

Ethical work climate and whistleblowing intention

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Abstract: *The purpose of this study is to examine the impact of an ethical work environment on the intention to report wrongdoing, with job satisfaction and self-efficacy as mediating factors, drawing from the Theory of Planned Behavior. The research was conducted at a state-owned bank, employing purposive sampling to gather data from 210 banking employees in Jakarta, Indonesia. Hypothesis testing utilized Structural Equation Modeling (SEM) with the Lisrel 8.80 program. The findings indicate that an ethical work climate has a positive influence on job satisfaction, self-efficacy, and whistleblowing intention. However, job satisfaction exerts a negative impact on whistleblowing intention, and therefore does not mediate the relationship between the ethical work environment and whistleblowing intention. Meanwhile, self-efficacy positively affects whistleblowing intention, but similarly does not mediate the relationship with ethical work climate. This study demonstrates that the intention to behave is the primary determinant of a person's actions and is not significantly influenced by the two tested mediating variables, following the Theory of Planned Behavior.*

Keywords: *ethical work climate; job satisfaction; self-efficacy; whistleblowing intention*

Iklm kerja yang etis dan intensi melakukan *whistleblowing*

Abstrak: *Tujuan penelitian ini adalah untuk menguji dampak dari lingkungan kerja yang beretika terhadap niat untuk melaporkan tindakan yang salah, dengan kepuasan kerja dan efikasi diri sebagai faktor mediasi, yang diambil dari Theory of Planned Behavior. Penelitian ini dilakukan di sebuah bank milik pemerintah, dengan menggunakan purposive sampling untuk mengumpulkan data dari 210 orang karyawan perbankan di Jakarta, Indonesia. Pengujian hipotesis menggunakan Structural Equation*

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Modeling (SEM) dengan program Lisrel 8.80. Hasil penelitian menunjukkan bahwa iklim kerja etis memiliki pengaruh positif terhadap kepuasan kerja, efikasi diri, dan intensi melakukan whistleblowing. Namun, kepuasan kerja memberikan dampak negatif pada intensi whistleblowing, dan oleh karena itu tidak memediasi hubungan antara iklim kerja etis dan intensi whistleblowing. Sementara itu, efikasi diri berpengaruh positif terhadap intensi whistleblowing, namun tidak memediasi hubungan antara iklim kerja etis dengan intensi whistleblowing. Penelitian ini menunjukkan bahwa niat berperilaku merupakan penentu utama tindakan seseorang, dan tidak dipengaruhi secara signifikan oleh kedua variabel mediasi yang diuji, sesuai dengan Theory of Planned Behavior.

Kata kunci: iklim kerja etis; kepuasan kerja; niat melakukan whistleblowing; self-efficacy

INTRODUCTION

Culiberg & Mihelič (2017) stated that instances of organizational misconduct, such as fraud, corruption, and other unethical behavior, are increasingly receiving attention. While these instances were once considered rare, Gorsira et al. (2018) pointed out that corporate misconduct or scandals are prevalent in almost every business or organization. These incidents often involve mistakes made by employees, board members, or internal auditors. According to KPMG (2019), reported that around 70 percent of fraud cases are reported by whistleblowers. However, whistleblowers often face the risk of retaliation from their organizations, such as job loss or demotion, as well as from the public, who may engage in character attacks or accusations of espionage. These individuals expose actions that are considered immoral or illegal (Culiberg & Mihelič, 2017).

Numerous attempts have been made to address unethical behavior in the workplace; however, the frequency and overall cost of fraud have continued to rise (Lee & Fargher, 2013; Svanberg & Öhman, 2013; Yang & Xu, 2020). PriceWaterhouseCoopers (PwC) (2018) reported that nearly half of the companies surveyed globally experienced some level of fraud violations, half of which were perpetrated by employees. This has put increasing pressure on businesses, particularly in the banking industry, to combat unethical behavior (Zaal et al., 2019). Banks play a strategic role in the nation's economy, acting as financial intermediaries that gather public funds and distribute them to the community to enhance people's welfare. According to the Banking Law of the Republic of Indonesia Number 7 of 1992, amended to Law Number 10 of 1998, a bank is a company that engages in services, with three core activities, namely, receiving and managing funds from the community, channeling funds in the form of loans for business development, and conducting trade service activities, as well as domestic and foreign payments, as well as other related activities such as transfers, credit cards, travelers check, safe deposit box, and sale and purchase of securities.

Yang & Xu (2020) asserted that the banking and financial services sector is among the top three sectors scrutinized by the Association of Certified Fraud Examiners in 2016 for fraud cases. The study of whistleblowers in the banking industry bears significant implications in preventing societal corruption, particularly in China (Yang & Xu, 2020; Clark et al., 2020; Oelrich & Erlebach, 2021; Oelrich, 2021), and Pakistan (Malik & Nawaz, 2018; Yousaf & Jamil, 2020). In the Chinese research context, whistleblowing presents an intriguing subject due to its potential to undermine the cultural values of the Chinese state, which differ from those of Western countries (Wen & Chen, 2016; Yang & Xu, 2020).

