WHISTLEBLOWING ACTIONS IN FRAUD PREVENTION (CASE STUDY ON AUDITORS IN MAKASSAR CITY)

Syamsu ALAM[1], Nur WAHYUNI[2], Eka Ariaty ARFAH[3]
[1,2]University of Muslim Indonesia, Indonesia
[3]University of Wira Bhakti, Indonesia
Corresponding author: Syamsu Alam
E-mail: syamsu.alam@umi.ac.id

Abstract:
This study examines the act of whistleblowing as a fraud prevention mechanism with a focus on the role of auditors in Makassar City. Whistleblowing, defined as reporting violations of law or ethics to authorities, has great potential in detecting fraud and promoting organizational transparency. This study explores factors that influence auditors' courage to whistleblow, including professional commitment, moral intensity, and cultural and religious aspects.
The methodology of this study uses a descriptive qualitative approach with in-depth interviews with a number of auditors in Makassar City. The results of the study indicate that the moral intensity of auditors is a dominant factor in motivating whistleblowing. This study also found that an organizational culture that supports transparency and legal protection for whistleblowers has a significant influence on increasing the effectiveness of the whistleblowing system. This study reveals that whistleblowing can be an effective early detection tool if supported by supportive organizational policies, special training for auditors, and the adoption of anonymous reporting technology. In conclusion, whistleblowing is an important element in fraud prevention efforts. By strengthening professional commitment, increasing moral intensity, and creating a supportive organizational environment, auditors can play a more effective role in identifying and reporting fraud. This study provides practical recommendations for policymakers to develop a safer and more transparent whistleblowing system.
Keywords: Whistleblowing, Fraud, Auditor, Moral Intensity, Professional Commitment.

INTRODUCTION

Fraud is a major problem faced by various organizations. Fraud can result in significant financial losses, damage the integrity and reputation of the organization, and undermine stakeholder trust. Fraud cases are often found in the form of corruption, embezzlement, manipulation of financial reports, and other ethical violations. Based on the Transparency International report (2023), Indonesia's Corruption Perception Index (CPI) is still at a score of 34 out of 100, indicating a high level of corruption. In Indonesia, fraud cases are still a serious concern, especially in big cities like Makassar, where economic dynamics and high business activity increase the risk of fraud. The Financial and Development Supervisory Agency (BPKP) has released figures on corruption cases in Indonesia, including in Makassar, which have been quite high in the last three years. This shows that fraud prevention efforts require a more effective and strategic approach.

Fraud is a major issue in business, finance, and government that can cause major losses both financially and in terms of reputation. Fraud is defined as an act of deception or fraud committed with the aim of gaining personal gain in a manner that is unlawful or unethical. Fraud often involves systematic patterns that are difficult to detect without a good monitoring system. One of the factors causing fraud is weak internal control. Fraudsters often exploit the weaknesses of this system to

carry out their actions. Fraud is not only a legal problem but also a managerial problem that requires serious attention.

In 2022, an internal auditor from a government agency in Makassar reported alleged budget irregularities in an infrastructure development project. The auditor suspected manipulation of financial reports after finding that the reported fund allocation did not match the work carried out in the field. The project value, which should have been IDR 1 billion, was recorded as having been used up, but the progress of work in the field had only reached 60%. Through regular inspections, he found fake documents related to the purchase of materials and payment of labor that did not match the reality in the field. As an internal auditor, he was required to report this finding to the head of the agency. Realizing that the head of the agency might be involved in this case, the auditor chose to use the whistleblowing route to the Audit Board of South Sulawesi Province (BPK). This auditor utilized an online reporting channel that was kept confidential. The BPK then conducted further investigations based on the whistleblowing report. As a result, evidence was found that there was collusion between the construction service provider and several officials in the related agency to embezzle project funds. Based on the results of the BPK investigation, this case was referred to the Corruption Eradication Commission (KPK). Several officials, including the head of the agency, were found guilty and prosecuted.

The impact of whistleblowing can be seen on the side of preventing state losses, where the whistleblowing action succeeded in preventing further state losses. The remaining funds in the project were returned to the state treasury. In addition, improvements to the monitoring system were also built. This case encouraged government agencies in Makassar to improve their internal monitoring systems by strengthening the audit function and opening a more transparent whistleblowing channel. Furthermore, it is a lesson for other auditors that whistleblowing is an effective tool in preventing fraud, although it is full of risks. This case shows the importance of the role of auditors as whistleblowers in preventing and exposing fraud. Support from external institutions, such as the BPK and KPK, as well as the existence of a safe reporting mechanism, greatly assists auditors in carrying out their duties with integrity.

In 2021, an internal auditor at a Regional-Owned Enterprise (BUMD) in Makassar reported irregularities in the procurement process for goods and services for a traditional market revitalization project. These irregularities involved price manipulation and collusion between procurement officials and the providers of the goods. The total budget allegedly misappropriated reached IDR 2.5 billion. The internal auditor found price tender documents that looked similar from three different vendors. After further inspection, it turned out that the three vendors were owned by the same person, who deliberately set the tender prices to appear competitive.

The internal auditor felt that this situation involved high-ranking officials at the BUMD, so he chose to use the whistleblowing mechanism through the Makassar City Inspectorate. The auditor also provided evidence in the form of tender documents and recordings of conversations that showed collusion. The Makassar City Inspectorate worked with the Makassar District Attorney's Office to investigate the report. The investigation found that the procurement official had received a bribe from the goods provider of Rp 500 million to win the tender. The prosecutor's office finally arrested the procurement official and the provider of the goods involved. The procurement project was temporarily stopped, and a re-auction process was carried out with a more transparent procedure. The impact of the whistleblowing action can be seen from the budget recovery side, where most of the misappropriated funds were successfully saved, preventing further losses for the BUMD. Likewise, the reform of the procurement process, where this case encouraged regulatory changes in the procurement of goods and services at BUMD, including the obligation of independent

audits and an e-procurement system to reduce the potential for collusion. Furthermore, increasing ethical awareness where this case is an important example for other auditors regarding the need to maintain integrity and report any deviations found.

During the COVID-19 pandemic in 2020, the Makassar City government rolled out a social assistance program in the form of basic food packages for affected communities. However, a local government auditor found that the number of basic food packages reported to have been distributed did not match field data. The auditor found that of the total 10,000 basic food packages reported to have been distributed, only 7,000 packages were received by the community. The auditor suspected that there were parties who misused the aid funds for personal gain. The auditor reported this finding to the Makassar Ombudsman through a whistleblowing mechanism. Data accompanied the report on aid recipients and proof of purchase of suspicious goods. The Ombudsman conducted an investigation and found that the 3,000 fictitious basic food packages were made to divert funds amounting to IDR 750 million.

This irregularity involved individuals at the Social Service and third parties who were suppliers of basic food supplies. The Makassar District Attorney's Office prosecuted the individuals at the Social Service and the suppliers involved. The misappropriated funds were successfully returned and social assistance was redistributed with a stricter mechanism. The impact of this case can be seen on the side of returning people's rights, where the misappropriated social assistance funds were successfully redirected to people in need. The next is an increase in public trust, where this action increases public trust in the Makassar City government in managing social assistance programs. Furthermore, improving social assistance procedures where this case encourages the government to implement a digital and more transparent recipient data verification system.

Whistleblowing is considered effective in detecting and preventing fraud. Whistleblowing is defined as an individual's action to report unethical, unlawful, or detrimental behavior to the organization to the authorities. Whistleblowing not only functions as an early detection tool but also as a prevention mechanism by increasing organizational transparency and accountability. Organizations that have strong whistleblowing policies tend to be more effective in preventing fraud. One strategic step in detecting and preventing fraud is through whistleblowing. Whistleblowing has great potential to identify and prevent fraudulent practices in various sectors. Auditors who have direct access to an organization's financial data are often the first to know of indications of fraud. Auditors play a key role in the success of whistleblowing implementation. In Indonesia, regulations related to whistleblowing have been regulated in several regulations, such as Law Number 31 of 1999 concerning the Eradication of Corruption and the Government Internal Control System (SPIP). However, the implementation of whistleblowing still faces various challenges, including the lack of protection for whistleblowers, an organizational culture that is not yet supportive, and the lack of an effective reporting system. Auditors in Indonesia are reluctant to report fraud because they are worried about the negative impact on their careers. This shows the need for more serious efforts in creating a safe and supportive environment for whistleblowers.

Several other factors that influence the effectiveness of whistleblowing are organizational culture. A culture that supports transparency, ethics, and legal compliance tends to encourage employees to report unethical actions. Conversely, organizations with an authoritarian culture often create fear and reluctance to report violations (Park et al., 2021). The protection of whistleblowers is one of the main determinants of the success of implementing a whistleblowing system. An organizational culture that supports openness has a positive correlation with the success of the whistleblowing system in various Asian countries. In addition to cultural aspects, technology also plays an important role in supporting the whistleblowing system. The use of anonymous digital

platforms can facilitate reporting fraud without revealing the identity of the whistleblower. The adoption of digital technology in the whistleblowing system increases reporting efficiency by up to 50%. However, data security and confidentiality of information must be a primary concern. Globally, organizations such as the International Anti-Corruption Academy (IACA) have encouraged the implementation of whistleblowing policies as part of efforts to prevent corruption. IACA emphasizes the importance of strong legal protection for whistleblowers to encourage active participation in reporting fraud. Developed countries such as the United States and the United Kingdom have special regulations that protect whistleblowers, such as the Whistleblower Protection Act and the Public Interest Disclosure Act. These regulations not only provide legal protection but also financial incentives for whistleblowers.

Whistleblowing has great potential in preventing fraud, but its effectiveness is highly dependent on factors such as organizational culture, legal protection, and technology adoption. Integration of blockchain technology into the whistleblowing system can increase transparency and prevent manipulation of report data. Blockchain allows reporting to be done more securely and irreversibly, thereby increasing whistleblower trust in the reporting system. Other aspects, such as financial incentives given to whistleblowers, significantly increase the courage to report violations. However, it is emphasized that incentives alone are not enough without legal protection. Makassar City has shown some efforts to increase transparency and accountability, including through training and counseling for auditors on the importance of whistleblowing. However, the effectiveness of this initiative still needs to be further evaluated. Continuous training for auditors can increase their awareness and courage to report fraud.

This study aims to examine more deeply the whistleblowing action in preventing fraud with a focus on auditors in Makassar City. This study will explore aspects that support their courage to become whistleblowers, as well as opportunities to improve the effectiveness of the whistleblowing system in their work environment, such as professional commitment, moral intensity, as well as other aspects such as culture, religion and values of belief that grow around the auditor's environment. By understanding these aspects, it is hoped that this study can provide relevant insights to improve transparency and accountability as a form of fraud prevention measures.

