



Accountant's Heroism to Report Fraud Collectively through Organizational Support

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Abstract

Financial fraud is possibly to be detected by accountants. However, not all accountants are willing to report fraud within the company. This study investigates the possibility of accountants' heroic acts as whistleblowers individually or collectively in the presence or absence of organizational support. The data was collected from an experimental activity which was designed in the form of a 2x2 between-subject, by involving master accounting students and chartered accountant programs as participants. Then, data was analyzed using an independent sample t-test and analysis of variance to confirm the hypothesis. The results provide evidence that the likelihood of accountants intending to whistleblowing is more substantial when done collectively than individually, and the presence of organizational support strengthens whistleblowing intentions compared to those who do not receive organizational support. These findings contribute to supporting discussion in behavioral accounting and triggering companies to pay attention to the accountant's role as a whistleblower, and thus, support whistleblowing that accountants may carry out.

Keywords: whistleblowing; accountants; individual-collective; organizational support system

INTRODUCTION

Whistleblowing is the best technique for detecting fraud (Albrecht et al., 2018; Pamungkas et al., 2017). According to Report to The Nation (ACFE, 2022), the reporting from whistleblowers has been chosen by fraud examiners as a response to

detecting fraud early. The Global Economic Crime Survey (PwC, 2018) has also shown that the majority of fraud cases can be identified through reporting from internal organizations. Many of the unethical behaviors that have occurred in modern organizations can be first discovered

by insiders, members of the organization who are willing to blow the whistle (Aruoren & Aboreh, 2020; Habbe et al., 2019).

Accountants can be the main source of finding evidence of fraud in organizations and have many opportunities to report cases of fraud (Dinc et al., 2018). The accountant's position in the organization makes it possible not only to be an observer of fraud but also to be a whistleblower (Alleyne et al., 2017). The role of accountants as internal parties in the organization makes it possible to discover irregularities or fraud.

Previous researchers have stated that accountants as whistleblowers can be influenced by individual or group actions (see: Alleyne et al., 2018; Bernawati & Napitupulu, 2018; Latan et al., 2018), whether there are organizational supports or not. The biggest challenge for accountants becoming whistleblowers is the threat of retaliation (Dhamija and Rai, 2018; Wainberg and Perreault, 2016; Young, 2017). If accountants are unable to resist the threat of retaliation as individuals, they may take action as a group. Jalilvand et al. (2017) stated that collective whistleblowing action is urgently needed, especially when dealing with fraud involving many parties. Apart from that, the threat of retaliation can

also be resolved with the support of organizations that protect the safety of whistleblowers (Latan et al., 2018). Organizations that provide support for whistleblowing behavior are believed to be able to encourage accountants to be willing to become whistleblowers. Conversely, organizations that have shown disapproval of whistleblowing behavior will generate resistance from individuals or groups to act (Onyango, 2021).

The previous researches on whistleblowing have mostly conducted in term of individual perspective even though discussing group's whistleblowing action (see: Lee & Turner, 2017; Young, 2017; Zhou et al., 2018). There is only a small number of researchers who have examined the role of groups or collectivism in acting as a whistleblower, e.g., Dungan et al. (2015), Jalilvand et al. (2017), and Alleyne et al. (2019). Unfortunately, none of these studies have compared both individual and collective whistleblowing action in a research scheme, especially one that is complemented by discussions of organizational support system.

This research aims to find out the difference between acting individually and acting collectively regarding whistleblowing intentions

carried out by accountants in situations of presence and absence of organizational support. The main focus of this research is the actions of management accountants as whistleblowers. There are indeed previous researchers focused on management accountants (e.g., Namazi & Ebrahimi, 2017; Quayle, 2021), but this research is different in terms of accountant's courage and heroism. Quayle (2021) have shown that management accountants' decisions to report or not are determined by type and seriousness of violation or follow-up about whistleblowing reports, while Namazi and Ebrahimi (2017) have tended to organizational justice, religiosity, and gender have the most impact on the intention to whistleblowing.

This research, technically, refers to the decision-making process from Watts and Buckley (2017), which investigates the individual and group decisions to carry out whistleblowing actions in conditions where organizations provide support or do not provide support. By this description, this research empirically tests the whistleblowing intentions of accountants individually compared to collectively in the situation of whether there is organizational support through experimental methods. This method was chosen to determine the

impact of treatment which describes the situation of individual or collective decisions and whether or not there is organizational support in encouraging accountants to intend to carry out whistleblowing.