The foundation of the Bank's business is 'the trust' (Carstens et al., 2022), where the public will have more confidence in placing their funds in a bank that has a good reputation. However, there are still various acts of fraud and ethical violations that ultimately cause losses and reduce trust in the Bank (Mačerinskienė & Skvarciany, 2014).

One of the efforts to implement Corporate Governance in implementing the code of ethics is to prevent conflicts of interest (García-Sánchez et al., 2014), namely personal decisions and activities that can negatively affect one of the state-owned Banks in Jakarta, which may hinder objective and professional decision-making. In line with the implementation of the code of ethics for employees, one of the state-owned Banks has also implemented an anti-fraud strategy for all employees, including compiling anti-fraud policies and procedures, signing anti-fraud integrity pacts and codes of ethics,

periodic anti-fraud, and code of ethics training, and running anti-fraud campaigns. However, from the data collected, acts of fraud and violations of the code of ethics still occur.

In connection with a person's intention to report a violation, it cannot be separated from his environment. A work environment that upholds ethics also has a positive influence on the behavior of its employees in acting to make decisions, and vice versa if ethics in the company are low, it also influences employees, such as being less sensitive or indifferent to fraudulent actions/violations in the workplace. This causes the organization to only have employees with low morale and allows incidents to recur (Sekerka et al., 2014).

All employees have the same opportunity to report fraud and/or violations at work, but not all employees have this will (Otchere et al., 2022). The company always encourages each of its employees to take the initiative to report fraud/violations through education, both through training and campaigns, in which the education and campaign emphasize how dangerous acts of fraud and/or violations of the code of ethics are for a company, both those that affect the company performance to the possibility of lawsuits from other parties. To implement good corporate governance, and mitigate risks that arise, as well as to run a supervisory system, an organization needs to have a whistleblowing program for its employees so that they have the courage to submit reports of violations/fraud and unethical behavior (Lavena, 2016) so that the whistleblowing program plays a role in change culture and competitive advantage for the organization (Wozir & Yurtkoru, 2017).

This study is designed for employees working at a state-owned bank in Jakarta to assess the level of willingness to report fraud or violations through the existing whistleblowing channel, in conjunction with an ethical work environment, job satisfaction, and self-efficacy. One of the leading experts in Social Psychology, Izek Ajzen, has developed a significant theory outlining the connection between attitudes and behavior, as demonstrated in the Theory of Planned Behavior (TPB) (Ajzen, 2020). This theory, first introduced by Icek Ajzen in 1985 through his article "From Intentions to Actions: A Theory of Planned Behavior," builds upon various attitude theories, such as the learning theory (Steinmetz et al., 2016), value-expectation theory (Sofeia et al., 2023; Rhama, 2019), consistency theory (Kruglanski et al., 2018), and attribution theory (Kok et al., 2014; Adhikara et al., 2022). TPB represents a further development of the Theory of Reasoned Action (TRA). In the field of psychology, the theory of planned behavior delves into the relationship between beliefs and behavior (Manuntung, 2019; Van Ripper & Kyle, 2014).

TPB, or the Theory of Planned Behavior, explains the causes of behavioral intentions. According to this theory, behavioral intention is influenced by three main factors: attitudes, subjective norms, and perceived behavioral control (Mohammed et al., 2017). This theory has been widely utilized in various scientific fields that address behavior and environmental concerns (Alimbudiono, 2020). Adapted from Ajzen (2020), the TPB model states that behaviors are shaped by intentions, which are determined by attitudes, subjective norms, and perceived behavioral control. TPB is considered a robust and straightforward theory for predicting and explaining behavior (Rosli et al., 2020). Essentially, TPB explains intention as the extent to which an individual endeavors and sacrifices effort to complete a task. Consequently, the fundamental concept of TPB is the accuracy of intention, which, barring unexpected circumstances, will manifest as actual behavior. TPB is widely embraced as a framework for analyzing various attitudes, intentions, and behaviors (Ajzen, 2020). The use of TPB as a theoretical framework to comprehend the impact of an ethical work climate on intentions to report wrongdoing, as well as the limitations of prior research, is illustrated in Figure 1.