Conceptual Framework. Based on the literature review that has been presented, the conceptual framework of this study is presented in Figure 1. This comprehensive conceptual framework is a description of the relationship between various aspects in the implementation of whistleblowing actions that will be used to examine aspects that influence the success of whistleblowing implementation in preventing fraud, especially for auditors in Makassar City. The conceptual framework of this study is as follows:
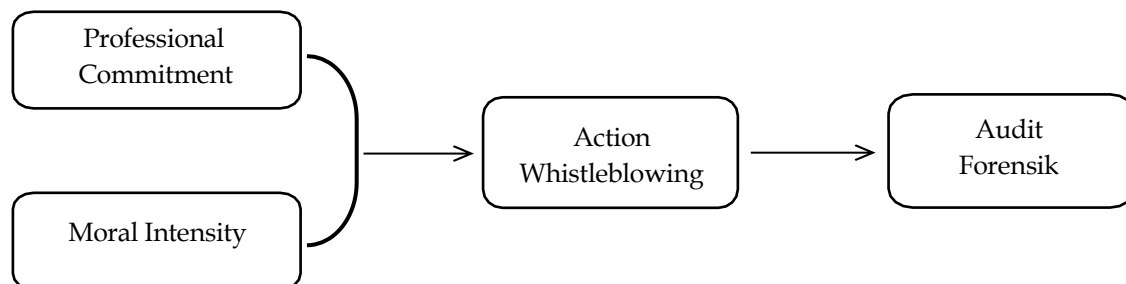
Figure 1. Comprehensive Conceptual Framework
L. State-Of-The-Art Study

This study provides a unique contribution by examining whistleblowing practices in the local context of Makassar City. This region faces major challenges in fraud prevention due to its high economic dynamics and corruption levels. Unlike previous studies that have used a more general global approach or focused on the context of developed countries, this study offers an in-depth analysis of the role of local auditors and the challenges of whistleblowing implementation in Indonesia. The focus on local cultural aspects, regional reporting systems, and levels of legal protection are added values that distinguish this study from the references used in the literature review.

METHODS

Research Approach. This research is qualitative, and it describes phenomena, events, and human life that are directly or indirectly involved by seeking meaning and understanding of what is being researched as a whole.

Subjects and Objects of Research. The informants of this research are parties who are directly involved as auditors, experienced and can provide their views. The selection of informants uses a purposive technique, with the consideration that: a) The subject is an auditor who is involved in auditing activities or activities; b) The subject has sufficient information, time and opportunity to be asked for information and data needed to be related to the research. The informants in this study were 8 people: BPK auditors, BPKP auditors and Accounting Lecturers. The demographics of the informants are presented in Table 1.

Table 4. Research Informant

Informant	Gender	Profesi	Experience
Informant 1	Male	Lecturer	2 - 5 years
Informant 2	Female	Auditor KAP	2 - 5 years
Informant 3	Male	Lecturer	5 - 7 years
Informant 4	Male	Auditor KAP	5 - 7 years
Informant 5	Male	Auditor KAP	5 - 7 years
Informant 6	Female	Lecturer	7 - 10 years
Informant 7	Male	Auditor BPK	7 - 10 years
Informant 8	Male	Auditor BPK	7 - 10 years

Based on the table above, it can be seen that 3 (two) informants are academics (lecturers), 3 (three) informants are practicing auditors at KAP, and 2 (two) informants are BPK auditors. The number of female informants is 2 (one) person or (25%), and male informants are (six) people or (75%). Based on these figures, it is illustrated that male informants in this study are more numerous than female informants.

Data Types and Data Sources. This study uses data, namely:
a. Primary data is data obtained from parties who have information related to the objectives of the study, obtained from interviews with auditors, both government auditors and those practicing professionally.
b. Secondary data is data obtained indirectly, such as 1) Auditor profiles, 2) Audit case data, and others can be obtained through journals, books, websites and others related to the study.

Data collection technique. Data collection can be done through observation, interviews, documentation and a combination of these:
1. Observation, conducting direct observation of audit activities or activities.

2. Interviews, used in the form of direct communication with related parties.
3. Documentation, searching for data in the form of notes, books, newspapers, magazines, agendas, and others as a complement to all forms of audit activities.
Data Analysis Process. The data analysis process can be identified as follows:
a. Analysis of preliminary study data or secondary data that will be used before the field analysis.
b. Data Reduction is the process of selecting, focusing on simplification, abstraction and transformation of raw data that emerges from written notes in the field.
c. Data presentation, carried out in the form of brief descriptions, charts, and relationships between categories.
d. Verification of the initial conclusions is still temporary and will change if no strong evidence is found to support the next stage of data collection.

Data validity testing is done using triangulation, namely checking data from various sources in various ways and at various times.
a. Source Triangulation, namely checking data that has been obtained through various sources.
b. Technique Triangulation, namely checking data carried out on the same data with different techniques. For example, data obtained from interviews is checked with observation, documentation or questionnaires
c. Time Triangulation, namely checking data with interviews, observations or other techniques in different times or situations.
Stages of Research Implementation Procedures. The stages of this research implementation are described as follows:
a. Preliminary Research Stage: This stage starts with a literature study, finding problems, setting general objectives, and thoroughly exploring the problems in the field.
b. Preparation Stage. This starts with identifying problems at the preliminary research stage, determining research objectives, preparing instruments (literature studies, discussions with supervisors and teams) and ensuring instrument validity.
c. Implementation Stage. Selection of research subjects that meet the criteria, selection of research locations, data collection through observation, interviews and field notes.
d. Testing Stage. Verifying data from sources. Testing is carried out by verifying the results of data collection directly from research subjects, including the Verification of observation results, interviews, and field notes.
e. Data Analysis Stage. Researchers and research subjects continuously analyze and validate data analysis results against data obtained while in the field. Researchers also validate data analysis results in depth.

Research process flow. This study uses a qualitative method with a case study approach. This method is used because it can explain the problem comprehensively, broadly and deeply. Data was collected by first conducting observations, followed by interviews with various selected sources, with the intention of verifying the data. In addition, data was collected by literature study and documentation. Data analysis was carried out through three stages, namely data reduction, data presentation and conclusion, which can be summarized in the following diagram chart:
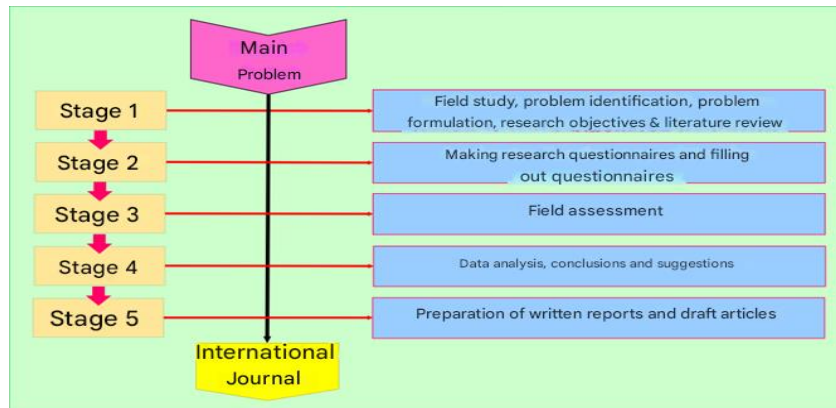
Figure 2. Research Flow Chart

RESULT AND DISCUSSION

Implementation of Audit Work. Authority to Conduct Audit. Auditors have a great responsibility to ensure that the financial statements presented reflect the actual financial conditions. Therefore, the authority to carry out the audit becomes a very important element in supporting the success of the auditor's task.

Auditors have a great responsibility to ensure that the financial statements presented reflect the actual financial conditions. Therefore, the authority to carry out the audit becomes a very important element in supporting the success of the auditor's task.

Clear authority gives auditors the freedom to access relevant information without hindrance. This supports the auditor's independence in carrying out their duties. Without adequate authority, auditors may experience pressure or intervention that could interfere with objectivity in assessing financial statements. As stated by informant 2 that:

The authority to carry out the audit is very important because it is the basis for the auditor to carry out his duties with objectivity and independence. Without clear authority, the auditor does not have the legitimacy to access relevant information, documents, or data in the financial audit. This can hinder the audit process and make the audit results less than optimal. In line with what informant 7 said that:

If the auditor does not have sufficient authority, several impacts can occur. First, the auditor cannot obtain sufficient and relevant audit evidence. Second, the potential for data or information manipulation by the audited party becomes greater. Third, the audit results will not have strong credibility because the process does not run according to standards. As a result, trust in the audited financial statements can decrease, both in the eyes of internal and external stakeholders.

With adequate authority, auditors can carry out audit procedures thoroughly in accordance with applicable audit standards. This includes the ability to conduct interviews, inspections, and Verification of related parties. Thus, the audit results produced are more reliable, providing added value for stakeholders in decision-making. According to Informant 1, stating that:

An auditor must have several main authorities. First, the right to access documents and information relevant to the audit, including confidential documents if necessary. Second, the authority to request clarification or interviews with the audited party. Third, the ability to provide recommendations or audit findings based on the examination results. Fourth, legal protection so that auditors can work without pressure or threats from interested parties.

The authority to carry out the audit also provides legal protection for auditors in carrying out their duties. By having a strong legal basis, auditors can avoid potential conflicts or pressure from

interested parties. This is important to maintain the integrity of the auditor profession and ensure that certain interests do not influence audit results.

The authority to carry out the audit is an inseparable foundation of the auditor's duties. Without this authority, the auditor will find it difficult to carry out his duties optimally, which can ultimately disrupt the audit's main function as a tool to maintain financial accountability and transparency. Therefore, it is important for every entity and regulator to fully support the auditor's authority so that the objectives of the financial audit can be achieved effectively and credibly.

Audit as a Fraud Detection Tool. Audit is an important mechanism for ensuring transparency, accountability, and operational efficiency in an institution. In the context of detecting fraud, conducting an audit is one of the most effective tools for identifying and preventing practices that are detrimental to the institution's reputation and finances.

Through audits, institutions can verify the accuracy of financial reports, assess compliance with regulations, and identify weaknesses in internal control systems that irresponsible individuals may exploit. The audit process, which is carried out independently and objectively, is able to provide a comprehensive picture of the potential risk of fraud and areas that require improvement. As expressed by informant 3,

The implementation of audits has a crucial role as a tool to detect fraud. Audits not only evaluate financial reports or performance but also serve as a control mechanism that can identify deviations, manipulations, or fraudulent actions in an institution's operational processes. Without adequate audits, many frauds can escape undetected and harm the institution, both financially and in terms of reputation. In line with the statement of information on how audits can be effective in detecting fraud by informant 6:

Audits can be effective in detecting fraud if the auditor has full access to relevant data and information and uses a risk-based audit approach. Auditors need to focus on areas or processes that have a high level of risk for potential fraud. In addition, the use of technology such as data analysis and forensic accounting can also help auditors find patterns or anomalies that indicate fraud.

