by tightening the security system of a transaction and the security system will attempt to contribute to the company in preventing fraudulent actions that can harm the company. The use of a whistleblowing system in a

developing company is an important application in avoiding fraudulent practices that harm the company.

Conditions are still a major problem in Indonesia. The Association of Certified Fraud Examiners (2017) states that violations of provisions are latent dangers that threaten world economic growth. Accidental losses in Indonesia are mostly caused by corruption cases, averaging 100 to 500 million per case. Indonesia Corruption Watch (2018) reports that most cases and situations of corruption occur in the government sector. This statement is in line with the final report of Indonesia Corruption Watch (ICW) in 2019, which states that there were 213 State Civil Apparatus suspects in corruption cases in 2019. In several annual reports, ICW shows that the State Civil Apparatus dominates the number of corruption suspects and fraud cases. The forms of incidents that occur in government institutions include assets, manipulation of taxes, and financial statements in addition to bribery or gratuities (Utami, 2018).

The study from Yunawati (2018) conducted a case study on the impact of the implementation of the Whistleblowing System on internal conditions at PT Bank Asia Tengah. The results of his research indicate that the Whistleblowing System in banking entities is still unable to reduce the level of internal conditions that occur. Pamungkas et al (2017) obtained different research results, namely the Whistleblowing system has a significant effect on preventing financial condition reports. In the international journal Meiryani, et al (2023) whistleblowing system on Accounting fraud as the dependent variable in which there is a systematic analysis of the literature review, it is concluded that the implementation of the whistleblowing system is not only from journals and references in accounting but also in Ebusiness journals, Ebusiness administration, and public business ethics, then mentioned for the results of the analysis that whistleblowing can be considered significant if there is good governance to detect accounting fraud, this study has limitations in analyzing the factors that influence the implementation of whistleblowing in depth in preventing accounting or financial fraud, besides this, there are also limitations in time and topics in research because they only rely on existing literature from different points of view.

Iwan Putra (2022) mentioned whistleblowing as an independent variable on the assessment of the prevention of criminal behavior and coupled with fraud prevention as a moderating variable, it was found that the importance of fraud prevention efforts carried out was mediated by the influence of internal audit, risk management, Whistleblowing System and Big Data Analytics, and it was supported by an understanding of the use of information technology in analyzing big data which had a positive and significant effect on fraud prevention, but the journal has limitations, namely that empirical studies have not been determined because they only analyze systematic analysis of the literature.

In other studies as per Dwi Marlina (2023), it is stated that in assessing the intention to commit fraudulent acts using the independent variables altruistic, machiavellian traits, and religiosity coupled with the moderating variable whistleblowing with the size of the company, the results are obtained in the form of personal factors that are the most dominant in influencing human behavior, and individuals with altruistic traits and the highest level of religiosity can control behavior not to deviate from the provisions of rules and beliefs, while machiavellian personality cannot be concluded as a personal factor that can increase fraud intentions. other than that, although the whistleblowing system does not work well against Machiavellian personality, altruistic personality and religiosity, its existence can be a control for individuals with low positive personality, this research is limited to individuals with low positive personality, In addition, although the whistleblowing system does not work well against Machiavellian personality, altruistic personality and religiosity, its existence can be a controller

for individuals with low positive personalities, this study is limited to the accounting profession only, and the respondents taken were 279 without mentioning their educational background, for this reason, researchers will take respondents by adding educational background as the basis for the mean data of the study and adding the auditor profession as a moderating variable for the role of accountants in which there are accountants from various lines of business sectors plus companies that have been listed on the stock exchange.

To reduce the gap in this study, it is necessary to add from the perspective of public accountants or auditors as moderating the role of accountants in assessing intentions in fraudulent acts which are also added to governance variables, whistleblowing, and morality as important independent variables to support the framework in research, it is hoped that it can comprehensively assess this research, especially in the results of analyzing the moderating variable of the accountant's role to what extent it can assess the intention of fraudulent acts. To develop the analysis in this study, a quantitative analysis tool is used using smart PLS as an analytical tool to test the research hypothesis to make it more comprehensive because using smart PLS data analysis is more updated to assess unobserved variables with the moderation of the accountant's role in Dwi Marlina et.al (2023) stated that Smart PLS was chosen because it can be used to process simultaneous data.

2. Literature review and hypothesis development

2.1 Fraud Diamond Theory

Fraud diamond theory is a theory that discusses the factors that cause someone to commit fraud. The Fraud Diamond Theory is a theory developed by Wolfe & Hermanson (2004) from the fraud triangle theory initiated by Cressey (1950) by believing in the existence of pressure, opportunity, and rationality in fraud detection. The Fraud Diamond Theory is a theory that is expected to prevent fraud attempts. According to Wolfe & Hermanson (2004), a person cannot commit fraud if he is unable to do so. Therefore, a reflection on the Fraud Diamond theory was carried out by adding capabilities so that there was a development of the theory of Fraud in the form of pressure, opportunity, rationality, and ability.