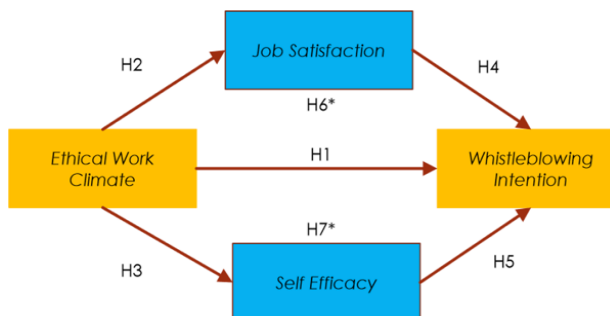


Figure 1. Research model (*mediation test)

Guerci et al. (2015) define ethical climate as a view that is implemented in company practices and procedures with ethical content. This definition is supported by the work of Kuenzi, a leading expert in this field, as published in 2020. This theory is the development of cognitive moral theory. Ethical climate helps a person determine acceptable behavior in an organization; besides that, it also influences employee morality (Al Halbusi et al., 2021). In organizations, the ethical climate influences organizational members in conflict management and making ethical decisions (Domino et al., 2015). Karabay et al. (2016) found a significant effect of employee perceptions of ethical climate on both dimensions of whistleblowing.

Whistleblowing involves members of an organization disclosing the presence of illegal, unethical, or improper practices to individuals or entities that may have the capability to act (Near & Miceli, 2016). The use of whistleblowing to report is the most employed method for uncovering fraud or violations within an organization (Yang & Xu, 2020). A whistleblower is an individual who may be an employee of a company or a government agency and who reveals information to the public or higher authorities regarding any misconduct, including fraud or corruption (Yang & Xu, 2020; Culiberg & Mihelič, 2017; Lavena, 2016). A whistleblower is someone who steps forward to share their knowledge of any perceived wrongdoing within the organization or a particular department. This person may be an employee, contractor, or supplier who becomes aware of illicit activity (Culiberg & Mihelič, 2017). Erkmen et al. (2014) noted that there are two categories of whistleblowers: internal and external. Internal whistleblowers are those who report violations, fraud, or misconduct to senior officials within the organization, such as the head of human resources or the CEO. An external whistleblower reports wrongdoing to parties outside the organization, such as the media (Jeon, 2017), high-ranking government officials, or law enforcement authorities. The whistleblowers examined in this research are internal employees of a bank. As whistleblowers, they strive to address any fraud or violations occurring in their workplace (Gottschalk, 2019), out of concern for the potential impact on the public.

Berry (2004) asserts the significant impact of organizational ethical culture in fostering employees' willingness to report violations in Malaysia. Abd Rashid et al. (2023) conducted research indicating that ethical climate can predict whistleblowing intentions based on the nature of the violation, highlighting varying reactions among organizational members to types of misconduct. Additionally, Ahmad et al. (2014) noted that ethical climate can also forecast whistleblowing intentions depending on three dimensions (egoism, policy, and principle), aligning with ethical climate theory and previous research. Cultivating an ethical climate conducive to desirable behavior is essential to move beyond mere legal compliance strategies, necessitating the support of whistleblowing (Karabay et al., 2016). This study delves into the perception of ethical climate by employees in the banking sector, specifically their intentions to exhibit whistleblowing behavior within and outside their organization. This argument determines the hypothesis developed for this study:

H1: There is a significant influence between ethical work climate on whistleblowing intention.

Joolae et al. (2013) found that establishing an ethical work environment within the workplace can contribute to better stress management for employees and alleviate other sources of dissatisfaction, ultimately leading to increased job satisfaction. When employees are content with their jobs, they tend to maintain positive attitudes, while those who are dissatisfied tend to exhibit negative attitudes. This suggests that a positive ethical climate is associated with higher levels of job satisfaction, encompassing attitudes towards compensation, career progression, and interpersonal relationships. In their study at a university hospital in Tehran, Joolae et al. (2013) identified a positive correlation between ethical work practices and job satisfaction among nurses. The authors also highlighted the significant impact of ethical work climate on job satisfaction, and developed the hypothesis as follows:

H2: There is a significant influence between ethical work climate on job satisfaction.

In the late 1960s, Albert Bandura, a Canadian psychologist, began to develop the concept of self-efficacy as an essential element of human agency, leading him to become the foremost self-efficacy theorist in the world (Swanepoel et al., 2015). Bandura asserts that human achievement and well-being are dependent on a positive sense of self-efficacy. Moreover, a strong sense of self-efficacy is necessary for sustaining the consistent effort needed for success, serving as a significant and self-reinforcing motivational factor. Individuals who successfully overcome challenging circumstances emerge with a heightened sense of self-efficacy (Swanepoel et al., 2015). Self-efficacy is the most influential aspect of human agency in everyday life, translating knowledge of the context into action. In the realm of

leadership, Ren & Chadee (2017) claim that ethical leadership operates through various sources of self-efficacy, including enactive mastery experiences, vicarious experiences, verbal persuasion, and physiological and affective states. Ethical leadership displays where employees observe what their ethical leaders can achieve, and serve as a second source of self-efficacy (Ren & Chadee, 2017).

The ethical climate refers to the collective perceptions of employees regarding the ethical practices and policies in their organization (Blome & Paulraj, 2013). It signifies the implicit agreement among employees regarding what behavior is deemed acceptable. The skills linked with ethical conduct go beyond moral norms to encompass strategic planning and common objectives, all of which are pertinent to success in the workplace and boost employees' belief in their capacity to fulfill their job responsibilities proficiently. As a result, there exists a substantial correlation between the ethical work environment and self-efficacy.