Data was collected by using an experiment technique designed in terms of 2x2 between subjects. This method has involved master accounting students and chartered accountant programs as participants. Then, data was analyzed using an independent sample t-test and analysis of variance to answer the research questions: (1) Is there a difference between acting individually and acting collectively on whistleblowing intentions carried out by accountants in situations with and without organizational support?, and (2) Is there a difference between existing and non-existent organizational support for the intention to carry out accountant whistleblowing individually and collectively decision situations?. The results of our study can provide theoretical contribution to the development of behavioral accounting research and practical contribution in triggering companies to pay attention with the role of accountants as whistleblowers.

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Fraud and Whistleblowing

The impact of fraud that has occurred up to now is so great in every part of the world. According to the latest Report to the Nations on Occupational Fraud 2022, published by Association of Certified Fraud Examiners (ACFE), total loss due to fraud from 133 countries in the world was \$3.6 billion with the average loss per case being \$1,783,000. CFEs estimate that organizations lose 5 per cent of revenues to fraud each year. Results of the report also show that the longer a fraud goes undetected, the greater the financial losses. Consequently, the ability to quickly detect fraud is crucial.

Fraud detection needs to be carried out by various parties. Business executives, academics, and government policy-makers have redoubled their efforts to create, implement, and monitor effective tools and policies to prevent or detect fraudulent activities (Albrecht et al., 2018). Fraud examiners stated that 33 per cent of fraud can actually be detected before 6 months and that the largest percentage of early fraud detection is due to tips or reporting from employees (ACFE, 2022).

In Indonesia, many studies have been conducted examining the

effectiveness of whistleblowing to prevent and detect fraud. Maulida and Bayunitri (2021) and Pamungkas et al. (2017) investigated from system perspective. Maulida and Bayunitri (2021) stated that whistleblowing system affected fraud prevention by 54.3 per cent. Results of study Pamungkas et al. (2017) also support that whistleblowing system have positive influence on prevention of financial reporting fraud. Latan (2018) and Mustafida (2020) further investigated the important role of accountants and the factors that influence their willingness to carry out whistleblowing. Both studies agree that individual attitudes influence accountants' intentions to report fraud and further strengthened or weakened by the presence or absence of organizational support.

Accountants have several important responsibilities in organizations, including detecting fraud and reporting to authorized parties. Research by Shawver and Clements (2019) has provided empirical evidence that professional accountants, especially management accountants, can recognize unethical actions and act whistleblowing internally. However, accountants tend to blow the whistle when the fraud that occurs is classified as a high level of materiality, the whistleblowing

decision does not affect their work, and the guarantee of anonymity is maintained. Research by Shawver and Clements (2019) has also stated that professional accountants cannot avoid ethical dilemmas in all their work. Management accountants have the opportunity to uncover errors, perhaps even before their impact is so detrimental to the company's survival.

Hypotheses

Individually Vs Collectively

Dungan et al. (2015) have outlined that the basis for whistleblowing actions can be divided into two conditions, based on individual action or collective action. Someone can act alone or in a group to reveal information about other people's unethical behavior. Further, if it is not possible to act alone, then individuals can choose to exchange ideas with their group and then act collectively (Dungan et al., 2015). This explanation follows social comparison theory (Festinger, 1954) which explains that communication in groups occurs because of individual needs to compare attitudes, opinions, and abilities with other individuals.

Actions taken by individuals are personal considerations made by accountants in determining whether to act whistleblowing or not. The action taken collectively is a process

of personal consideration that is discussed with the group to produce a joint decision on whether to carry out whistleblowing or not. In the decision-making process to act collectively, management accountants can discuss with accountants at the same level or with internal auditors, but on the condition that they have been identified first that they do not have a conflict of interest in the case being discussed (Taylor and Curtis, 2013). Thus, the results of decisions related to whistleblowing actions can be different, between actions originating from individuals and actions originating from groups.

An accountant may not be strong enough to act on his own to reveal fraud, due to fear of threats of retribution. Accountants' self-confidence can increase and accountants can also give credit to their group when involving their group members in decision-making regarding whistleblowing actions. As stated by Maulida and Bayunitri (2021), whistleblowing requires collective action from a labor union or a team within the organization. Thus, the actions of accountants collectively or acting on behalf of a group should be able to strengthen accountants as individuals in carrying out whistleblowing, regardless of whether or not there is an organizational

support system perceived by accountants.