1) Pressure is the first element that allows a person or group to commit fraud. Pressure can come from financial and non-financial conditions. Someone can commit fraud caused by economic pressure, lifestyle, and so on.

2) Opportunity is the second element where a person or group of people can commit fraud. The openness of the opportunity ensures that the suspect is not detected committing fraud. And will not be able to find severe repercussions for the fraudster.

3) Rationality is the third element contained in the fraud diamond theory. Rationality can be interpreted as justifying what has been done by the perpetrator to make a mistake. So, a person is someone who can be a loophole to perform the main action.

4) Capability is the fourth most important element in fraud prevention. Fraud cannot be committed if you cannot act. With the ability of the perpetrator to recognize opportunities that open up to be able to commit fraud that is carried out not only once but can be done up to many times.

2.2 Fraud intention

Fraud and error are two different things (Triantoro 2020). Fraud is known as a deliberate error committed by an individual or organization that can cause harm to another individual or entity (Said, 2018a, 2018b). The Association of Certified Fraud Examiners (ACFE) classifies fraud into three types, namely asset misappropriation, financial statement

fraud, and corruption (Saluja, 2021). Asset misappropriation relates to fraud that misuses or steals company assets, financial statement fraud relates to the behavior of managers or organizational executives involving material misstatements in financial statements that can cause losses, while corruption is related to bribery, abuse of authority, conflicts of interest, and illegal concessions (Triantoro et al., 2020). The intention to commit fraud is related to how likely a person is to commit fraud under certain conditions. Several factors that can encourage fraud are explained by elements of the Fraud Pentagon and Hexagon theories, namely in the form of personal factors (Vousinas 2019; Pruyers 2019; Utami 2019; Elliott, 2010) and organizational factors (Said 2018a, 2018b).

2.3 *Morality*

Morality is the overall character or value of a person that can be good or bad. Morality itself also departs from the aspects of religion, tradition, and culture that are adopted (Kurniawan Saputra, 2020). Moral reasoning is the basic form of a person's behavior. Morality is the ability of a person's moral reasoning in acting to solve a problem by first assessing whether the action to be taken is ethical or not (Prena, Kusmawan, et. al 2020), According to (Kohlberg, 1995) in Yusuf et al. research, (2021) Moral has a theoretical development through several stages, namely: (1) Preconvention stage, which is the attitude of one's actions based on fear of one's actions. do something for fear of applicable rules or laws, (2) the Conventional stage, which is the attitude that needs to be done in a person based on the approval of the people around him and also the norms that apply in society, (3) post-conventional stage, which is a person's action to take action by always considering or paying attention to the interests of others. Morality is the overall character or value of a person that can be good or bad. Morality itself also departs from aspects of religion, tradition, and culture (Kurniawan Saputra et al., 2020).

H₁: Individual morality has a positive effect on fraudulent intentions

2.4 *Whistleblowing*

A whistleblowing system is a system used by companies to report violations. Whistleblowing is generally done confidentially. Whistleblowing will arise when there is a conflict that refers to the personality of the employee with the interests of the company. Disclosure of violations is only done in good faith, not for personal complaints against company policy regulations based on slander (Widyawati, 2019). The whistleblowing system implemented by the government and companies is quite different. The government has its own way of detecting whistleblowing, namely by using the WISE application. Meanwhile, the use of the whistleblowing system in general by companies is by using the methods used by the company itself. Whistleblowing is an action taken by a person or several people to report violations committed by the company to other parties (Prena, Kusmawan, 2020). Meanwhile, the use of the whistleblowing system in general by companies is to use the methods used by the company itself. Whistleblowing is an action taken by a person or several people to report company violations to other parties (Prena & Kusmawan, 2020).

H₂: Whistleblowing system has a positive effect on fraud intention

2.5 *Good Corporate Governance*

According to (Cadbury, 1997) in (Sudarmanto et al., 2021), Good Corporate Governance is the principle of directing and controlling a company to achieve a balance between the power and authority of the company in providing accountability to shareholders in particular, and stakeholders in general. According to (IICG, 2008) Good Corporate Governance is a process and structure applied in running a company with the main objective of increasing shareholder value in the long term, while taking into account the interests of other shareholders (Hamdani, 2016).

Meanwhile, according to (Aldridge, and Siswanto 2005) in the journal by (Faiqoh, 2019), The Australian Stock Exchange (ASX) defines corporate governance as a system by which companies are directed and managed. This affects how company goals are set and achieved, how risks are monitored and assessed, and how performance is optimized. According to this definition, ASX defines corporate governance as a system that is intended to direct and manage the company's activities and has considerable influence including influence in achieving optimal business performance and in analyzing and controlling business risks faced by the company at all times.

GCG principles according to the National Committee on Governance Policy (KNKG, 2012) in (Kelvianto, 2018), the principles of GCG are Transparency, Accountability, Responsibility, Independence, and Fairness.

1) **Transparency.** In carrying out objectivity and sportsmanship in business, companies need to provide relevant information so that interested parties can easily access and understand it. The company also takes the initiative in disclosing reports about the company, not only financial reports but all aspects that need to be reported so that they can be considered by management in making decisions. The indicators used in assessing company transparency are information and policies within the company.