H3: There is a significant influence between ethical work climate on self-efficacy.

Job satisfaction refers to the level of contentment or discontentment that employees experience concerning their work (Shaikh et al., 2019). There are two dimensions to job satisfaction: intrinsic and extrinsic satisfaction (Bektas, 2017). Intrinsic satisfaction stems from the rewards derived from the work itself, opportunities for personal development, and a sense of accomplishment; while, extrinsic satisfaction concerns external rewards that motivate employees, such as pay levels, company policies and support, colleague support, opportunities for advancement, and interactions with customers (Edrak et al., 2013). Although there is limited research on the impact of job satisfaction on whistleblowing (Gokce, 2013), Önder et al. (2019) found a significant negative correlation between job satisfaction and whistleblowing behavior. This finding is consistent with the research of Near & Miceli (2016), which suggests that whistleblowing is more common among public servants who have positive perceptions, emotions, and attitudes toward their jobs, such as satisfaction with their jobs, fair rewards, and impartial performance evaluation. Similarly, Okoli & Monanu (2016) found a strong positive connection between the ethical climate and job satisfaction in a survey of employees from three Nigerian manufacturing companies. Consequently, this study proposes that in the banking sector, job satisfaction may influence intentions to blow the whistle.

H4: There is a significant influence between job satisfaction and whistleblowing intention.

Self-efficacy is a personal trait that can positively enhance an individual's motivation and performance capabilities (Nilawati & Bimo, 2015). Individuals with high levels of self-efficacy are more inclined to take on challenging tasks, as their strong self-efficacy drives them to actively pursue success (Ahmad et al., 2014). The research model is illustrated in Figure 1, demonstrating the influence of self-efficacy on individuals' intention to report misconduct (Sani et al., 2022; Tuan Mansor et al., 2022; Bernawati & Saputra, 2020; Yu et al., 2019; Orhan & Ozyer, 2016). This argument determines the hypothesis developed for this study, as follows:

H5: There is a significant influence between self-efficacy and whistleblowing intention.

Job satisfaction is defined as the level of employees' experience in their work (Mishra, 2013). It holds great significance for both employees and the organization's success, as dissatisfied employees are unlikely to remain loyal. Job satisfaction has a notable impact on productivity, organizational efficiency, loyalty, reduced absenteeism, and income (Mishra, 2013). Several factors, such as salary, job nature, supervision, relationships with colleagues, management policies, and opportunities for advancement, can influence job satisfaction (Mishra, 2013). According to Daneshfard et al. (2011), culture influences climate by helping individuals grasp the importance of certain things and make sense of their experiences. The ethical climate in an organization is the collective perceptions of what constitutes ethically appropriate behavior and how ethical issues should be addressed (Okoli & Monanu, 2016). Employees who are satisfied with their jobs generally have a positive work attitude. In the context of training, research conducted by Yu et al. (2019) suggests that job satisfaction and self-efficacy play a role in mediating the relationship between training and whistleblowing. Ghaffar et al. (2021) have examined multiple factors that drive whistleblowing, including ethical leadership, ethics-oriented climate, psychological stress, and moral attentiveness. Based on this explanation, the hypothesis developed for this study is:

H6: Ethical work climate has a positive effect on whistleblowing intention with job satisfaction as an intervening variable.

Self-efficacy, as defined by Swanepoel et al. (2015), is an individual's belief in their ability to effectively manage, control, and resolve tasks and challenges encountered in their professional setting. High levels of self-efficacy among employees have been associated with an increased tendency to report errors. Individuals with high self-efficacy are more likely to persist in pursuing their objectives even when faced with difficult circumstances, including conflicting interests, whereas those with low self-efficacy are more prone to giving up easily (Bandura et al., 1999). This emphasizes the direct influence of self-efficacy on an individual's conduct within an organization. In contrast to some research findings, Shacklock et al. (2013) discovered that self-efficacy does not act as a mediator between an ethical work environment and decision-making. However, other studies (Peng & Lin, 2017; Natawibawa et al., 2018) indicate that an ethical work climate can positively impact self-efficacy, which can subsequently affect the intention to blow the whistle on unethical behavior. This suggests that self-efficacy plays a key role in mediating the influence of an organization's ethical work climate on employees' intention to report errors (whistleblowing intention). As a result, the hypothesis for this study is:

H7: Ethical work climate has a positive effect on whistleblowing intention with self-efficacy as an intervening variable.

METHOD

This study took place at a private bank in Jakarta, encompassing a total of 450 staff members who held various positions within the bank. The sample for this study was made up of employees who met specific criteria, including those in the roles of officer, middle-level manager, and top-level manager, amounting to a total of 210 participants. According to the table proposed by Cohen et al. (2007), the sample size for a population of 450 is 207. The study utilized a purposive sampling method, which entailed the selection of samples based on precise criteria aligned with the research objectives (Newman, 2014). This selection was based on the notion that employees who are willing to act as whistleblowers generally occupy decision-making positions, such as the roles of officer, middle-level manager, and top-level manager.