The hypothesis formulated to compare the strength of whistleblowing of accountants acting collectively with those acting as individuals in the presence or absence of an organizational support system is as follows:

H₁: Accountants' whistleblowing intentions are stronger collectively than individually in no organizational support situation.

H₂: Accountants' whistleblowing intentions are stronger collectively than individually in organizational support situations.

Organizational Support

Accountants in uncovering fraud need organizational support. The attitude of whistleblowing as prosocial organizational behavior can be perceived by accountants as a sense of moral responsibility towards the organization. Individual attitudes and principles are not only based on conformity to personal expectations but also on the individual's social loyalty within a family, group, or country (Iqbal and Sholihin, 2019). In Social Exchange Theory (Blau, 1964), employees are more likely to be

committed to the organization, because of the high organizational support they feel (Eisenberger et al., 1986). Employees who feel there is organizational support, especially in providing opportunities to make complaints when they discover fraud with a high level of materiality and has an impact on organizational losses, then they tend to take whistleblowing action.

In line with technological developments, organizational support can be realized through an organized system. Systematic organizational support can help individuals and groups to make complaints more quickly. The form of organizational support provided is in the form of a safe complaint channel in maintaining the confidentiality of the whistleblower's identity (Johansson and Carey, 2016; Zhang et al., 2013) so this support can protect the whistleblower from threats from other parties (Young, 2017).

Some forms of organizational support for employees include providing complaint channels (for example, hotlines or whistleblowing systems), providing guaranteed protection for whistleblowers, showing top management concern in following up on complaint reports, and creating an accountable organizational culture, that has integrity and honesty.

Someone sensitive about the support provided by their organization will be encouraged to have the courage to act as a whistleblower. On the other hand, if someone feels that their organization does not provide any support, then that person will choose not to take whistleblowing or remain silent. Likewise, when someone is in a group. What perceptions a person feels as an individual about organizational support will be carried over when they discuss it with other members of a group. Thus, accountants in the context of whistleblowing actions as individuals or acting collectively, should be strengthened by organizational support compared to accountants who do not feel organizational support. The hypothesis formulated to compare the strength of whistleblowing of accountants who have an organizational support system with those who do not have an organizational support system in the conditions as individuals and as a group is as follows:

H₃: The whistleblowing intention of accountants as individuals in situations with organizational support is stronger than without organizational support.

H₄: The whistleblowing intention of accountants as a collective in situations with organizational support is stronger than without organizational support.

METHOD

The data of this research was collected through laboratory experiments. Master students in Accounting and Professional Accounting Programs in Indonesia were used as surrogates of management accountants. Recruitment of students to become participants was carried out by making open invitation which was distributed on campus walls and WhatsApp student groups. This procedure, course, has obtained permission to conduct experiments from participants. The research team had previously sent approval letters to universities that have Master of Accounting and Accounting Profession study programs. Students who came voluntarily took part have signed their consent at the beginning of the experimental activities as permission evidences. The potential participants are doing experimental task at the specified time. They were gathered in several classes to fill out research instruments in the form of paper given randomly by the experimenter. The same experimental protocol is carried

out by each experimenter to guide experimental activities in their respective classes. Participants were treated as management accountants in certain company and asked to follow the instructions read by the experimenter.

The independent variables consist of actions that are separated into individual and collective; and the organizational supports that are divided into present and absence. Thus, we have constructed the experiment as a 2x2 factorial design (see Table 1). It means there are four cells involved in the design which contains a different subject or is called between-subjects. The dependent variable is the accountant's whistleblowing intention which is measured in a 7-point (1=strongly disagree to 7=strongly agree).

Participants have received different treatments depending on the cell. Participants are treated as an individual (cell A) and as a collective (cell B) with organizational support; while in cell C and D, they are treated as an individual and a collective respectively without organizational support {Treatment instruments for individual-collective variable refers to Watts and Buckley (2017); while treatment instruments for the organizational support constructed

based on several studies i.e., Alleyne et al. (2017), Farooqi et al.(2017), and Young (2017)}. The overall instrument is divided into four parts. The first part is a form of participant willingness to take part in the experiment voluntarily. Second, a case scenario regarding financial fraud discovered by a management accountant. The fraud presented is a bonus plan hypothesis from the Sales Manager who collaborates with several parties to obtain large incentives. Third, check manipulation to test participants' understanding of the treatment given. Finally, the question is how much you agree with the case being reported (measuring how strong the accountant's whistleblowing intention is).