2) **Accountability.** Account for its performance transparently and fairly. Accountability is necessary to achieve sustainability. Indicators used in assessing accountability are baseline work and audits.

3) **Responsibility.** The Company complies with applicable laws and regulations and carries out its responsibilities to all customers of the company, the community, and the environment. The indicator used to assess responsibility is the company's responsibility (concern) for its employees.

4) **Independent.** The management of the company must be controlled independently so that each organ of the company does not dominate the other and cannot be intervened by other parties. The indicators used to assess independence are internal influence and external influence.

5) **Justice and Equality.** The company must always consider the interests of everyone involved in the company.

Good corporate governance (GCG) is an important fraud detection and prevention mechanism (Lokanan, 2019). This mechanism will enable centralized, high-standard bank governance to prevent fraud by providing better monitoring and risk management (Swandaru & Muneeza, 2022).

H₃: Good Corporate Governance has a positive effect on fraud intention

2.6 *The Role of Accountants*

Accountants play the following roles in AIS, Hadi Saedi, et al (2014) the industry they are in does not matter. What matters is the accountant's ability to deliver results whenever they are requested. This section of the study discusses the relationship of accountants with information systems. Accountants are mainly involved in three ways: as system users, designers, and auditors.

1) Accountants as users of all systems that process financial transactions impact the accounting function in some way. As end users, accountants must provide a clear picture of their needs to the professionals designing their systems.

With those the trigger accountant user of all systems that process financial transactions may cause moderation to the morality reason because understanding the all system could be depend on morality to influence the recoding the account.

H₄: The role of accountants moderates the relationship between morality and fraud intention.

2) Accountants as system designers Accountants Hadi Saedi, et al (2014) are the main catalysts in the design of accounting information systems. They are the most professional measurement of suitable and complete information for designing information systems. It is generally believed that insiders in every field of life are better instruments of development. This accounting information system design function includes the design of managerial accounting information systems to assist management in the decision-making process.

H₅: The role of the accountant moderates the relationship between whistleblowing and fraud intentions.

3) Accountants as an auditor Auditing Hadi Saedi, et al (2014) is a form of independent attestation performed by an expert - the auditor - who expresses an opinion on the fairness of a company's financial statements. Public confidence in the reliability of internally produced financial statements depends directly on their validation by an independent expert auditor. This service is often referred to as the attestation function.

H₆: The role of accountants moderates the relationship between Good Corporate Governance and fraud intentions.

In the journal Hadi Saedi, et al (2014), it is stated that the role of accountants as a variable of the accounting information system is mentioned in the theoretical study described in the previous sub-chapter, so the researchers provide temporary hypotheses as follows:

3. Methodology

Research design

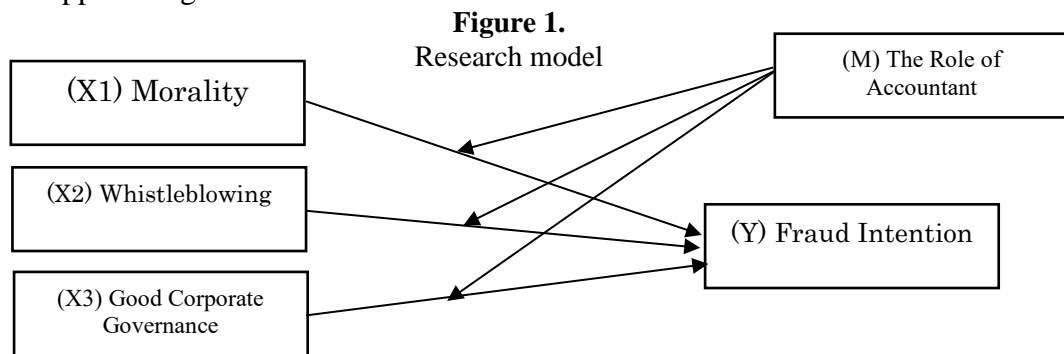
Quantitative methods are used to measure the effect of whistleblowing, morality, and good corporate governance factors on fraud intention. The personal factor used was morality. Whistleblowing systems and good corporate governance are organizational factors that determine the success of the internal control system. Furthermore, this research model was tested using structural equation modeling least squares (SEM-PLS). PLS was used to interpret the two-step assessment of reliability, model validity, and structural model assessment (Narsa

and Wijayanti, 2021). In addition, PLS was chosen because it can perform simultaneous data processing.

Data collection

This study used a self-administered survey of accountants in Indonesia. The survey was

conducted online using the G-form application. Online surveys were used because they can reach a wide sample (Wijayanti and Riza, 2017). Accountants were chosen as the sample because the accounting profession has considerable potential to commit fraud. The survey method has the potential for bias (Narsa and Wijayanti, 2021). Therefore, to avoid the occurrence of common method bias, we performed ex-ante and ex-post on the questionnaire. Furthermore, to avoid any nonresponse bias, the questionnaires were sent privately via e-mail and WhatsApp messages.