Despite the total sample size being 207, a total of 250 questionnaires were distributed to minimize potential errors. Out of the distributed questionnaires, 210 were returned with comprehensive data, resulting in a return rate of 84%. The demographic traits of the respondents are as follows: 61% were male and 39% were female; 79% were between the ages of 31 and 41, with the remaining individuals being either under 30 or over 51; and 83% held a bachelor's degree. Additionally, 65% of the respondents occupied middle management positions, while 30% were upper managers, and 5% were officers.

The methods employed for data collection encompassed the distribution of questionnaires in a digital format through Google Forms. The questionnaires were meticulously crafted to align with specific operational variables. For example, the exogenous variable, ethical work climate was operationalized by the definition provided by Schminke et al. (2014), and the questionnaire for data collection was derived from sources by Koster (2010) and Valentine & Godkin (2019). One of the statement items in the questionnaire addressed the presence of a defined code of ethics that applies to all employees within the bank. The endogenous variable, whistleblowing intention utilized the definition and questionnaire from Koster (2010) and Valentine & Godkin (2019), with one of the statements addressing the intention to report fraud or irregularities occurring in departments other than one's own. The intervening variable, job satisfaction drew from the definition and questionnaire crafted by Said et al. (2017), with one of the statements addressing satisfaction with the work provided. The second intervening variable, self-efficacy utilized the definition provided by MacNab & Worthley (2008) and a questionnaire from Schwarzer et al. (1997), with one statement addressing the ability to act in unexpected situations.

The distribution of the questionnaire was executed online in August 2022 via WhatsApp and email. The questionnaires, containing research inquiries, were then presented to respondents to be evaluated with alternative answers using a five-point Likert scale, ranging from 1 = strongly disagree to 5 = strongly agree, as prescribed by the methodology outlined by Jebb et al. (2021). After the data collection, a pre-test was conducted. The pre-test data was processed using the Microsoft Excel application, followed by descriptive statistical tests, reliability and validity tests, goodness-of-fit tests, and hypothesis tests using the Lisrel 8.8 application (2012).

RESULTS AND DISCUSSION

Results

The output path for testing the validity and reliability of the metacognition instruments produced by the Lisrel program is shown in Figure 2 and 3.

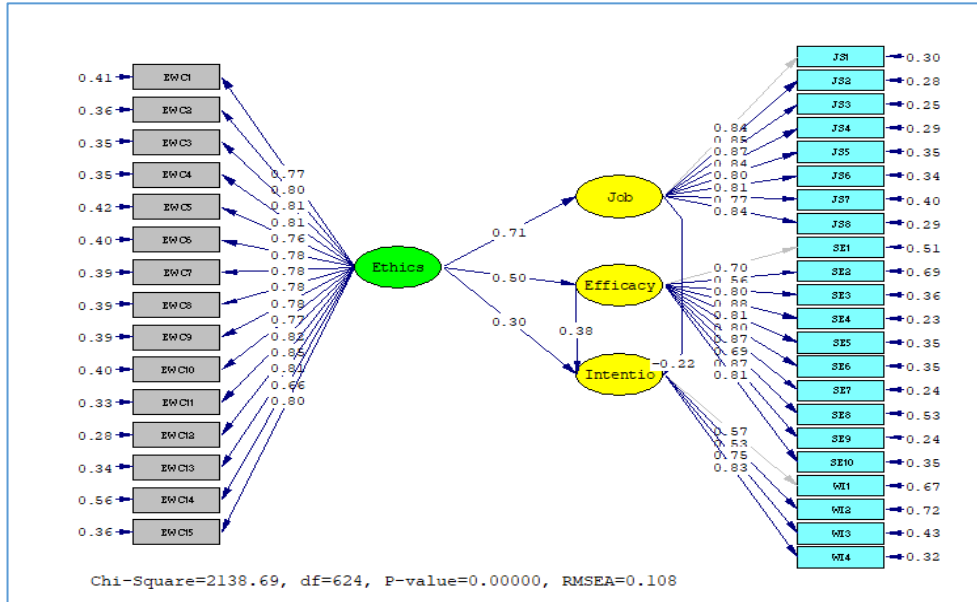


Figure 2. Basic model standardized solution
Source: Result of the Lisrel 8.80 program (2023)