More than just detecting fraud, audits also have a preventive role. With regular supervision, institutions create a culture of transparency and a sense of responsibility among their employees. When all parties are aware that every activity will be closely monitored, the potential for fraudulent intentions can be minimized. In addition, audits are also important for building trust among stakeholders, such as partners, investors, the government, and the general public. An institution that regularly conducts audits shows a high commitment to integrity and good governance. As explained by Informant 5 that :

Institutional support is critical to the success of auditors. First, institutions must provide full access to auditors to access data, documents, and other relevant information. Second, there needs to be an organizational culture that supports transparency and accountability. Third, institutions must also provide budget and training for auditors to develop their skills, including forensic auditing skills and the use of modern audit technology. Finally, institutions need to provide legal protection to auditors so that they can work without pressure or intimidation.

Implementing audits is not only a step to detect fraud but also a foundation for creating a stronger, more transparent and resilient system against all forms of deviation. In an era where demands for accountability are increasing, audits are a key pillar in maintaining the integrity of institutions and ensuring the sustainability of their operations in the future.

Tracing diverted Funds or misappropriated Assets. Diversion of funds or misuse of assets is one form of fraud that can occur in an institution, both in the public and private sectors. This practice often involves individuals or groups who exploit weaknesses in the internal control system or take advantage of the position and trust given by the institution. As explained by informant 8 that:

Diversion of funds or misuse of assets usually occurs due to weak internal controls and gaps in the financial management system. This mechanism can take the form of manipulating financial reports, recording fictitious transactions, or using institutional assets for personal gain. Another factor is the lack of supervision or monitoring, so such actions can take place for a long time without being detected.

Meanwhile, the explanation of information 7 regarding the forms of asset misuse that are often found in institutions is as follows:

Misappropriation of assets can take many forms. For example, it can involve using official vehicles for personal gain, embezzling cash, or using institutional facilities such as buildings or equipment for personal business without proper authorization. In some cases, institutional assets such as land or buildings can also be transferred to other parties through forged documents or improper procedures.

Auditors play an important role in helping institutions detect diversion of funds or misuse of assets. With their expertise, knowledge, and systematic approach, auditors can identify suspicious activity, evaluate the risk of fraud, and provide recommendations to correct weaknesses in the internal control system. Technology plays a very important role in various aspects of an institution's operations, including the audit process. The use of technology by auditors not only increases efficiency but also allows for faster, more accurate, and more comprehensive detection of diversion of funds or misuse of assets. Here are some ways in which auditors can utilize technology to detect financial fraud and misuse of assets. How auditors can help detect diversion of funds or misuse of assets, according to informant 6, as follows :

Auditors have a very important role in detecting this. By examining financial statements, auditors can identify suspicious transactions, such as transactions that do not have sufficient supporting evidence or unusual spending patterns. In addition, physical asset audits, such as direct inventory checks, can also reveal if assets are missing or used inappropriately. The use of data-based audit technology, such as data analytics, also helps auditors find anomalies that may be related to the diversion of funds or misuse of assets.

Auditors conduct in-depth reviews of financial documents, such as financial statements, invoices, receipts, and expense documents. The purpose of this examination is to find any discrepancies or indications of manipulation, such as recording fictitious transactions, overspending, or transfers to unregistered accounts. With forensic Analysis, auditors can track unusual patterns in financial records that may indicate fraud.

Auditors evaluate an institution's internal control systems. Weaknesses in segregation of duties, transaction approval processes, or asset oversight are often loopholes that are exploited to commit abuse. By identifying and reporting these weaknesses, auditors help institutions strengthen controls to prevent future fraud.

Auditors can use data analytics tools and audit technology to analyze large amounts of financial data. Using techniques such as data mining, trend analysis, and anomaly detection, auditors can find suspicious patterns, such as duplicate payments, transactions with unknown parties, or significant changes in assets. Technology also allows auditors to monitor systems in real-time to detect unusual activity.

Internal Control Evaluation. Internal control is a system designed to ensure that an institution's operational activities run efficiently, comply with applicable regulations, and achieve established goals. However, even strong internal control requires regular evaluation to ensure its effectiveness is maintained. Internal control evaluation is a crucial step in maintaining the integrity, transparency, and sustainability of the institution. According to Informant 7, internal control evaluation in an institution as explained :

Internal control evaluation is very important to ensure that the existing control system functions effectively and in accordance with the institution's objectives. By conducting periodic evaluations, institutions

can identify weaknesses in operational processes, prevent fraud, and increase efficiency and effectiveness in achieving goals.

How is the process of implementing internal control evaluation usually carried out as explained by informant 8 as follows :

The process begins with understanding the organizational structure and existing business processes. Then, the auditor or evaluation team will identify the main risks faced by the institution. After that, they will review the effectiveness of the control activities that have been implemented to address these risks. Furthermore, testing is carried out on the control system to see if the controls are running according to plan. The results of this evaluation are then reported to management, along with recommendations for improvement if necessary.

Internal control evaluation helps institutions identify weaknesses that may become loopholes for irregularities or fraud. By evaluating the monitoring mechanism, recording process, and segregation of duties, institutions can understand which areas are most vulnerable to risks, such as human error, abuse of authority, or system failure. One of the main objectives of internal control is to ensure the accuracy and reliability of financial reporting. Regular evaluation of the control system ensures that the reporting process is carried out consistently, without data manipulation or deviation. This is very important, especially for institutions that must be accountable for their financial reports to stakeholders, such as investors, partners, or the government. The long-term benefits of an effective internal control evaluation, as expressed by informant 3, are as follows :

The benefits are enormous. Effective evaluation helps institutions reduce operational, financial, and reputational risks. In addition, the evaluation results also provide valuable input to improve business processes and governance. In the long run, institutions will have a stronger, more efficient, and more reliable system so they can better achieve strategic goals.

Professional Commitment. Have a Professional Commitment. Professional commitment is one of the main pillars that every auditor must have in carrying out their duties. As a professional who is responsible for providing an independent evaluation of the finances, operations, and internal controls of an institution, the auditor has a very important role in ensuring transparency, accountability, and integrity. Professional commitment is the foundation for carrying out this role ethically, objectively, and with quality. Auditors must be independent, free from the influence of other parties, and carry out their duties objectively. Professional commitment ensures that auditors are not influenced by internal or external pressures that can interfere with their judgment. This is very important so that the audit results can be trusted and used as a basis for decision-making by management and other stakeholders. Professional commitment in carrying out audit tasks is explained by information 3 as follows :

An auditor's professional commitment is a dedication to carrying out his/her duties with full integrity, objectivity, and accountability. This means that the auditor must comply with the professional code of ethics, work according to applicable audit standards, and ensure that every finding is based on valid and relevant evidence without any intervention or pressure from any party.

In line with informant 2 explaining why this professional commitment is important in audit tasks as follows :

Professional commitment is very important because auditors have a great responsibility to provide reports that stakeholders can trust. Without this commitment, the audit results may be inaccurate or biased, which will ultimately damage the reputation of the auditor and the audited institution. Professional commitment also ensures that auditors can work independently so that they can reveal findings that are truly in accordance with reality.

In carrying out their duties, auditors are required to always maintain professional commitments that include integrity, objectivity, competence, and work ethics. However, in practice, many challenges can test the auditor's ability to adhere to the principles of professionalism. These

challenges can come from the work environment, external pressures, or technological developments and regulations that are constantly changing. The challenges that auditors often face in maintaining professional commitments, as explained by informant 4 as follows :

Challenges that auditors often face include pressure from the audited party to hide or manipulate findings, conflicts of interest, and limited time and resources for conducting audits. In addition, auditors are often faced with situations where they must make difficult decisions that require high integrity, especially if they find violations involving influential parties in the institution.

In line with informant 7 in maintaining professional commitment in the midst of these challenges:

To maintain professional commitment, auditors must have strong integrity and always adhere to the principles of professional ethics. Continuous training is also important to improve technical competence and the ability to deal with pressure. In addition, auditors should ensure support from management or authorities so they can work without interference. A transparent work environment and ethics-supportive organizational culture also help auditors stay focused on their duties.

Strive to Complete Tasks. An auditor holds a great responsibility to ensure that the financial statements, operations, and internal control systems of an institution are running properly and in accordance with the principles of accountability and transparency. In carrying out the audit task, an auditor is not only required to meet professionalism standards but also to show hard work in every step taken to achieve quality audit results. The following is an illustration of how an auditor can show his hard work in carrying out the audit task. How an auditor can show his hard work in completing the audit tasks under his authority, as explained by informant 6 as follows:

An auditor's hard work can be seen in how he or she carries out his or her duties with dedication, despite facing various challenges. Auditors must have high discipline to dig deeply into data and facts, examine every detail of the report, and ensure that all processes run according to applicable standards. They must also be brave enough to face pressure or obstacles from parties who may not cooperate during the examination while maintaining integrity and objectivity.

Whatever concrete steps auditors usually take to complete their inspection tasks properly, as explained by informant 3, as follows:

Auditors take several concrete steps. First, they must deeply understand the scope of the audit and the objectives to be achieved. Second, they collect relevant audit evidence through interviews, document analysis, and direct observation. Third, they utilize technology or tools such as analytical software to facilitate the examination process. Fourth, they critically analyze the data and prepare a report with clear and justifiable findings. All these steps require a high commitment of time, energy, and focus.

How does an auditor ensure that the results of his examination are in accordance with the authority given as explained by informant 4 as follows:

Auditors must ensure that each step of their examination is based on valid evidence and in accordance with the authority stipulated by regulations or institutional policies. They must follow prescribed audit procedures, including ensuring transparency and accuracy in each finding. In addition, auditors must prepare a report that not only describes the findings but also provides constructive recommendations for institutional improvement.

The Best Profession and a Sense of Pride. The auditor profession is one of the jobs that has a major contribution to maintaining the integrity and accountability of an institution. For an auditor who understands the essence and responsibilities of his profession, carrying out audit tasks is not just a routine job but a calling to provide added value and a positive impact on the organization, society, and the business world at large. This view makes auditors able to carry out their duties with pride and pleasure. An auditor views his profession in carrying out audit tasks as explained by informant 7 below:

An auditor views his profession as one that has strategic value and has a major impact on good governance in an institution. Auditing is not just about numbers but also about maintaining integrity, accountability, and public trust in the audited institution. This profession provides pride because auditors act as "gatekeepers" who ensure that institutions run according to the rules and principles of transparency.