Source: Figure created by authors

Measurement

Intentionality of fraud as the dependent variable (Y) ACFE is a US organization that aims to prevent and combat accounting fraud. The ACFE classifies fraud into three types. First, financial statement fraud is committed by managers or executives of an organization and involves material misstatements in financial reporting that have the potential to cause losses. Second, asset misappropriation is a fraud that misuses or steals the assets of the company or other parties. This type of fraud is the easiest to detect because it can be measured. Third, corruption is the most difficult type of fraud to detect because it usually involves various individuals.

variable independent whistleblowing (X₁) Meanwhile, the use of the whistleblowing system in general by companies is to use the methods used by the company itself. Whistleblowing is an action taken by a person or several people to report company violations to other parties (Prena & Kusmawan, 2020).

Morality as an independent variable (X₂) Morality is the overall character or value of a person that can be good or bad. Morality itself also departs from aspects of religion, tradition, and culture (Kurniawan Saputra et al., 2020).

Good Corporate Governance as of Variable Independent (X₃) Good corporate governance (GCG) is an important fraud detection and prevention mechanism (Lokanan, 2019). This mechanism will enable centralized, high-standard bank governance to prevent fraud by providing better monitoring and risk management (Swandaru & Muneeza, 2022). Calculation

of Good Corporate Governance $SIZE = \ln(\text{total asset})$. Company age relates to the length of existence of a company.

The age of the company shows the reputation of a business line and the company's capability in running the business (Ayuba, Bambale, Ibrahim & Sulaiman, 2019). Companies that have been around for a long time generally have a better reputation than newly established companies. The proxies used in this study follow Toly et al. (2019), Ayuba et al. (2019).

Accountant role as moderating variable (M) Irman Firmansyah (2019) that corporate accountants need to be able to maintain their business ecosystem. To be able to describe this function, emancipatory accounting must have three very basic characteristics, namely (1) accounting is intended and plays a role in providing information about the ability of business entities to carry out business activities that provide emancipation in the ecosystem, intragenerational and intergenerational; (2) accounting must act as a catalyst for the creation of emancipatory business practices by continuing to encourage spiritual transformation through education for business and accounting practitioners; and (3) accounting must act as a business information system that is able to facilitate the implementation (in full) of economic, social, environmental, and spiritual accountability by business entities to maintain harmony of life based on an integrated concept. harmonized view of sustainable development.

4. Results

Respondents

With 291 respondents with accountant backgrounds throughout Indonesia. With the following data provisions:

- 1) Questionnaire using a Likert scale
- 2) Literature study from various journals, theses, and international journal publications by considering previous research as a reference for hypothesis development.

See Table 1 to know the demographic data of respondents by various characteristic

Table 1.
Demographic Corespondents

Information	N	Percentage (%)
Gender		
Male	124	45,76
Female	147	54,24
Total	291	100,00
Age		
25-30	98	36,16
31-35	68	25,09
36-40	76	28,04
>40	29	10,70
Total	291	100,00
Educational		
Diploma	16	5,90
Bachelor degree	103	38,01
Master	82	30,26
Doctoral	23	8,49
Master, Professional certificate	2	0,74
Bachelor's degree, professional certificate	2	0,74
Certificate Professional	43	15,87
Total	291	100,00

Sector		
Listed company	88	32,47
Non listed company	88	32,47
Government	95	35,06
Total	291	100,00
Experience		
5-10 years	138	50,92
11-15 years	102	37,64
>15 years	31	11,44
Total	291	100,00
Fraud option		
Fraud detection	205	75,65
Fraud intention	66	24,35
Total	291	100,00

Source: table created by author

From the data Table 1 above, it is found that there are more women than men in the respondents. This is because women are more responsive to new things.

The age range of respondents is 25-30 years old with a percentage of 36.16%, and the lowest at the age of > 40 years as much as 10.70%. The assumption is that those ages 25-30 are still motivated to do something academic.

Age range >40 below

The most educated of respondents is Bachelor S1 with a percentage of 38.01%, the lowest is Bachelor S1 and Certification of 0.78%.

The most company sector is government at 35.06%, because the functionalist state apparatus is very sensitive to fraud, while listed and non-listed are balanced.

The most work experience data from respondents is in the range of 5-10 years at 50.92%. The lowest was >15 years at 11.44%.

In the choice of fraud, the most is in fraud detection at 75.65%, this may be an assumption on fraud detection that is interesting to discuss and according to the character of the respondent, fraud detection raises prejudice in critical thinking to find answers to anomaly reality.