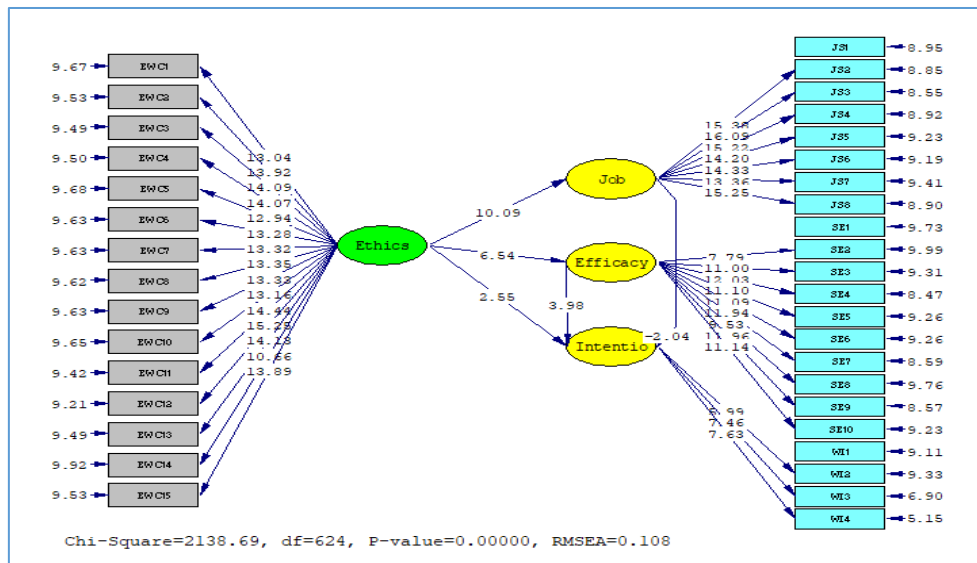


Figure 3: Basic model t-value
Source: Result of the Lisrel 8.80 program (2023)

Table 1 shows the result of the validity and reliability test of this research. To test the validity obtained by looking at the results of Standardized Loading Factors (SLF) from the results of processing using the Lisrel 8.80 program, the minimum value for data that is considered valid is 0.5 as mentioned by Hair et al. (2023). The significance of an instrument/indicator can also be seen in the output path display of the Lisrel program by looking at the t-value model. An instrument is declared to have good significance when the t-value ≥ 1.96 .

From Table 1, it can be said that the results of the validity test above show the value of standardized loading factors (SLF) for each question item ≥ 0.5 so that a conclusion can be drawn that the data is valid and can be used in testing (Hair et al., 2023). Likewise, the reliability test in Table 5 shows that the CR and VE values are above 0.70 and 0.5, which proves that the variables used are reliable and the questions asked in the questionnaire are consistent (Santoso, 2018), so that when the questions are asked back to the respondents, the answers to these questions will produce the same answer.

Table 1. Results of the validity and reliability test of four variables

Variables	Mean	St. Dev	SLF $\geq 0.5(\lambda)$	Standar d error (1- δ)	T-value	Description	Reliabilities	
							VE ≥ 0.5	VE ≥ 0.5
EWC1*	4.771	0.443	0.77	0.23	13.04	valid	0.96	0.62
EWC2	4.695	0.492	0.80	0.20	13.92	valid		
EWC3	4.743	0.459	0.81	0.19	14.09	valid		
EWC4	4.629	4.540	0.81	0.19	14.07	valid		
EWC5	4.471	0.620	0.76	0.24	12.94	valid		
EWC6	4.671	0.546	0.78	0.22	13.28	valid		
EWC7	4.581	0.600	0.78	0.22	13.32	valid		
EWC8	4.586	0.566	0.78	0.22	13.35	valid		
EWC9	4.300	0.807	0.78	0.22	13.33	valid		
EWC10	4.310	0.785	0.77	0.23	13.16	valid		
EWC11	4.633	0.521	0.82	0.18	14.44	valid		
EWC12	4.605	0.537	0.85	0.15	15.25	valid		
EWC13	4.467	0.686	0.81	0.19	14.18	valid		
EWC14	4.562	0.625	0.66	0.34	10.66	valid		
EWC15	4.462	0.713	0.80	0.20	13.89	valid		
JS1**	4.276	0.725	0.84	0.16	****	valid	0.94	0.68
JS2	4.114	0.804	0.80	0.20	15.38	valid		
JS3	4.167	0.736	0.87	0.13	16.09	valid		
JS4	4.086	0.802	0.84	0.16	15.22	valid		
JS5	4.200	0.744	0.80	0.20	14.20	valid		
JS6	4.357	0.733	0.81	0.19	14.33	valid		
JS7	3.876	0.940	0.77	0.23	13.36	valid		
JS8	4.176	0.753	0.84	0.16	15.25	valid		
SE1***	4.252	0.669	0.70	0.30	****	valid	0.94	0.61
SE2	3.981	0.818	0.56	0.44	7.79	valid		
SE3	4.129	0.724	0.80	0.20	11.00	valid		
SE4	4.181	0.723	0.88	0.12	12.03	valid		
SE5	4.229	0.688	0.81	0.19	11.10	valid		
SE6	4.343	0.661	0.80	0.20	11.09	valid		
SE7	4.167	0.716	0.87	0.13	11.94	valid		
SE8	4.219	0.725	0.69	0.31	9.53	valid		
SE9	4.257	0.657	0.87	0.13	11.96	valid		
SE10	4.257	0.692	0.81	0.19	11.14	valid		
WI1****	4.005	1.354	0.57	0.43	****	valid	0.49	0.59
WI2	4.543	0.664	0.53	0.47	5.99	valid		
WI3	3.943	1.152	0.75	0.25	7.46	valid		
WI4	4.000	1.040	0.83	0.17	7.63	valid		