In line with informant 8, who considers the auditor profession as the best and fun profession as follows:

The auditor profession is the best profession because it integrates technical knowledge, in-depth analysis, and high ethics in one job. In addition, auditors have a unique role in adding value to institutions, helping identify risks, and providing recommendations for improvement. When an auditor succeeds in revealing facts that benefit the institution or society, it is a special satisfaction that is difficult to measure in material terms.

Meanwhile, informant 5 explained how he felt as an auditor in carrying out a responsible task as follows:

Being an auditor is a big responsibility but also an honour. We feel proud when our work is appreciated and has a positive impact on the institution. However, I also always realize that this profession demands honesty, independence and hard work. Therefore, every task assigned must be carried out with full responsibility and dedication.

Auditors recognize that their profession plays a strategic role in ensuring transparency and trust within an institution. By conducting audits, auditors help institutions identify weaknesses, improve efficiency, and mitigate fraud risks. Awareness of this important role fosters a sense of pride as they contribute to good governance and organizational sustainability.

The audit process often involves complex challenges, such as analyzing big data, detecting anomalies, or investigating indications of fraud. For dedicated auditors, these challenges are not obstacles but opportunities to hone their skills and prove their competence. The satisfaction felt after completing a difficult task brings them joy and boosts their confidence.

One of the foundations of the auditor profession is upholding ethics and integrity. When an auditor is able to carry out his duties honestly, independently, and responsibly, this reflects high professionalism values. This pride in integrity not only increases self-respect but also builds trust from the audited party and the wider community.

Moral Intensity. Have Moral Intensity. In carrying out their duties, an auditor is not only faced with technical and professional aspects but also with ethical dilemmas that require careful decision-making. In situations like this, the concept of moral intensity becomes very relevant. Moral intensity refers to the extent to which a situation involves ethical considerations, as well as how much impact the decisions taken have on individuals, organizations or society. In the context of an auditor's duties, moral intensity describes the importance of ethical values that must be the basis for every action or decision taken during the audit process. According to informant 8, what is meant by moral intensity in the context of an auditor's duties is as follows:

Moral intensity in the context of an auditor's duties is the auditor's awareness and commitment to carry out his duties with integrity, honesty, and ethical responsibility. This means that auditors not only focus on audit techniques but also on moral values that become the basis for every decision and action during the audit process. With high moral intensity, auditors can maintain objectivity and independence, even when faced with various pressures or temptations.

Furthermore, informant 4 explained how moral intensity affects the implementation of audit tasks by auditors as follows:

Moral intensity is a very important foundation in carrying out the audit task. When auditors have strong moral intensity, they will be committed to performing their duties honestly, fairly, and in accordance with the professional code of ethics. This ensures that the results of the examination reflect the actual conditions

without any manipulation or bias. In addition, auditors with high moral intensity will be more willing to disclose sensitive or risky findings in order to maintain institutional accountability and transparency.

The main challenges faced by auditors in maintaining moral intensity during task execution, according to informant 6, are as follows:

The main challenge is pressure from the audited party or other stakeholders who have a vested interest. At times, auditors also face ethical dilemmas, for example, when asked to "cover up" certain findings in order to maintain a working relationship. In addition, material temptations such as bribes or gratuities can also pose a threat. However, auditors who have strong moral principles will be able to overcome all these challenges and continue to perform their duties responsibly.

Moral intensity is an important guide for auditors in performing responsible audit duties. By considering the impact of their decisions on various parties, auditors can maintain their integrity, independence, and professionalism. In this context, moral intensity is not just an ethical concept but also a foundation for auditors to make positive and impactful contributions to audited institutions and society at large.

Involving Ethical Issues. Ethics plays a very important role in carrying out the duties of an auditor. As a professional who is responsible for examining and evaluating the financial performance and internal control system of an institution, auditors must always uphold ethical principles. Ethics are not only a guideline for decision-making but also a foundation for auditors to maintain integrity, transparency and accountability in every step of their work. According to informant 2, ethics plays a role in carrying out the duties of an auditor as follows:

Ethics is the main foundation in the performance of an auditor's duties. In the examination process, auditors are often faced with situations that involve moral dilemmas or ethical problems, such as pressure to hide certain findings or provide reports that are not in accordance with reality. Ethics help auditors make the right decisions, not only based on technical rules or standards but also based on moral principles, such as honesty, fairness and responsibility.

How auditors can handle these ethical problems properly, informant 4 gave the following explanation:

Auditors can handle ethical issues by adhering to professional codes of ethics, such as those issued by the Indonesian Institute of Accountants (IAI) or the International Federation of Accountants (IFAC). In addition, auditors should always maintain independence, both in attitude and appearance, and ensure that decisions are always based on valid facts and evidence. Discussions with colleagues or superiors can also help auditors gain other perspectives to resolve ethical dilemmas.

Information 6 explains the risks that may occur if auditors do not involve ethics in the performance of their duties as follows:

If auditors do not practice ethics, the audit results may lose credibility. For example, inaccurate or biased reports can be detrimental to stakeholders and institutions. In addition, unethical actions can damage the reputation of the auditor and the audited institution. In the long run, this can reduce public trust in the auditing profession as a whole.

In line with informant 8, he explained how an auditor ensures that his duties are carried out properly and ethically as follows:

Auditors must comply with applicable professional standards and codes of ethics to ensure that duties are performed properly and ethically. In addition, auditors should conduct regular self-evaluations to ensure that every decision and action taken is in line with moral principles. The use of technology and transparent audit methodologies also helps auditors maintain integrity and accuracy in the performance of their duties.

Ethics is the main foundation for carrying out an auditor's duties. By upholding ethical principles such as integrity, independence, and professionalism, auditors can perform their duties well, produce credible reports, and maintain the trust of all parties involved. Ethics not only protect

auditors from professional and legal risks but also strengthen their role as guardians of accountability and transparency in institutions. In an increasingly complex world, ethics will always be the foundation for auditors to make positive and meaningful contributions to the profession and society.

Actions to Manipulate Bookkeeping. An auditor has a great responsibility to maintain the integrity and accountability of the audited institution. When auditors find indications of bookkeeping manipulation in the financial management of an institution, their actions should be based on ethical principles, professionalism, and applicable audit procedures. The following are the steps that auditors should take to respond to the findings. Informant 4 explained that an auditor should respond if they find bookkeeping manipulation in the financial management of an institution as follows:

An auditor must respond to acts of bookkeeping manipulation in a professional, assertive manner and adhere to the principle of integrity. The first step is to identify and collect valid and strong evidence related to the manipulation. The auditor must document the findings in detail, both in terms of chronology, modus operandi, and the financial or operational impact caused. That way, the auditor has a strong basis for reporting the findings to the authorities.

Furthermore, the concrete steps that auditors can take if they find bookkeeping manipulation, according to informant 5, are as follows:

The first step is to ensure that the evidence found is strong enough to support the claim of manipulation. This evidence can be in the form of documents, transaction records, or the results of data analysis. After that, the auditor should report the findings to senior management or the audit committee. Suppose the manipulation involves internal parties with high authority. In that case, the auditor may involve external parties, such as regulators or independent audit institutions, to maintain the independence and validity of the follow-up process.

What if the auditor faces pressure to hide the findings? This was explained by informant 7 as follows:

One of the major challenges for auditors is the pressure to hide bookkeeping manipulation findings. However, an auditor must adhere to the principles of independence and integrity. In these situations, auditors can use whistleblower policies if available or engage professional associations to provide support. In addition, complete and transparent documentation is essential to protect auditors from unfounded allegations and ensure that findings remain uncovered.

The impact that can occur if bookkeeping manipulation is not immediately addressed was explained by informant 5 as follows:

The impact is very serious. If bookkeeping manipulation is left unchecked, it can undermine stakeholder confidence in the institution. Financially, bookkeeping manipulation can lead to significant losses, even bankruptcy. In addition, legally, the institution and the parties involved may face criminal or civil consequences. In the long run, the institution's reputation could be ruined, which will ultimately impact its sustainability.

Finding accounting manipulation is a challenging situation for an auditor, but it is also an important responsibility that must be carried out with professionalism. By adhering to ethical principles, auditing standards, and applicable procedures, auditors can handle these findings objectively and make a real contribution to improving institutional governance. An appropriate response not only protects the integrity of the financial statements but also strengthens trust in the auditing profession and the audited institution.

Whistleblowing Actions. Benefits of Whistleblowing. An auditor views whistleblowing as an important element in creating a transparent and accountable environment in an institution. Whistleblowing, defined as the act of reporting irregularities or violations of law, ethics or policy

that occur within an organization, is often considered an additional internal control mechanism that supports the auditor's duties.

From an auditor's perspective, whistleblowing can be an early source of information that helps identify risks, anomalies, or potential fraud that regular audit mechanisms may not detect. Auditors recognize that individuals who report violations often have direct access to suspicious situations, so the information submitted tends to be more relevant, specific, and timely. In this context, whistleblowing is considered a bridge between whistleblowers (insiders) and auditors who are tasked with evaluating the reliability of financial statements and the effectiveness of the internal control system. How does an auditor view whistleblowing in an institution? As expressed by informant 3 as follows:

As an auditor, I view whistleblowing as a very important and strategic action in maintaining an institution's integrity and transparency. Whistleblowing is one way to uncover irregularities or violations that may be difficult to detect through ordinary supervisory mechanisms. It is a form of moral courage from individuals who are committed to protecting the interests of the institution and the public.

When the auditor was asked about the role of whistleblowing in supporting the auditor's duties, informant 5 explained as follows:

Whistleblowing can be a very valuable source of information for auditors. When a whistleblower reports irregularities, the information can be a starting point for a more in-depth examination. In many cases, whistleblowers provide data or evidence that cannot be accessed through formal channels, thus helping auditors get a more complete and accurate picture of the actual situation.

However, auditors also realize that whistleblowing often triggers ethical dilemmas, both for the whistleblower and the institution. Auditors see the importance of having clear whistleblowing policies and procedures, including guarantees of confidentiality and protection for whistleblowers. This aims to prevent potential negative impacts such as retaliation against whistleblowers, which could reduce the courage of individuals to report. The main challenges in handling cases involving whistleblowing can be explained by informant 2 as follows:

The main challenge is to maintain a balance between transparency and confidentiality. On the one hand, auditors must disclose relevant findings to the appropriate authorities. On the other hand, auditors must also protect the identity of whistleblowers to ensure that they do not face negative consequences for their actions. Another challenge is to ensure that whistleblower reports are not used for personal interests or specific agendas that harm the institution.

As part of their duties, auditors encourage institutions to build a work culture that positively supports whistleblowing. Auditors often recommend strengthening reporting systems, such as anonymous hotlines, integrity-related training, and zero-tolerance policies for fraud. These aim to create an environment that provides a safe space for individuals to report offenses without fear.