Statistic descriptive

Table 2 presents the respondent's perception of the importance of each variable measurement, most of the respondents presented by answering the questions from each dimension and indicator

Table 2.
Dimension variable, Indicator

variabel Y	Indikator	No.	Missing	Mean	Median	Min	Max	Standard Deviation	Excess Kurtosis	Skewness
Dimensi 1	F11-F15	1-5	0	5,121	5	2,400	6	0,7226	0,7672	-0,6374
Dimensi 2	DF1-DF6	6-11	0	5,135	5	2,333	6	0,731	0,840	-0,688
variabel X1	Indikator	No.	Missing	Mean	Median	Min	Max	Standard Deviation	Excess Kurtosis	Skewness
Dimensi 1	MR1-MR3	12-14	0	5,154	5,000	3,000	6,000	0,691	0,013	-0,45867
Dimensi 2	AKH1-AKH3	15-17	0	5,193	5,000	2,667	6,000	0,705	0,816	-0,68133
Dimensi 3	KK1-KK3	18-20	0	5,180	5,000	3,000	6,000	0,718	-0,1843	-0,50667

variabel X2	Indikator	No.	Missing	Mean	Median	Min	Max	Standard Deviation	Excess Kurtosis	Skewness
Dimensi 1	WB1-WB6	21-26	0	5,190	5,000	2,833	6,000	0,689	0,223	-0,53617

variabel X3	Indikator	No.	Missing	Mean	Median	Min	Max	Standard Deviation	Excess Kurtosis	Skewness
Dimensi 1	T1-T5	27-31	0	5,196	5,000	2,800	6,000	0,700	0,1722	-0,5182
Dimensi 2	AK1-AK5	32-36	0	5,157	5,000	2,600	6,000	0,716	0,729	-0,6406
Dimensi 3	RS1-RS4	37-40	0	5,172	5,000	3,000	6,000	0,688	-0,1365	-0,431
Dimensi 4	IN1-IN5	41-45	0	5,164	5,000	2,600	6,000	0,720	0,3384	-0,5924
Dimensi 5	FE1-F5	FE1-FE5	0	5,213	5,000	2,800	6,000	0,698	-0,157	-0,4916

variabel Z	Indikator	No.	Missing	Mean	Median	Min	Max	Standard Deviation	Excess Kurtosis	Skewness
Dimensi 1	PAU1-PAU5	51-55	0	5,215	5,000	2,800	6,000	0,706	0,3846	-0,6334
Dimensi 2	PSD1-PSD5	56-60	0	4,126	4,000	2,000	4,800	0,575	0,1564	-0,4248
Dimensi 3	PSA1-PSA5	61-65	0	5,129	5,000	3,000	6,000	0,690	-0,1766	-0,3982

Source: table created by author

From the data above, the max value in all indicators is a scale of 6 and there is a min scale in the T₁ and AK₃ indicators in variable X₃, this is interesting to discuss because there are respondents who answer with a strongly disagree scale in terms of T₁, namely transparency because the negative question is in the form of a financial reporting element in which it must be transparent to users, this is because the respondent chooses fraud detection, so transparency is not needed, AK₃ is accountability is about the negative of the question Accountability is only allowed if fraud is considered to be undetectable. This means that there are respondents who disagree with fraud that is influenced by accountability in GCG.

Validity and reliability testing

A valid indicator is stated if it has an average variance extracted (AVE) value > 0.5, while a reliable indicator is stated with a composite reliability value >0.7 and Cronbach's alpha >0.6 (Hair, 2011). The results of the validity and reliability tests are listed in Table 3. The indicator with an outer loading between 0.40 and 0.70 was maintained because the results did not increase the AVE and composite reliability above the limit, by the statement of Hair et al. (2013). The reliability test also showed that the research instrument was reliable with composite reliability values >0.7 and Cronbach's alpha >0.6. This means that the research instrument has accuracy, validity, and reliability to measure personal and organizational factors in mitigating fraud intention Dwi Marlina Wijayanti (2023).

Table 3.
Construct validity and reliability

Variables	Cronbach Alpha	Rho_a	Composite reliability	Average variance extracted (AVE)
Morality (X ₁)	0,7038	0,7053	0,7917	0,2983
Whistleblowing (X ₂)	0,6022	0,6084	0,7587	0,3884
Good Corporate Governance (X ₃)	0,8366	0,8397	0,8644	0,2124
Fraud Intention (Y)	0,7110	0,7299	0,7910	0,2605
The role of accountant (Z)	0,8028	0,8033	0,8422	0,2673
The role of accountants*morality – fraud intention (Z*X ₁)	0,9717	1,0000	0,9728	0,2195
The role of accountants*Whistleblowing – fraud intention (Z*X ₂)	1,0000	1,0000	1,0000	1,0000
The role of accountants*GCG – fraud intention (Z*X ₃)	1,0000	1,0000	1,0000	1,0000