Note: *) EWC = Ethical work climate, **) JS = Job satisfaction, ***) SE = Self-efficacy, ****) WI = Whistleblowing intention

Source: Result of the Lisrel 8.80 program (2023)

The highest average score is found in the question "The bank already has provisions in the code of ethics that apply to all employees". This shows that the code of ethics has become part of the code of conduct for employees at one of the state-owned banks, which should also be a guide not to behave fraudulently/violate the rules and norms at work. As a boss/leader/management, of course, it becomes easier to manage his team to achieve the targets that have been set.

The lowest average score is found in the question "I am satisfied with my career progress". This shows that satisfaction with career advancement for each employee is a challenge for the future. Career advancement is of course the responsibility of each. Sometimes too comfortable with the work being done (comfort zone) that can "forget" and find it difficult to develop/feel stagnant and have no progress. I am gradually feeling bored, wanting to develop a career to a higher level, as well as a bigger salary.

Discussion

In terms of managerial implications, of course, every boss must be able to encourage his team so they can improve their careers, which is one way to get out of their comfort zone and start accepting challenges and new jobs that are more challenging.

Table 2 shows the goodness of fit test results. Based on the GOF, there are 6 out of 7 GOF criteria that meet the requirements, namely NFI, CFI, IFI, RFI, PNFI, and PGFI. Thus, it can be concluded that the research model is fit.

Table 2. The goodness of fit test results

GOF	Criteria fit	Test result	Description
RMR	< 0.05	0.062	<i>Not Fit</i>
NFI	≥ 0.90	0.93	<i>Fit</i>
CFI	≥ 0.90	0.95	<i>Fit</i>
IFI	≥ 0.90	0.95	<i>Fit</i>
RFI	≥ 0.90	0.92	<i>Fit</i>
PNFI	0.60 – 0.90	0.87	<i>Fit</i>
PGFI	0 – 1.00	0.57	<i>Fit</i>

Source: Result of the Lisrel 8.80 program (2023)

For indirect effects (H6 and H7), in addition to using the analysis above, you can also use the product of coefficient strategy, namely by testing the significance of the indirect effect, namely by multiplying the standard coefficient of the direct effect of the independent variable with the intervening variable (p1) and the direct effect of the mediator on the dependent variable (p2), so that the indirect effect is p1*p2, which is compared with the standard coefficient of direct effect.

Table 3 shows that of the 7 hypotheses proposed, 5 hypotheses were accepted, and 2 hypotheses were rejected. Table 3 also shows the hypothesis test result of this research which includes H1 up to H7.

Table 3. Hypothesis test results

Hyphothesis	Hyphothesis direction	Direction of test results	T-table	T-count	Hyphothesis test results
H1: EWC→WI	Positive	Positive	1.96	2.55	Accepted
H2: EWC→JS	Positive	Positive	1.96	10.09	Accepted
H3: EWC→SE	Positive	Positive	1.96	6.54	Accepted
H4: JS→WI	Positive	Negative	1.96	-2.04	Accepted
H5: SE→WI	Positive	Positive	1.96	3.98	Accepted
H6: EWC→JS→WI	Positive	Positive	1.96	0.41	Rejected
H7: EWC→SE→WI	Positive	Positive	1.96	0.41	Rejected

Note: If the p-value < 0.05 and t-statistics > 1.96, then the hypothesis is accepted, but if the p-value > 0.05 and t-statistics < 1.96, it means that the hypothesis is rejected

Source: Result of the Lisrel 8.80 program (2023)

The first hypothesis (H1) proposes a positive correlation between ethical work climate (EWC) and whistleblowing intention (WI). This discovery is consistent with the findings of Essien et al. (2020), Newman (2014), and Schminke et al. (2014).

The second hypothesis (H2) posits a positive relationship between ethical work climate (EWC) and job satisfaction (JS), indicating that higher ethical values in the workplace lead to greater job satisfaction amongst employees. This aligns with previous research conducted by Dianingsih & Pratolo (2018), Purnami (2022), and Rabbany & Nugroho (2021), which suggests that an ethical climate has a positive impact on both internal and external whistleblowing intentions. The research concludes that a strong ethical foundation in the workplace is crucial for promoting transparency in the public sector. This appears to act as a guarantee for employees, as an ethical work environment and clear rules can make employees feel more secure, comfortable, and content, ultimately enhancing their creativity and capabilities and contributing to job satisfaction.