While whistleblowing can greatly benefit the institution by detecting problems at an early stage, auditors still need to assess the reported information carefully. It is important to verify the accuracy and credibility of whistleblowing reports so that they do not become the basis of false accusations or lead to internal conflicts that are detrimental to the institution.

Ultimately, auditors consider whistleblowing an integral component of efforts to build good governance. If managed properly, whistleblowing actions can strengthen stakeholder confidence in the integrity and credibility of the institution and support auditors in carrying out their role as guardians of organizational transparency and accountability.

Protecting the Organisation from the Negative Impact of. Fraud is one of the biggest threats that can damage an organization's trust, reputation and financial stability. In this regard, auditors have a strategic role in helping organizations protect themselves from the negative impacts of fraud. As independent and professional parties, auditors can make a significant contribution through their

approach to fraud prevention, detection and risk management. How an auditor can help protect the organization from the negative impact of fraud was explained by informant 4 as follows:

An auditor plays a crucial role in protecting organisations from the negative impact of fraud. Through careful and independent examinations, auditors can detect early signs of fraud, such as anomalies in the books, suspicious transactions, or weaknesses in the internal control system. By providing concrete recommendations for improvement, auditors help organizations minimize the risk of future fraud.

Auditors play an important role in assessing and strengthening an organization's internal control system. By evaluating the effectiveness of internal controls, auditors can help organizations identify weaknesses in the system that could be exploited to commit fraud. Auditors also provide recommendations to improve internal controls, such as segregating critical functions (segregation of duties), implementing approval mechanisms, and increasing oversight of financial transactions. The main steps taken by auditors to prevent or handle fraud in the organization, according to informant 7, are as follows:

Auditors evaluate the organization's internal control system to ensure that it is strong enough to prevent fraud. They also examine transactions and financial statements for anomalies or suspicious patterns. In addition, auditors educate management and employees on the importance of integrity and transparency in performing their duties while encouraging a work culture that supports the reporting of any inappropriate actions.

One of the main functions of auditors is to detect red flags or indicators of possible fraud within the organization. Auditors perform data analysis, compliance testing, and other audit procedures to identify suspicious transactions, anomalous patterns, or discrepancies with organizational policies and procedures. By detecting fraud at an early stage, auditors help organizations mitigate larger negative impacts, such as financial loss or reputational damage.

Auditors also help raise employee awareness of fraud risks through training and socialisation. By helping organizations build a culture of integrity, auditors encourage individuals within the organization to take responsibility for maintaining transparency and reporting potential irregularities. Auditors often recommend whistleblowing policies as a proactive measure to support internal reporting of fraud.

Auditors help organizations identify areas of high risk to fraud through systematic risk assessment. By understanding the risks specific to the organization, auditors can suggest appropriate mitigation measures. When fraud is detected, auditors can liaise with management and relevant parties to investigate the incident, determine the root cause, and ensure effective corrective actions are implemented.

At their core, auditors are not only tasked with discovering fraud but also play an active role in helping organizations create a work environment that is safe from fraud risk. By integrating preventive and detective approaches in the audit process, auditors add value to the organization's efforts to protect its assets, safeguard its reputation, and sustainably achieve its strategic objectives.

Upholding Ethical Obligations and Moral Beliefs. An auditor has a great responsibility to carry out their duties by prioritizing ethical obligations and moral beliefs. In the world of auditing, trust and integrity are the main foundations that ensure audit results are acceptable and respected by all interested parties. For this reason, auditors must adhere to the principles of professional ethics and integrate moral values into every aspect of their work. An auditor can uphold ethical obligations and moral beliefs in carrying out audit tasks as explained by informant 8 as follows:

An auditor must make ethical obligations and moral beliefs the main foundation of every task they carry out. This means that auditors should always adhere to the principles of integrity, objectivity, and professionalism in accordance with the professional code of ethics. In addition, auditors must be brave enough

to face pressures, temptations or conflicts of interest that could affect their independence while still upholding moral values such as honesty, responsibility and fairness.

The main ethical obligations that an auditor must obey, according to informant 3, are as follows:

An auditor's primary ethical obligations include integrity, which means acting honestly and trustworthily; objectivity, which means being impartial or influenced by external pressures; and confidentiality, which means safeguarding information obtained during the audit process. In addition, auditors are also required to maintain their professional competence by continuously learning and keeping up to date with applicable auditing standards. All of these obligations must be carried out consistently to maintain public trust in the auditor profession.

Auditors can ensure moral confidence is maintained in stressful situations, as explained by informant 5 as follows:

In stressful situations, auditors must return to the basic principles of the profession and their moral convictions. One way to maintain moral conviction is to ensure that every decision is based on valid facts and evidence. Auditors must also have the moral courage to take the right stand, even if it is unpopular or faces resistance. In addition, support from colleagues, mentors, or professional associations can help auditors stay focused and firm on their moral values.

Upholding ethical obligations and moral convictions in the audit task is not just about complying with professional rules or standards but also about a commitment to maintaining integrity, fairness, and trust. An auditor who upholds ethical and moral principles will be able to make a significant positive contribution, both to the institution being audited and to society at large, through transparent, objective, and responsible audits.

Other aspects found include religion, culture and beliefs. The spirit of whistleblowing, or the courage to report actions that violate rules, ethics, or morals in an institution, is not formed instantly. Cultural, religious and faith factors play a significant role in shaping an individual's courage and moral commitment to act as a whistleblower. These aspects influence how one perceives responsibility, fairness and risk in reporting offences. A region's culture, religion and beliefs can influence a person to have a whistleblowing spirit, as explained by informant 2 as follows:

Culture, religion and beliefs have a huge influence on shaping a person's personality, including the courage to whistleblower. In certain cultures, values such as honesty, integrity and social responsibility are often instilled from an early age. The same goes for religious teachings and beliefs, which generally teach to uphold truth and justice. When individuals have a strong moral foundation from culture and religion, they are more likely to report irregularities or fraud because they feel it is their ethical and spiritual obligation.

In many regional cultures, especially in Indonesia, collective values such as gotong royong, social justice, and maintaining social harmony are highly emphasized. In regions with a strong collective culture, whistleblowing is an action aimed at protecting the common good. However, the challenge is that such cultures also often prioritize group harmony and loyalty, so one may feel afraid of being considered a "traitor" if one reports wrongdoing.

Conversely, cultures that promote transparency and accountability will tend to encourage individuals to have the courage to report untruths. The Bugis-Makassar culture, for example, has a value of spirit (self-respect), which can be a motivation to report injustice, as ethical violations are considered to harm the collective honor. The cultural aspects of a region can be an obstacle for someone to become a whistleblower for certain reasons, as explained by informant 4.

In some cases, culture can be a barrier. For example, in areas with a culture that highly values hierarchy or seniority, one may feel afraid to report irregularities committed by superiors. In addition, a culture that tends to maintain harmony or avoid conflict can also make a person hesitant to speak the truth for fear of being perceived as a troublemaker. However, if the culture also has

values that emphasize the importance of integrity and fairness, these barriers can be overcome with proper education and support.

When asked about how religion and beliefs can encourage someone to become a whistleblower, informant 7 explained:

Religion and faith are often a source of moral strength for people. Many religious teachings emphasize the importance of speaking the truth, upholding the truth and fighting injustice. A person with strong religious beliefs may feel that becoming a whistleblower is part of their responsibility as an individual of faith. They believe that their actions are a form of devotion to God and an effort to protect the public interest.

Religion plays a big role in shaping the whistleblowing spirit, as religious teachings often instill moral values such as honesty, justice and courage. In Islam, for example, the principle of amar ma'ruf nahi munkar (inviting to good and preventing evil) becomes the moral basis for someone to act when they see something wrong. In Christianity, values such as justice and love can also motivate a person to protect others from being harmed by an offense.

Religion also provides individuals with emotional and spiritual support to deal with the risks or consequences of whistleblowing. The belief that the truth will ultimately prevail and that God provides protection can be a key driver for an individual to report, even in the face of threats or pressure. How auditors can support and encourage whistleblowing in an environment with various cultural backgrounds and beliefs, according to informant 1, as follows:

Auditors can support whistleblowing by creating a safe and inclusive environment where individuals feel heard and valued regardless of their background. Auditors also need to provide education on the importance of whistleblowing and how it contributes to institutional transparency and accountability. In addition, auditors should ensure that whistleblowing mechanisms are designed to respect local cultural values and beliefs so that individuals feel comfortable reporting without violating their social or religious norms.

What about auditors who feel hesitant to become whistleblowers due to cultural pressure or their beliefs? Informant 3 further explained as follows:

My message is always to prioritize truth and justice. If you are in doubt, reflect on your cultural values and beliefs that support integrity and social responsibility. Remember that whistleblowing is not an act of destruction but a constructive action to protect the institution and society from the negative impact of misconduct. Above all, make sure that you use safe reporting channels and follow applicable procedures to protect yourself.

Regarding culture, religion and beliefs in shaping the whistleblowing spirit, informant 4 explained that:

I want to emphasize that culture, religion, and faith are moral forces that can be key drivers of people's upholding of the truth. We must harness these values to create an environment that supports transparency and accountability. As auditors, our job is to support individuals who dare to report irregularities while ensuring that their values are respected and protected.

While culture, religion and faith can encourage whistleblowing, in some cases, these aspects can also pose challenges. For example, a strong hierarchical or feudal culture may make an individual afraid to report offenses by superiors. On the other hand, religious teachings and moral beliefs can be a counterbalance that encourages individuals to still act for the common good.

The synergy between cultural values, religion, and personal beliefs will result in individuals who have the courage, integrity, and moral responsibility to report violations while maintaining balance in social relations. Institutions can support this spirit of whistleblowing by creating an environment that respects justice, protects whistleblowers, and promotes truthful values.

A person's regional culture, religion and beliefs form the moral and ethical foundation that influences an individual's courage to become a whistleblower. When these aspects are aligned with

the values of transparency and fairness, individuals will be more motivated to report untruths for the common good.

Implementation. Auditing is an important element in supporting the implementation of whistleblowing measures in an organization. As a systematic internal control mechanism, audits strengthen reporting systems, fraud detection, and whistleblower protection, providing a foundation for whistleblowing.

Auditors have direct access to organizational financial and operational information, making them a strategic party in supporting whistleblowing. According to research by Lee et al. (2022), auditors who receive specialized training on whistleblowing have a higher success rate in detecting indications of fraud. Information obtained from whistleblowers is often the starting point for more in-depth investigative audits.

An interview with one of the informants mentioned that whistleblowing is considered a bridge between the whistleblower and the auditor, helping to identify risks that may not be detected by regular audit mechanisms. In this context, whistleblowing strengthens the auditor's ability to evaluate the reliability of financial statements and internal control systems.