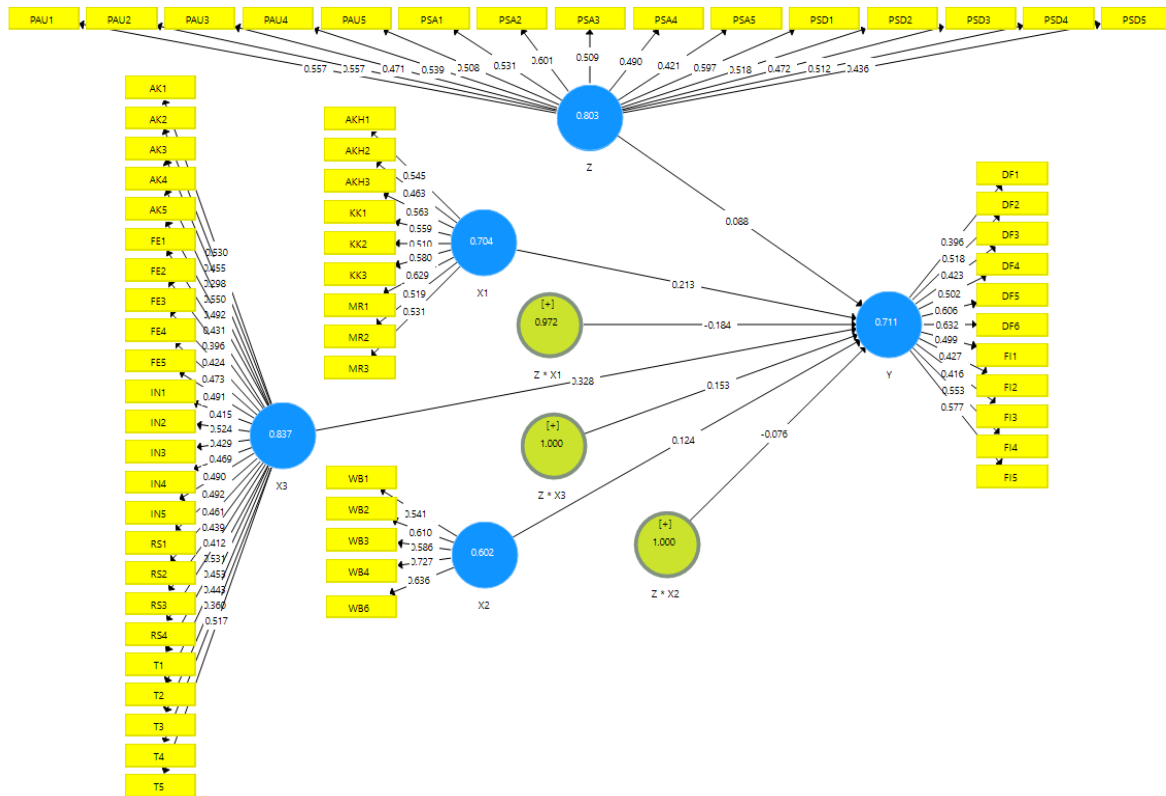
Source: output data from Smart PLS 3.3.3

The composite reliability value in all indicator blocks > 0.6 has met the composite reliability test. This shows that the indicator blocks on each latent variable have high

consistency. In the data above, each variable has a Cronbach alpha coefficient > 0.6, this means that the data from the sample is valid.

Figure 4 describes output data from smart PLS 3.3 path coefficient from data processed regarding the various variable measurements and indicates the differential of dimension.

Figure 4.
Diagram of Smart PLS Path Coefficient



Hypothesis testing

PLS does not assume normally distributed data, instead, it relies on a non-parametric bootstrap procedure to test the significance of its coefficients (Hair, et al., 2019). The structural model in SEM-PLS was evaluated using R^2 for the dependent construct. Next, the path coefficient values or t-values to determine the significance of hypothesis testing (Hartono, 2008). The following is the result of testing the structural model using SMART-PLS. The output of the structural model test in Figure 3 shows a relationship between the independent, moderating, and dependent variables. The conclusions of the results of hypothesis testing can be seen in Table 4.

Table 4.
Path Coefficients

Variables	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T Statistic (O/STDEV)	P values	Result
Morality (X ₁) -> Fraud Intention (Y)	0,2126	0,2060	0,0714	2,9784	0,0030	Accepted
Whistleblowing (X ₂) -> Fraud Intention (Y)	0,1244	0,1100	0,0699	1,7795	0,0758	Accepted
Good Corporate Governance (X ₃) -> Fraud Intention (Y)	0,3283	0,3486	0,0850	3,8609	0,0001	Accepted

The role of accountant (Z) -> Fraud Intention (Y)	0,0877	0,0901	0,0742	1,1814	0,2380	Rejected
The role of accountants*morality – fraud intention (Z*X ₁)	-0,1839	-0,2948	0,1386	1,3272	0,1850	Rejected
The role of accountants*Whistleblowing – fraud intention (Z*X ₂)	-0,0757	-0,0199	0,1001	0,7559	0,4501	Rejected
The role of accountants*GCG – fraud intention (Z*X ₃)	0,1529	0,1747	0,0813	1,8807	0,0606	Accepted

Source: output data from Smart PLS 3.3.3

From the results of data analysis using bootstrapping tools in smart PLS, it is found that hypothesis testing is as follows:

$$\text{Formula: } Y = \text{Constant} + \beta X_1 + \beta X_2 + \beta X_3 + \beta ZX_1 + \beta ZX_2 + \beta ZX_3$$

$$Y = 0,2126 + 0,0030 X_1 + 0,0758 X_2 + 0,0001 X_3 + 0,1850 ZX_1 + 0,4501 ZX_2 + 0,0606 ZX_3$$

H₁: Individual morality has a positive effect (0.212 positive) on fraud intentions (p = 0.0030 < 0.10)