The data was analyzed using a statistical technique, i.e., the independent sample t-test to answer the research question by testing hypotheses 1-4. The t-test is used to determine whether each treatment can have an impact on differences in decision making.

Besides, the data was also analyzed by applying ANOVA to test the robustness. T-test and Anova on small samples can still be used even if the data is not normally distributed, so data analysis techniques can still use parametric statistics.

Table 1. Factorial Design

Organizational Support (OS)	Act Orientation	
	Individual	Collective
Without OS	Cell A	Cell B
With OS	Cell C	Cell D

Note: Cell A-D are the dependent variable statistic

RESULTS AND DISCUSSION

Manipulation Check

To verify the success of treatment we conducted a check on whether participants had been manipulated or not. The questions "Do you feel you have to find your solution to the fraud that occurred?" and "Does acting as a team make you feel calm?" are used to check individual and collective actions respectively. Regarding organizational support, we used the question "Are company leaders responsive or unresponsive to fraud in the company?". Based on the answers of 83 participants who passed the manipulation check, the average score is 6.01 for action type and 1.71 for organizational support. It could be stated that the manipulation had been effective.

Descriptive Statistic

The statistic in Table 2 shows the number of participants (n), mean of whistleblowing intention (mean), and standard deviation (sd) for each cell. It

shows the number of participants in each cell is: 21 (cell A), 20 (cell B), 20 (cell C), and 22 (cell D). Each cell has a mean value and standard deviation standard of accountants' whistleblowing intentions both individually and collectively, and present or absent of organizational support. It can be described as follows:

In a situation of feeling not supported by the organization (Without OS), the level of whistleblowing intention shows higher when carried out collectively (5.77 in cell B) than the intention carried out in an individual situation (4.95 in cell A). The identical condition also happens in the situation of the presence of organizational support (With OS). The level of whistleblowing intention is higher when carried out collectively (6.35 in cell D) than in individual situations (5.24 in cell C). This means the individual-collective management accountant's action is playing a role in reporting fraud.

Table 2. Descriptive Statistic

Organizational Support (OS)	Act Orientation	
	Individual	Collective
Without OS	<u>Cell A:</u> x = 4.95 σ = 1.47 n = 20	<u>Cell B:</u> x = 5.77 σ = 0.92 n = 22
	<u>Cell C:</u> x = 5.24 σ = 2.14 n = 21	<u>Cell D:</u> x = 6.35 σ = 0.67 n = 20

Cell A-D: whistleblowing decision making statistic

Table 3. Mean Difference Independent Sample T-test

Hypotheses	Mean differences	t-test	
		t-statistic	p-value
A. Individual-Collective Orientation			
H1: Cell B > Cell A (without OS)	0.82	2.196	0.034*
H2: Cell D > Cell C (with OS)	1.11	2.265	0.004*
B. Organizational Support			
H3: Cell C > Cell A (individu)	0.29	0.500	0.620
H4: Cell D > Cell B (collective)	0.58	2.299	0.027*

Note: P-values are two-tailed; * significant at p<0.05.

Table 2 also describes the individual-collective orientation in action. As an individual, the level of whistleblowing intention is higher when individuals feel there is organizational support (5.24 in cell C) than individuals who feel there is no organizational support (4.95 in cell A). Meanwhile, as a collective, the level of whistleblowing intention is also higher when the collective accountant feels there is organizational support (6.35 in cell D) than when they feel there is no organizational support (5.77 in cell B). This implies that organizational support contributes as a part of whistleblowing heroism.

The descriptive statistic tends to support all hypotheses (1-4). However, these still need empirical confirmation to be proven through statistical testing.

Hypotheses Testing

Table 3 shows the results of the mean difference independent sample t-test. Part A is in terms of Individual-Collective Orientation and is used to test the first two hypotheses (H1 and H2). Part B stands for a scheme of (without or with) Organizational Support and is pieces of evidence for the second two hypotheses testing (H3 and H4).