Training that focuses on whistleblowing techniques and strengthening integrity is an essential step to improving audit effectiveness. Safitri et al. (2023) emphasized that training auditors can improve their ability to detect and report fraud. It also helps auditors understand how to protect whistleblowers from potential risks, such as retaliation or pressure from management.

Audit authority that includes full access to important documents and information allows auditors to perform their duties objectively. With this authority, auditors can protect whistleblowers by ensuring the confidentiality of the information provided. In addition, audit results reported to the competent authority can be used to follow up on whistleblowing reports effectively.

An organizational culture that supports transparency and accountability is key to the successful implementation of whistleblowing. In organizations with a work culture that is open to whistleblowing, auditors are more likely to encourage the implementation of an effective whistleblowing system. Conversely, a hierarchical culture that emphasizes loyalty may inhibit reporting. This requires efforts from auditors to promote the values of transparency and whistleblower protection.

From the interviews, some of the main challenges in the implementation of whistleblowing are maintaining the balance between transparency and confidentiality, as well as ensuring that the reports received are not used for personal interests that harm the institution. Auditors have a responsibility to verify the credibility of reports and protect the identity of whistleblowers so as to prevent internal conflicts and maintain organizational integrity.

The implementation of an audit integrated with a whistleblowing system provides various benefits to the organization, including:

- Early Detection: Identifying offenses at an early stage before they develop into major problems.
- Increased Accountability: Increase stakeholder trust in the organization.
- Strengthening Ethical Culture: Promote transparency and integrity in operational processes.

According to the Theory of Planned Behaviour (Ajzen, 1991), auditors' intention to support whistleblowing is influenced by their attitude towards the behavior, subjective norms, and perceived behavioral control. Auditors with positive attitudes towards transparency and moral courage are more likely to support whistleblowing. In addition, prosocial organizational behavior theory explains that whistleblowing is an altruistic behavior that aims to protect the organization from greater losses.

Auditing plays a crucial role in supporting whistleblowing implementation, especially in detecting fraud, protecting whistleblowers, and promoting a culture of transparency. With the support of training, adequate authority, and effective reporting systems, auditors can be agents of change who contribute significantly to maintaining organizational integrity and accountability. Efforts to overcome challenges in whistleblowing require collaboration between auditors, management, and regulators so that these actions can provide maximum benefits for all parties concerned.

Auditor Professional Commitment. Auditors' professional commitment is an important foundation in performing audit duties, especially in the context of whistleblowing. This commitment includes integrity, objectivity, competence, and adherence to ethical standards, which guide auditors' ability to detect, prevent, and report wrongdoing within the organization.

Auditor professional commitment is a dedication to carrying out duties with full responsibility, maintaining integrity, and complying with applicable ethical standards. Auditors with high professional commitment are able to maintain independence, avoid conflicts of interest, and provide opinions based on valid evidence. According to informant 3, professional commitment ensures that auditors can report findings with objectivity despite facing internal or external pressure.

Integrity is the core of auditors' professional commitment, which encourages them to act honestly and fairly. Informant 3 explained that auditor integrity is very important in maintaining public trust in the audit profession and the audited institution. In the context of whistleblowing, integrity becomes the moral foundation for auditors to report violations despite facing personal risks.

Objectivity allows auditors to make unbiased judgments based on the available evidence. According to informant 2, objectivity ensures that whistleblowing actions are carried out with a focus on the truth and the interests of the organization without being influenced by pressure from certain parties.

Planned behaviour theory (Ajzen, 1991) is relevant to understanding auditors' intentions regarding whistleblowing. In this theory, attitude towards behavior, subjective norms and perceived behavioral control are the main factors that influence auditors' intentions. Auditors' professional commitment reflects a positive attitude towards whistleblowing, which is reinforced by organizational norms that support transparency and accountability.

In addition, Prosocial Organizational Behavior (Brief and Motowidlo, 1986) places whistleblowing as a social action that aims to protect the organization from further losses. Professionally committed auditors see whistleblowing as a moral responsibility to fix problematic organizational systems. Some of the factors that influence auditors' professional commitment to whistleblowing include:

- Work Experience: Experience enhances auditors' ability to recognize and better handle ethical situations.
- Professional Ethics: Understanding and applying ethics strengthens auditors' commitment to reporting violations.
- Organizational Commitment: Support from the organization, such as a secure whistleblowing system and protection for whistleblowers, encourages auditors to act professionally.

According to informant 4, the main challenges faced by auditors include pressure from the audited party, time constraints, and potential retaliation against whistleblowers. In addition, informant 2 mentioned the importance of maintaining a balance between transparency and confidentiality to protect the whistleblower's identity. Organizations can strengthen auditors' professional commitment through the following steps:

- Ethics Training: Provide ongoing training on ethics and professional standards to enhance auditors' ability to deal with ethical dilemmas.
- Safe Reporting System: Implement an anonymous hotline and whistleblower protection policy to encourage fearless reporting.
- Culture of Transparency: Create a work environment that supports whistleblowing as part of good governance.

Auditors' professional commitment is a key element in carrying out whistleblowing actions. By upholding integrity, objectivity, and ethics, auditors can effectively report violations to protect the interests of the organization and the public. Support from the organization through training, secure reporting systems, and a culture of transparency will further strengthen the role of auditors as guardians of institutional integrity and accountability.

Auditor Moral Intensity. Moral intensity is an important element that influences auditors' ability to carry out whistleblowing actions. It reflects the extent to which auditors realise, understand and consider the ethical consequences of their decisions or actions during the audit process. In the context of whistleblowing, moral intensity becomes the main guide for auditors to disclose detected violations or fraud despite being faced with complex challenges.

Moral intensity refers to an individual's sensitivity to ethical issues and their impact on various stakeholders. According to Sanusi et al. (2011), auditors with high moral intensity tend to produce quality audits because they not only comply with technical standards but also consider moral values in decision-making. Informant 8 stated that moral intensity is the auditor's awareness and commitment to carry out his duties with integrity, honesty, and ethical responsibility, even when faced with pressure or temptation.

Auditors with high moral intensity dare to report sensitive or risky findings to maintain organizational transparency and accountability. They are able to overcome ethical dilemmas that often arise in audit tasks, such as pressure to hide findings or manipulate reports. Informant 4 emphasised that moral intensity is an important foundation in audit tasks, ensuring that audit results reflect actual conditions without manipulation or bias.

The Planned Behaviour Theory (TPB) developed by Ajzen (1991) provides a relevant conceptual framework for understanding the relationship between moral intensity and whistleblowing. In this theory:

- Attitude towards behavior: Auditors with high moral intensity have a positive attitude towards whistleblowing as an action that benefits the organization and society
- Subjective norms: Support from colleagues and an ethical organizational culture strengthen auditors' intention to report misconduct.
- Perceived behavioral control: Auditor experience and reporting system support increase the belief that whistleblowing can be done safely.

In addition, the Prosocial Organizational Behavior theory (Brief and Motowidlo, 1986) explains that whistleblowing is a form of prosocial behavior that aims to protect the organization from losses due to fraud or other violations.

Some of the key factors that influence auditor moral intensity include:

- Ethics education and training: Auditors who receive formal education and ethics training tend to have higher moral sensitivity. Research by Ismail et al. (2021) shows that ethics training improves auditors' ability to assess ethical dilemmas.
- Professional experience: More experienced auditors have higher moral intensity because they have faced various ethical dilemmas during their careers.

- Organizational culture: A work environment that supports transparency and integrity strengthens auditors' commitment to moral principles.

According to informant 6, the main challenges in maintaining moral intensity include pressure from the audited party, material temptations such as bribes, and ethical dilemmas that arise when asked to "cover-up" certain findings to maintain working relationships. Auditors must have strong moral principles to face these challenges and continue to perform their duties responsibly. To strengthen the moral intensity of auditors, some steps that can be taken include:

- Enhance ethics education: Provide ongoing training on ethical values and the positive impact of whistleblowing.
- Create a supportive organizational culture: Establish a transparent and accountable work environment to encourage auditors to report misconduct without fear.
- Provide a secure whistleblowing mechanism: A reporting system that ensures confidentiality and protects whistleblowers from retaliation can increase auditors' confidence to report their findings.

Moral intensity is a key element in supporting whistleblowing by auditors. By considering moral and ethical values, auditors can maintain professional integrity and contribute to organizational transparency and accountability. Ethics education, professional experience, and a positive organizational culture will strengthen auditors' moral intensity so that they can carry out their duties with full responsibility despite facing pressures and challenges.

Taking Whistleblowing Action. Whistleblowing is the act of reporting violations of law, ethics or policy by individuals within an organization to the authorities. This action aims to maintain the organization's integrity, transparency and accountability.

Near and Miceli (2016) define whistleblowing as an action involving whistleblowers, reports of violations, recipients of reports, and reporting mechanisms. This action is an important element in organizational governance that aims to detect and prevent irregularities. Whistleblowing can be done internally (through organizational organizational structures) or externally (through third parties such as regulators).

Informant 4 emphasized that whistleblowing is not only about the courage to report but also about the need for supportive systems, such as safe reporting mechanisms and legal protection for whistleblowers, to ensure effective reporting. The implementation of whistleblowing actions involves several important stages:

a. Identification of Violations. The initial stage is to identify any breaches of law, ethics or organizational policy. Informant 3 mentioned that auditors have a strategic role in identifying red flags that may not be visible to others in the organization.

b. Use of Reporting Mechanisms. A safe and anonymous reporting mechanism is the key to successful whistleblowing. According to Safitri et al. (2023), hotlines or digital systems that support whistleblower anonymity can encourage more individuals to report violations without fear. Informant 5 added that organizations need to provide clear and transparent reporting channels to facilitate the reporting process.

c. Verification and Follow-up. After receiving the report, the organization should verify its validity through an in-depth investigation. Informant 2 emphasized that auditors must maintain objectivity during investigations so that reporting does not become a tool for internal conflict or unsubstantiated allegations.

d. Whistleblower Protection. Protecting whistleblowers from potential retaliation is an integral part of whistleblowing. Informant 4 mentioned that the biggest risk for whistleblowers is the

threat to their security, career and reputation. Therefore, organizations should implement strong whistleblower protection policies to encourage more reporting.

Supporting Factors for Whistleblowing Implementation.

a. Organisational Culture. An organizational culture that supports transparency and accountability plays an important role in the success of whistleblowing. According to research by Rahmi et al. (2024), organizations that create a trust-based work environment tend to have more whistleblowing. Informant 6 stated that leadership that supports ethical values greatly influences the courage of individuals to report.

b. Education and Training. Training on ethics and whistleblowing mechanisms increases individuals' awareness of the importance of these actions. Informant 7 mentioned that regular training helps employees and auditors understand reporting procedures and the importance of whistleblowing in organizational governance.

c. Technology Support. Technology-based reporting systems, such as apps or online portals, can improve anonymity and efficiency and allow organizations to monitor and follow up on reports more systematically.