H₂: Whistleblowing system has a positive effect (0.12 positive) on fraudulent intentions (p = 0.075 p > 0.10) 10% significant H₃: Good Corporate Governance has a positive effect (0.328) on fraudulent intentions (p=0.001 p < 0.05). H₄: The accountant's role as a moderator has a negative relationship between Morality (-0.183) and Fraud (p = 0.185 p > 0.1). H₅: The accountant's role as a moderator has a negative relationship between whistleblowing (-0.07) and fraud (p = 0.185 p > 0.1). (-0.07) with Fraud (p=0.45 p > 0.1) H₆: Accountant's role as a moderator has a significant positive relationship between GCG (0.152) and Fraud (p = 0.06 P < 0.1).

Evaluation of fit between models

Variables	R Square	R Square Adjusted
Fraud Intention (Y)	0,5383	0,5260

R Square 0.19 low, 0.33 Moderate, 0.67 high (chin, 1998) means that 52.6% of the independent variables affect the dependent variable with moderate criteria according to theory. In testing the fit between the Adj R₂ variable models, it is 0.52, meaning that 52.6% of the independent variables affect the dependent variable with moderate criteria.

5. Discussion

From Table 2. In variable Y, there are 2 dimensions, namely the FI1-FI5 indicator and the DF1-DF6 indicator, which have a standard deviation value above 0.7, and in variable X₁, there are 3 dimensions, one of which in dimension 3 has negative results in excess kurtosis, meaning that the KK1-KK3 indicator has a negative relationship with variable X₁ (morality) on fraud intention. This affects the results of previous research that the better the value of individual morality, the better the prevention of fraud.

The X₃ GCG variable has 5 dimensions, including a negative relationship in the RS1-RS4 and FE1-FE5 indicator dimensions.

Variable Z moderation has 3 dimensions and there is a negative relationship in dimension 3 of the PSA1-PSA5 indicator, this shows that the moderating variable has a weakening relationship between the independent variable and the dependent variable.

H₁: Individual morality has a positive effect (0.212 positive) on cheating intentions ($p = 0.0030 < 0.05$)

According to (Novriansyah, Y., & Sos, 2023) in the International Journal of Economics and Business by (HM Ridwan Hambali: 2023) Individual morality affects the quality of life of individuals because it forms good attitudes and behavior towards oneself and others. It can also improve the mental and emotional well-being of individuals. Individual morality affects fraud prevention. This means that the better the individual morality, the better the fraud prevention, and vice versa. the worse the individual morality, the worse the fraud prevention in the digital era. This suggests that if companies want to increase fraud prevention, companies must increase individual morality (HM Ridwan Hambali: 2023). This is consistent with the results of the study that the independent variable X₁ Morality has a positive influence on Fraud indicated by the P value in hypothesis testing with bootstrapping with a P value of 0.0003 P value < 0.05 means significant effect.

H₂: The whistleblowing system has a positive effect (0.12 positive) on fraudulent intentions ($p=0.075 p>0.10$) 10% significant.

The WBS policy created is to detect and prevent fraud early on. It creates a communication channel for whistleblowers to report acts of fraud, violations of laws and codes of conduct, company regulations, and conflicts of interest. Reporters who submit complaints must be based on good faith and confidentiality without fear or worry in reporting fraud (Lilik Handajani: 2023) in the scientific journal of accounting and business, Mataram University states that the hypothesis in his research is that WBS has a positive effect on fraud.

Furthermore, Smaili & Arroyo (2019) found that whistleblowers come from internal and external parties of the company. Most whistleblowers choose external channels, such as media exposure, when management fails to provide an adequate response.

A Whistleblowing System is the disclosure of information either by individuals companies or public organizations that aim to reveal serious cases of fraud or corruption to the general public (Kumar and Santoro, 2017). The results of research (Hamilah: 2022) that the whistleblowing system has a positive and significant effect on fraud is consistent with the research results that the whistleblowing variable with a P value < 0.1 means that it has a significant effect.

According to the research results in the Smart PLS 3 bootstrapping process, the P value is 0.0758, which means that the P value > 0.05 , so WBS has a significant effect on fraud. This is consistent with research (lilik handajani: 2023) that the WBS policy has a significant and positive effect on the incidence and reporting of Fraud cases. This finding supports Okafor et al. (2020) that effective WBS implementation requires a conducive organizational environment. This is necessary when awareness of reporting fraud is low, and the risk is high for the reporter.

H₃: Good Corporate Governance has a positive effect (0.328) on fraud intentions ($p = 0.001 p < 0.05$).

According to (Syed Waleed Ul Hassan: 2023) emerald insight his research shows a positive perception of the effectiveness of the audit committee in preventing fraud by motivating employees to be aligned with organizational goals, the role of external audit, funding

for employee fraud prevention training, accountability of management and non-management staff, and high pressure on employees to achieve targets. One of the following indications of GCG implementation shows positive things for the effectiveness of GCG implementation in technical terms, which has a positive effect on fraud detection and fraud prevention.