Hypothesis one (H₁) supposes that an accountant's whistleblowing intentions in situations of not feeling organizational support are stronger when done collectively than as individuals. To clarify H₁, it can be seen in section A Table 3 that the mean difference between cell B and cell A is 0.82 points (see also in Table 2: 5.77 - 4.95). The results of the t-test analysis confirmed the result presented in the descriptive statistic section, that the mean difference was statistically significant as indicated by p-value=0.034 (<0.05). Thus, H₁ is supported.

Hypothesis two (H₂) guesses that accountants' intentions to be a whistleblower in situations of feeling supported by the organization are stronger when carried out collectively rather than as individuals. To support H₂, we can investigate it by testing the mean difference between cell C and cell D. Table 2 section A stated that the mean difference between those is 1.11 (see Table 2: 6.35 - 5.24). The results of the t-test analysis confirmed that it is statistically significant, resulting p-value of only 0.004 (<0.05). So H₂ is also supported.

Hypothesis three (H₃) predicts that, as individuals, accountants' whistleblowing intentions are stronger when they feel organizational support than when they do not feel

organizational support. Let's see Table 3 Section B, the mean value between cell C and cell A is only 0.29 points (Table 2: 5.24 - 4.95). This point looks too small and thus is not statistically significant. This is proven by the t-test that results in p-value=0.062. It is higher than 0.05. Thus, H₃ is not supported. This result means the level of accountants' whistleblowing intentions as individuals do not differ whether in situations supported by the organization or not.

Last, Hypothesis four (H₄) suspects that accountants' collective whistleblowing intentions are stronger when they feel organizational support than when they do not feel organizational support. Table 3 section B shows the mean value of cell D is higher than in cell B with a difference of 0.58 (Table 2: 6.35 - 5.77). The results of the t-test analysis confirmed that this difference was statistically significant proven by p-value=0.027 (<0.05). To conclude, H₄ is supported.

This study uses ANOVA and post hoc to test the robustness of the previous results. As stated in Table 4 Panel A, the ANOVA outcomes show that each group has significant differences in whistleblowing intentions. It can be concluded from F-value=3.816 with sig.=0.013. Furthermore, post-hoc testing results

Table 4. Analysis of Variance (ANOVA) and Post-Hoc

Panel A:						
		Sum of Squares	DF	Mean Square	F	Sig.
Between Group		23.068	3	7.689	3.816	.013
Within Groups		159.173	79	2.015		
Total		182.241	82			

Panel B:						
		Mean Difference	Std Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Group A -	Group B	-.823	.383	.160	-1.86	.22
	Group C	-.288	.571	.958	-1.83	1.25
	Group D	-1.400*	.361	.003	-2.39	-.41
Group B -	Group C	.535	.507	.720	-.85	1.92
	Group D	-.577	.247	.108	-1.24	.09
Group C -	Group D	-1.112	.491	.135	-2.47	.24

Note: * The mean difference is significant at the 0.05 level

in Table 4 Panel B describe the interaction effect of each group giving results that significant differences only occurred in group A (individuals with non-POS) and group D (collective with POS). The average difference between the two groups is -1.400 and is significant at 0.003 (< 0.05). These results explain that whistleblowing intention as an individual coupled with not feeling organizational support is the weakest situation, while collective whistleblowing intention coupled with feeling organizational support is the strongest situation. Thus, accountants' whistleblowing intentions can be strengthened by collective action and supported by the organization.

Discussion

The first results of this research are consistent with the social comparison theory coined by

Festinger (1954). This theory states that communication that occurs in groups occurs because of individual needs to compare attitudes, opinions, and abilities with other individuals. Someone who chooses to communicate a problem to members of their group will be faced with deciding to act collectively. If each group member feels that there are benefits for each, then the choice to act collectively can occur (Burnstein and Vinokur, 1973). Group action can also occur because there is an opportunity for group members to interact (Steiner, 1972).

The assumptions of this research are following information load theory which shows that groups outperform individuals due to increased consistency of decisions within the group and the group's ability to process high information loads better than individuals (Chalos and Pickard, 1985). Critical

consideration from a group can produce ideas that can solve bigger problems and be more effective (Dungan et al., 2015). However, these results are not per research by Thau et al. (2015) which states that individuals tend to be stronger than groups to take extreme actions, whether acting in ways that are considered unethical or those that are considered ethical, while groups tend to be stronger in taking the option that is considered unethical and safer (neutral).