Despite its benefits, the implementation of whistleblowing faces various challenges, such as:

- Fear of Retaliation: Informant 4 highlighted that many individuals are reluctant to report due to fear of retaliation from the reported party or management.

- Lack of Reporting System: Some organizations do not have adequate reporting systems in place, making it difficult for individuals to report violations anonymously and safely.

- Social Pressure: Informant 3 noted that social stigma against whistleblowing remains a barrier in many organizations, especially in hierarchical or closed work environments.

Planned Behaviour Theory (Ajzen, 1991) provides a conceptual framework for understanding individuals' intention to whistleblowing. In this theory, three main elements influence a whistleblower's intention:

1. Attitude towards behavior: An individual's perception of the benefits or risks of whistleblowing.
2. Subjective norms: The influence of the social environment on the decision to report.
3. Perceived behavioral control: Individuals' belief that they are able to report offenses safely.

In addition, the Prosocial Organizational Behavior theory (Brief and Motowidlo, 1986) explains that whistleblowing is an altruistic act aimed at protecting the organization from further losses.

To ensure the success of whistleblowing actions, some steps that can be taken are:

- Promote a culture of transparency through organizational policies that support whistleblowing.
- Provide legal protection for whistleblowers to protect them from retaliation.
- Provide regular training on ethics and reporting procedures.
- Develop an anonymous and accessible reporting system.

Implementing whistleblowing measures requires strong system support, a supportive organizational culture, and protection for whistleblowers. By integrating theory, insights from research, and informants' experiences, organizations can build effective whistleblowing mechanisms to promote transparency and accountability. Auditors and other employees should be supported with training and safe reporting systems to ensure that they can report violations without fear or pressure.

Aspects of Religion, Culture and Belief in Whistleblowing Actions. The act of whistleblowing is not only influenced by professionalism and legal aspects but also by religious, cultural and belief factors held by individuals. Moral values and social norms embedded in religion and culture are often the ethical foundations that influence a person's courage to report violations. Based on the literature review, theories and informant quotes, the following is a discussion of the influence of these aspects in the context of whistleblowing:

Religion is often a significant source of moral strength for individuals. In Islam, the principle of amar ma'ruf nahi munkar (calling to good and preventing evil) encourages individuals to report actions that violate the law or ethics as a form of religious responsibility. Similarly, in Christianity, the values of justice and love serve as moral motivations to protect the public interest.

Informant 7 asserted that religion provides a moral basis for a person to act as a whistleblower. Individuals who have strong religious beliefs often view whistleblowing as a form of devotion to God and an effort to maintain integrity. In addition, religion also provides emotional and spiritual support to individuals facing risks or pressures due to whistleblowing actions.

Culture can encourage or discourage whistleblowing. Collectivistic cultures, such as those prevalent in Indonesia, often emphasize social harmony and loyalty to the group, which can be a barrier to whistleblowing. In Bugis-Makassar culture, the value of spirit (self-respect) can motivate reporting injustice, as ethical violations are perceived as harming collective honor.

Conversely, a strong hierarchical culture, such as an ewuh-pakewuh (respect for superiors) culture, can inhibit an individual from reporting wrongdoing, especially if the wrongdoing is committed by those higher up in the organizational hierarchy. Informant 4 emphasized that education and organizational support are essential to overcome these cultural barriers and create an enabling environment for whistleblowing.

An individual's moral beliefs, influenced by religion and culture, are often the basis for acting as a whistleblower. Informant 2 mentioned that values such as honesty, integrity and social responsibility taught early in life through religion and culture encourage individuals to report offenses. The belief that their actions will benefit society is also an important motivation.

However, in some cases, these beliefs may clash with social norms or pressures from the work environment. Informant 3 suggested that individuals who feel hesitant to report misconduct reflect on their cultural values and beliefs that support integrity and responsibility.

To maximize the role of religion, culture and faith aspects in supporting whistleblowing, strategic steps are needed, such as:

- Improving Education: Provide training that emphasizes the importance of whistleblowing in maintaining organizational transparency and accountability.
- Creating a Supportive Work Culture: Build an environment that values honesty, integrity and fairness.
- Respect for Cultural and Religious Values: Auditors and management should ensure that reporting mechanisms are designed to respect existing social and religious norms so that individuals feel comfortable reporting.

Religion, culture and faith play a complex role in influencing whistleblowing. While religious values are often positive drivers, certain cultures can be significant barriers. Therefore, synergistic efforts between ethics education, organizational support and an understanding of local values are needed to create an enabling environment for whistleblowing. As such, individuals will feel supported to act in accordance with their moral principles without fear of negative repercussions, thereby maintaining organizational integrity and accountability.

Most Influential Aspects of Whistleblowing Actions. Whistleblowing actions are influenced by various factors, ranging from organizational culture, legal protection, financial incentives and individual moral intensity. This discussion outlines the most influential aspects of whistleblowing based on a literature review, theory, and interviews with relevant informants.

Organisational culture is the main factor influencing individual courage to whistleblower. A culture that supports the values of transparency, integrity, and accountability encourages individuals to report violations without fear. According to Park et al. (2021), organizations that are open to internal criticism and reporting are more effective in implementing whistleblowing systems.

In contrast, hierarchical and authoritarian cultures often create fear and mistrust among employees. In the context of local culture in Indonesia, the culture of "ewuh-pakewuh" (respect for superiors) is a major barrier to reporting violations. Informant 4 emphasized that organizations need to build a work culture that values transparency for whistleblowing to be effective.

Legal protection for whistleblowers is another important aspect. Without guaranteed protection, individuals are often reluctant to report violations for fear of retaliation, such as physical threats, psychological pressure, or job loss. In Indonesia, legal protection for whistleblowers has been regulated, but its implementation still faces various challenges.

Informant 2 mentioned that strong legal protection not only increases the courage to report fraud but also reduces the risk of retaliation against whistleblowers. The study by Hasan et al. (2023) shows that the existence of effective regulations can increase the number of whistleblowing reports in organizations.

Moral intensity is the level of individual sensitivity to ethical issues. Individuals with high moral intensity are more likely to act according to moral principles, even in stressful situations. Research by Nur (2019) found that professionalism and moral intensity significantly influence the intention to whistleblower.

Sanusi et al. (2011) also showed that professional experience and ethics training can increase auditors' moral sensitivity, making them better prepared to face ethical dilemmas in their work. Informant 3 explained that strong moral intensity helps auditors overcome social or cultural pressures that inhibit whistleblowing.

Financial incentives can be an additional motivation for individuals to report wrongdoing. In some countries, such as the United States, whistleblowers are even given financial rewards as a form of appreciation. The study by Zhang et al. (2022) found that financial incentives encourage more individuals to report fraud, especially if accompanied by adequate legal protection.

However, these incentives must be carefully managed so as not to create invalid reports or aim only for personal gain. Organisations need to ensure that reports are based on credible and relevant evidence.

Anonymous reporting technologies and systems, such as hotlines or digital portals, are helpful in encouraging reporting. These systems allow whistleblowers to provide information without fear of their identity being revealed. According to a study by Lee et al. (2022), the existence of an anonymous reporting system increases the effectiveness of whistleblowing by reducing the psychological barriers of whistleblowers.

Of the various factors that influence whistleblowing, organizational culture and legal protection stand out as the most influential aspects. An organizational culture that supports transparency and strong legal protections provides a solid foundation for a successful whistleblowing system. In addition, individual moral intensity, financial incentives, as well as technological support also play an important role in encouraging individuals to report violations.

By strengthening these aspects, organizations can create an enabling environment for whistleblowing as a key mechanism for maintaining transparency, accountability and integrity.

Linkage of Whistleblowing in the Audit Activity Implementation Process. Whistleblowing and auditing have a close relationship, as both aim to maintain organizational integrity, transparency and accountability. Whistleblowing serves as a social control mechanism that complements the audit process, providing relevant information for auditors to identify and address violations. Based on the literature review, theories, and informant quotes in the documents, the following is a discussion of the relationship between whistleblowing in the audit implementation:

Whistleblowing is often an initial source of information that helps auditors identify risks or fraud that are not detected through regular audit mechanisms. Informant 3 mentioned that whistleblowing is a "strategic action in maintaining institutional integrity and transparency," which allows auditors to obtain evidence or data that cannot be accessed through formal channels. Auditors who use information from whistleblowers have a greater chance of digging deeper into preliminary findings, thus improving the accuracy and effectiveness of the audit process. In many cases, information from whistleblowers provides the starting point for in-depth investigations.

Whistleblowing serves as an early warning system to detect fraud before it becomes a bigger problem. Research by Lee et al. (2022) shows that whistleblowing can improve auditors' ability to detect fraud more quickly and efficiently. An anonymous reporting system and adequate legal protection support this effectiveness. Informant 5 confirmed that whistleblower reports often include specific and relevant details that help auditors focus on high-risk areas during the audit. This saves auditors time and resources and improves the accuracy of findings.

Although it provides many benefits, whistleblowing also presents an ethical dilemma for auditors. Auditors must balance transparency in reporting audit results and confidentiality of whistleblowers' identities to protect them from potential retaliation. Informant 2 explained that maintaining confidentiality is a top priority to ensure that individuals' courage in reporting does not lead to negative consequences.

In addition, auditors need to ensure that whistleblowing reports are not used for personal gain or internal conflicts that could harm the organization. Specific training on whistleblowing strengthens auditors' role as guardians of organizational integrity. The study by Safitri et al. (2023) found that auditors who are trained to handle whistleblowing reports are more effective in detecting and reporting fraud.

Auditors' authority, including full access to relevant documents and data, supports them in thoroughly verifying whistleblowing reports. This ensures that the report is based on valid facts and relevant to the audit objectives. Whistleblowing is an integral part of supporting good governance in organizations. If managed well, whistleblowing can increase stakeholder trust in the institution and strengthen organizational accountability. Informant 4 mentioned that whistleblowing, when integrated with the audit process, creates synergies that strengthen internal controls and prevent future fraud.

Whistleblowing plays a strategic role in the audit process, providing relevant early information to detect and address fraud. With the support of a secure reporting system, protection for whistleblowers, and training for auditors, the link between whistleblowing and auditing can be maximized to create more transparent and accountable organizational governance. Auditors must be able to manage whistleblowing reports carefully, maintain a balance between transparency and confidentiality, and ensure that reports are used objectively to improve organizational systems.