(HM. Ridwan Hambali et al: 2023) in his research shows that good corporate governance and individual morality have a significant effect on fraud prevention. This means that the better good corporate governance and individual morality, the better fraud prevention will be, on the contrary, the worse the performance of good corporate governance and individual morality, the worse fraud prevention. This shows that if the company wants to increase fraud prevention, the company must increase good corporate governance and individual morality.

This is consistent with the results of the bootstrapping table P value with a value of 0.0001 P value <0.05, meaning that variable X_3 has a significant positive effect on fraud.

H₄: The accountant's role as a moderator has a negative relationship between Morality (-0.183) and Fraud ($p = 0.185$ $p > 0.1$).

Ismail et al. (2018) revealed that individual moral reasoning and the organizational structure of the audit firm have a significant relationship with external auditors' whistleblowing practices, but not with job satisfaction. The hypothesis testing table shows that the moderation variable obtained a P-value coefficient of $0.185 > 0.1$, meaning that it has no significant effect.

H₅: The accountant's role as a moderator has a negative relationship with whistleblowing (-0.07) with Fraud ($p=0.45$ $p > 0.1$)

The hypothesis testing table shows that the moderation variable obtained a coefficient value of -0.07 with a p-value of 0.45. Hypothesis testing in this study by looking at the resulting p-value, because the $p\text{-value} > 0.1$, it can be concluded that the moderating variable weakens the relationship between whistleblowing and fraud intensity. This shows that the accountant role variable cannot moderate whistleblowing on fraud intensity. This is because whistleblowing has external factors to be carried out, in line with further research (Smali & Arroyo 2019) found that whistleblowers come from internal and external parties of the company. Most whistleblowers choose external channels, such as media exposure, when management fails to provide an adequate response. The results of other studies mention that whistleblowing can be supported by perceived behavior so it has positive results, the role of accountants with high perceived behavior have a higher intention to do whistleblowing. Perceived behavior relates to the accountant's expectations of whether or not he can successfully overcome obstacles in reporting fraud. This is formed based on the accountant's beliefs about his abilities, as well as the presence or absence of resources and opportunities or the existence of obstacles. These results support previous research which also found a positive relationship between perceived behavior and whistleblowing intention (Alleyne et al., 2018; Brown et al., 2016; Latan et al., 2018; Mansor et al., 2020). This means that the accountant's role is associated with behavioral variables and will have positive results.

H₆: The accountant's role as a moderator has a significant positive relationship between GCG (0.152) and Fraud ($p = 0.06$ $P < 0.1$).

The hypothesis testing table shows that the moderation variable obtained a coefficient value of 0.152 with a p-value of 0.06. Hypothesis testing in this study by looking at the resulting p-value, because the $p\text{-value} < 0.1$, it can be concluded that the moderation variable strengthens

the relationship between GCG and fraud intensity. This shows that the accountant role variable can moderate GCG on Fraud.

In line with previous research on the role of accountants in the variables of professional skepticism and auditor competence, it has a positive influence on fraud in research (Retna Sari: 2023).

6. Conclusion and limitation

Conclusion

This study tests that the relationship between morality, whistleblowing, Good Corporate Governance, with the role of accountants as moderators can affect fraud intensity. In the discussion of the previous chapter, this study also proves and tests empirical and theoretical consistency that morality and Good Corporate Governance have a significant positive effect on fraud intensity, this is indicated by the results of P values which are at a value of <0.1 , while the whistleblowing system has a positive effect on fraud intensity but is not significant. Meanwhile, with the moderation of the accountant's role, morality and the whistleblowing system have negative and insignificant results, this is related to the theory put forward that morality is the nature of individual social beings themselves and other variables affect the nature of morality itself such as organizational culture, adopted beliefs, and religious dogma, on the other hand, the whistleblowing system moderated by the accountant's role has negative and insignificant results, this is influenced by the dogma that accountants have is to stick to professional ethics and professional standards they have.

Limitation

The role of accountants in moderating whistleblowing against fraud in the future should be added with other dimensions such as professional skepticism, competence, and perceived behavior and added to the theory of planned behavior as a reference theory in building more adequate conclusions.

Implication

In theoretical terms, this study proves that the interaction between morality and Good Corporate Governance is a combination of human nature with an inseparable governance system in terms of significantly affecting fraud intensity and strengthened by the moderation of the role of accountants who are related to and know the concept of Good Corporate Governance can have a significant positive effect on fraud intensity. While whistleblowing has an influence but is not significant on fraud intensity, this is because the whistleblowing system requires evidence to strengthen the argument in determining the intensity of fraud. In terms of the Company's organization, it is hoped that this research will contribute to an understanding of the intensity of fraud that fraud occurs due to poor morality and a poor governance system. The better a person's morality and the better the governance, the intensity of fraud can be minimized, the opinion of a public accountant with an unqualified opinion is merely not a guarantee that the financial statements are free from fraud.

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