The third hypothesis (H3) suggests a positive correlation between ethical work climate (EWC) and self-efficacy (SE), indicating that improved implementation of ethical values in an organization leads to increased self-efficacy in employees striving for business success. This study's findings align with those of Antunez et al. (2023), Chaudhary et al. (2023), and Latif et al. (2022), all of which propose that ethical work climate positively impacts self-efficacy. The detailed analysis in this research further elucidates the positive influence of ethical climate on self-efficacy, stating that more effective application and implementation of an ethical climate within a company results in greater increases in employee self-efficacy.

The fourth hypothesis (H4) demonstrates a negative correlation between job satisfaction (JS) and whistleblowing intention (WI). Previous research by May-Amy et al. (2020) and Sanjaya (2022) supports the findings of this study, suggesting that employees who are satisfied with their jobs, work environment, and compensation are more likely to protect their positions and organizations. Additionally, individuals with high satisfaction levels are less likely to engage in whistleblowing. This can be attributed to the influence of the work environment, which promotes efficiency and adherence to ethical standards, consequently reducing instances of fraud.

The fifth hypothesis (H5) indicates a positive correlation between self-efficacy (SE) and whistleblowing intention (WI), suggesting that employees with high self-efficacy are more likely to report errors or fraud due to their strong belief in their abilities. This finding is consistent with previous research by Cheng et al. (2019), MacNab & Worthley (2008), and Valentine & Godkin (2019), all of whom have also identified a positive relationship between self-efficacy and whistleblowing. This association may be attributed to the presence of prosocial behavior in individuals with high self-efficacy, leading them to report fraudulent activities based on their belief that such actions go against prosocial values and have harmful consequences. Furthermore, the study's results align with the research conducted by Natawibawa et al. (2018), which demonstrates the positive impact of self-efficacy on whistleblowing intention. Self-efficacy is characterized by the belief in one's ability to effectively carry out actions to achieve desired outcomes, which is derived from four sources: performance achievement, substitute experience, verbal persuasion, and physiological state.

The sixth hypothesis (H6) suggests that job satisfaction (JS) does not act as a mediator for the effect of ethical work climate (EWC) on whistleblowing intention (WI) as job satisfaction does not influence individuals' decisions to report errors in their organization. The test results demonstrate a negative relationship, indicating that higher levels of employee job satisfaction are associated with lower levels of whistleblowing intention. Employees who are content with their jobs, environment, and compensation are less likely to report violations to protect their jobs and their organization, while highly satisfied employees are less likely to engage in reporting violations.

The seventh hypothesis (H7) suggests that self-efficacy (SE) does not act as a mediator for the effect of ethical work climate (EWC) on whistleblowing intention (WI) as self-efficacy does not influence individuals' decisions to report errors in their organization.

It becomes easier for superiors/leaders/management to manage their team to achieve the targets set if the ethical work environment has become part of the code of conduct. Bosses must be able to encourage their team so they can improve their careers, which is one way to get out of their comfort zone and start accepting challenges and new jobs that are more challenging.

Superiors/leaders/management must be able to maintain and improve the implementation of an ethical work environment because it has implications for job satisfaction because it can directly achieve

company goals. Superiors/leaders/management are expected to keep trying so that every employee has the will and initiative to report all forms of fraud/violations regardless of the job satisfaction obtained.

This research provides evidence of the importance of the role of the section that manages ethics and/or the whistleblowing team in increasing individual intentions and awareness of the importance of applying moral values/behaving ethically. It is expected that a banking employee who upholds integrity and professionalism values be more sensitive to situations and conditions that occur in the surrounding environment and uphold moral/ethical values, which not only could detect fraud committed by third parties but can also reveal fraud that occurs in the work environment itself (ethical awareness).

CONCLUSION AND SUGGESTIONS

An ethical work environment is proven to be able to support employees to have the courage to report errors/fraud that occur in their organization. With an ethical work environment and clear rules, employees feel more secure, comfortable, and happy so it will increase their creativity and capabilities which in the end will achieve job satisfaction. The better the application of ethical values in an organization, the more self-efficacy an employee will increase in pursuing the success of a business.

The higher the level of employee job satisfaction, the lower/reluctant an employee is to reveal the mistakes/fraud that have occurred. An employee has high self-efficacy, so they have a strong and courageous tendency to reveal/report an error/fraud because of their strong sense of belief in their abilities.

Job satisfaction is not able to influence individuals in making decisions/actions to report an error in their organization, and so self-efficacy is not able to influence individuals in making decisions/actions to report an error in their organization.

So, it is clear from this research that the most important determinant of a person's behavior is the intention to behave and cannot be influenced by the two intervening variables tested. Suggestions for future research to include organizational support variables in the research model regarding whistleblowing intention, Tudu (2020) and Latan et al. (2018) state that perceived organizational support plays a role in moderating several determinants (such as personal responsibility, attitudes towards whistleblowing, and independent commitment) of whistleblowing intention (both internal and external).

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