CONCLUSION

This research confirms the importance of whistleblowing in supporting organizational transparency and accountability, particularly through the role of auditors in Makassar City. Whistleblowing serves as a social control mechanism that provides auditors with important information to detect and prevent fraud. This study shows that the success of whistleblowing is influenced by auditors' professional commitment and moral intensity, as well as the support of an organizational culture that encourages transparency and whistleblower protection. Auditors who have high integrity and adhere to the professional code of ethics tend to be more courageous in reporting violations despite facing personal risks. Research informants confirmed that the courage to report comes from an awareness of the moral and professional responsibilities inherent in their role.

Moral intensity is an important factor influencing auditors' decision to whistleblower. Auditors with a high level of moral sensitivity are better able to cope with ethical dilemmas and social pressures that are often encountered during the audit process. This study found that professional training and experience play an important role in increasing auditors' moral intensity.

An organizational culture that supports safe reporting transparency is a key enabler of whistleblowing effectiveness. The research informants revealed that anonymous reporting channels and legal protection for whistleblowers are essential to reducing the fear of retaliation. In addition, this research emphasizes the need for organizations to build a work environment that values integrity and honesty.

This research also shows that technology has the potential to increase the effectiveness of whistleblowing systems. A blockchain-based digital reporting platform can ensure the confidentiality of the whistleblower's identity while improving reporting efficiency. However, the successful implementation of this technology is highly dependent on strong regulatory support and consistent supervision.

Overall, this study provides theoretical and practical contributions to effective whistleblowing. By strengthening professional commitment, moral intensity, and organizational culture support and utilizing modern technology, whistleblowing can be a more effective tool in preventing and addressing fraud in organizations, especially in Makassar City and other regions with similar contexts.

Suggestions.

1. Strengthening Legal Protection for Whistleblowers. This research highlights the importance of legal protection for whistleblowers, but has not in-depth discussed the ideal legal framework to protect whistleblowers at the local level. In the future, further studies are needed on the design of regulations that can guarantee legal protection, both from physical threats and psychological pressure, especially in regions such as Makassar City. This regulation could also include financial incentives to encourage more individuals to report fraud without fear of retaliation.

2. Cross-Sector and Regional Studies. This research focuses on the public sector and the Makassar region but has not thoroughly explored the phenomenon of whistleblowing in other sectors, such as the private sector, education, or healthcare. Future studies can expand the scope of the research to understand specific fraud patterns in other sectors and regions. This is important to create a more integrated and adaptive fraud prevention strategy.

3. Technology Development to Support Whistleblowing. While this study has mentioned the potential of technologies such as blockchain to support whistleblowing systems, future research needs to explore the practical implementation of such technologies. Further studies

could focus on developing more sophisticated digital platforms, such as mobile apps for anonymous fraud reporting and AI-based data analytics to detect fraud patterns earlier.

4. Psychological Approaches to Whistleblowers. This study has not discussed in depth the psychological aspects that influence individual courage to whistleblowing, such as fear, loyalty, or moral conflict. Future studies can use a psychological approach to better understand the emotional and mental factors that influence an individual's decision to report fraud.

5. Improved Education and Training. This study has not focused on training and education for auditors and other organizational employees. However, it is necessary to study the design of effective specialized training to increase awareness, understanding, and courage to report fraud. This training could also include reporting simulations to prepare whistleblowers for practical challenges.

6. International Collaboration for Fraud Prevention. This study has not addressed the potential for international collaboration, especially in dealing with fraud cases that involve cross-border organizations, such as money laundering or illegal asset transfers. Further studies can explore how cooperation with international organizations or other countries can strengthen fraud prevention efforts and improve the effectiveness of whistleblowing systems.

REFERENCES

Ahyaruddin, M., & Asnawi, M. (2017). Pengaruh Moral Reasoning Dan Ethical Environment Terhadap Kecenderungan Untuk Melakukan Whistleblowing. *Jurnal Akuntansi Dan Ekonomika, 7*(01), 1–20.

Ajzen, I. (1991). The Theory Of Planned Behavior. *Organizational Behavior And Human Decision Processes, 50*(11), 179–211. Https://Doi.Org/10.1080/10410236.2018.1493416

Aulia, S., Primasari, D., & Azhar, S. (2019). Pengaruh Budaya Organisasi, Komitmen Organisasi Dan Retaliasi Terhadap Intensi Whistleblowing. *Jurnal Profita, 12*(3), 395. Https://Doi.Org/10.22441/Profita.2019.V12.03.003

Badrulhuda, A., Hadiyati, S. N., & Yusup, J. (2021). Komitmen Profesional Dan Sensitivitas Etis Dalam Intensi Melakukan Whistleblowing. *EKUITAS (Jurnal Ekonomi Dan Keuangan), 4*(4), 522–543. Https://Doi.Org/10.24034/J25485024.Y2020.V4.I4.4524

Bouville, M. (2008). Whistleblowing And Morality. *Journal Of Business Ethics, 81*(3), 579–585. Https://Doi.Org/10.1007/S10551-007-9529-7

Duval, G., Sartorius, L., Clarridge, B., Gensler, G., & Danis, M. (2001). What Triggers Request For Ethics Consultations? *Journal of Medical Ethics, 27*(SUPPL. 1), 24–29. Https://Doi.Org/10.1136/Jme.27.Suppl_1.I24

Elias, R. (2008). Auditing Students' Professional Commitment And Anticipatory Socialization And Their Relationship To Whistleblowing. *Managerial Auditing Journal, 23*(3), 283–294. Https://Doi.Org/10.1108/02686900810857721

Indriani, V. (2020). Pengaruh Variabel Komitmen Profesional, Intensitas Moral, Dan Sensitivitas Etis Terhadap Variabel Whistleblowing Dengan Reward Sebagai Variabel Moderasi. Buku 2: Sosial Dan Humaniora, 49–58.

Janet P. Near, M. P. M. (1996). Whistleblowing: *Myth And Reality. 22*(3), 507–526.

Janitra, W. A. (2017). Pengaruh Orientasi Etika, Komitmen Profesional, Komitmen Organisasi, Dan Sensitivitas Etis Terhadap Internal Whistleblowing (Studi Empiris Pada SKPD Kota Pekanbaru). *JOM Fekon, Vol. 4,* 1208–1222.

Jones, T. M. (1991). Ethical Decision Making By Individuals In Organizations: An Issue-Contingent Model Author (S): Thomas M. Jones Source: The Academy of Management Review, Apr. 1991, Vol. 16, No. 2 (Apr. 1991), Published By: Academy of Management Stable URL. 16(2), 366–395.

Kanojia, S., Sachdeva, S., & Sharma, J. P. (2020). Retaliatory Effect on Whistle Blowing Intentions: A Study of Indian Employees. *Journal of Financial Crime, 27*(4), 1221–1237. Https://Doi.Org/10.1108/JFC-12-2019-0170

Liyanarachchi, G., & Newdick, C. (2009). The Impact of Moral Reasoning And Retaliation on Whistleblowing: New Zealand Evidence. *Journal of Business Ethics, 89*(1), 37–57. Https://Doi.Org/10.1007/S10551-008-9983-X

Mesmer-Magnus, J. R., & Viswesvaran, C. (2005). Whistleblowing In Organizations: An Examination of Correlates of Whistleblowing Intentions, Actions, And Retaliation. *Journal of Business Ethics, 62*(3), 277–297. Https://Doi.Org/10.1007/S10551-005-0849-1

Midyarany, D. (2016). Pengaruh Sensitivitas Etis, Gender Dan Locus Of Control Terhadap Perilaku Etis Mahasiswa. *Jurnal Ilmu Dan Riset Akuntansi.*

Muslim, R. Y., Minovia, A. F., Novianti, N., & Rasaki, K. (2022). Profesionalisme, Sensitivitas Etika, Personal Cost Dan Intensi Melakukan Whistleblowing. *Jurnal Akuntansi Dan Ekonomika, 12*(1), 1–11. Https://Doi.Org/10.37859/Jae.V12i1.3550

Nugraha, T. (2017). Pengaruh Komitmen Profesional, Lingkungan Etika, Sifat Machiavellian Dan Personal Cost Terhadap Intensi Whistleblowing Dengan Retaliasi Sebagai Variabel Moderating. *JOM Fekon, 4*(1), 2030–2044.

Oh, L. Bin, & Teo, H. H. (2010). To Blow or Not To Blow: An Experimental Study On The Intention To Whistleblow on Software Piracy. *Journal of Organizational Computing And Electronic Commerce, 20*(4), 347–369. Https://Doi.Org/10.1080/10919392.2010.516639

Prayogi, W. R., & Suprajitno, D. (2020). Pengaruh Komitmen Profesional, Personal Cost, dan Moral Reasoning Terhadap Niat Seseorang Untuk Melakukan Tindakan Whistleblowing. *Jurnal Ilmiah Mahasiswa Manajemen, Bisnis Dan Akuntansi (JIMMBA), 2*(1), 10–16. Https://Doi.Org/10.32639/Jimmba.V2i1.435

Rabbany, G. B., & Nugroho, W. S. (2021). Pengaruh Profesionalisme, Komitmen Organisasi, Sensivitas Etika, Pertimbangan Etis, Personal Cost, Dan Reward Terhadap Intensi Internal Whistleblowing Guna Mencegah Kecurangan Akuntansi (Studi Empiris Pada BPKAD Kota Dan Kabupaten Magelang. Business And Economics Conference In Utilization of Modern Technology, 429–454. Https://Journal.Unimma.Ac.Id

Rest, J. R. (2000). A Neo-Kohlbergian Approach To Morality Research. *Journal of Moral Education, 29*(4). Https://Doi.Org/10.1080/03057240020015001

Setiawati, L. P., & Sari, M. M. R. (2016). Profesionalisme, Komitmen Organisasi, Intensitas Moral Dan Tindakan Akuntan Melakukan Whistleblowing. *E-Jurnal Akuntansi Universitas Udayana, 17*(1), 257–282.

Shawver, T. J., & Shawver, T. A. (2018). The Impact of Moral Reasoning on Whistleblowing Intentions. *Research on Professional Responsibility And Ethics In Accounting, 21*, 153–168. Https://Doi.Org/10.1108/S1574-076520180000021005

Tuan Mansor, T. M., Mohamad Ariff, A., & Hashim, H. A. (2020). Whistleblowing By Auditors: The Role Of Professional Commitment And Independence Commitment. *Managerial Auditing Journal, 35*(8), 1033–1055. Https://Doi.Org/10.1108/MAJ-11-2019-2484

Zalmi, W. D., Syofyan, E., & Afriyenti, M. (2019). Pengaruh Komitmen Profesional, Locus Of Control, Dan Sosialisasi Antisipatif Mahasiswa Terhadap Whistleblowing: *Jurnal Eksplorasi Akuntansi, 1*(1), 290–305. Https://Doi.Org/10.24036/Jea.V1i1.75