In the context of whistleblowing, this finding is in line with what Maulida and Bayunitri (2021) stated that whistleblowing should be a collective action of a group of people in the workplace. In whistleblowing, accountants cannot be separated from their group when making a decision (Alleyne et al., 2019). Accountants need communication with their group to compare the attitudes and opinions of other people to strengthen their reasons for carrying out whistleblowing actions. Interestingly, the results of this research can prove that a culture of collectivism can be implemented by accountants in encouraging them to take whistleblowing action. Collectivist culture, where individuals depend on their group, can encourage

someone to dare to report unethical behavior (Dungan et al., 2015).

These findings illustrate the importance of whistleblowing policies to organizational culture. Organizations need to create policies, especially when accountants are stimulated to report fraud to responsible colleagues and then they act collectively in whistleblowing. Grid-group cultural theory can help to build whistleblowing policies by linking reporting styles to organizational culture (Gao & Brink, 2019). Furthermore, the whistleblowing policy can be used as a catalyst for cultural change. Organizations in forming a culture of collectivism can start from individual loyalty within their group which is supported by rules, social regulations, and other considerations (Alleyne et al., 2017). Thus, collective whistleblowing actions also require support from the organization.

The further results of this research are consistent with Organizational Support Theory (Eisenberger et al., 1986) and Social Exchange Theory (Blau, 1964). Both theories explain that employees will act following the norm of reciprocity, giving their efforts and dedication to the organization if they feel the presence of organizational support and the organization's promise of

their future benefits. This research succeeded in proving that organizational support is truly able to strengthen accountants' whistleblowing intentions. However, interestingly, the effect of the presence of organizational support is only significant for collective action rather than individual action. Thus, Social Exchange Theory turns out to be more appropriate to apply at the group level rather than the individual level in the context of accountant whistleblowing.

These findings suggest that the theory is applied at the individual level, but requires other factors such as personality traits and other situational factors. Francalanza and Buttigieg (2016) revealed that individuals who can act in whistleblowing are individuals who have the personality of conscientiousness, openness to experience, or extraversion. Thus, the organizational support system requires other driving factors to be able to move employees to whistleblowing.

In line with expectations, this research shows that the strongest effect of whistleblowing is a situation where accountants do it collectively and there is organizational support. The situation faced by individual accountants when they discover fraud

in the organization and there are no supporting organizational policies has been able to make them dare to speak out. However, by acting collectively, it becomes more convincing for accountants to be able to act together because of the support of the team. Accountants' confidence is also strengthened by the support provided to them by the organization.

These results are consistent with Alleyne et al. (2019) that an accountant's whistleblowing intentions cannot be separated from the group when making a decision, but this is not consistent with research (Taylor and Curtis, 2013) which states that there is no difference in accountants' whistleblowing intentions between responsive organizations and non-responsive organizations.

CONCLUSION, IMPLICATION AND LIMITATION

This research aims to investigate the role of individual-collective and role-orientation organizational support for accountants to be willing to report fraud. Treatment given for participants is a management accountant's dilemma in reporting cases of financial fraud in situations of action originating from the individual accountant's thoughts compared to actions discussed first

with the group, and the situation of whether there is organizational support that they feel. This research obtained the following results:

First, the whistleblowing intentions of accountants supported by the organization are stronger collectively than as an individual. Even though you don't feel supported by the organization, you have the intention of whistleblowing accountants to act collectively remains stronger than acting as individuals.

Second, the intention of accountants as individuals to carry out whistleblowing is no different, both in conditions whether or not they feel organizational support. However, there are differences in the strength of intention whistleblowing when accountants act collectively. The collective action of accountants becomes stronger because it is encouraged by organizational support.

This research implies the theoretical development of whistleblowing intentions by accountants in several respects. First, proving the application of social comparison theory in the field of accounting behavior that the theory is appropriate to the conditions of accountants as individuals who need support from their group for whistleblowing. Second, the use of

organizational support theory and social exchange theory in the context of whistleblowing accountants is more suitable for situations where accountants take action in groups.

The practical implication of this finding is that accountants can act collectively. Accountants have an important role in disclosing fraud in collaboration with other accountants. Companies also need to provide incentives aimed not only at individuals who dare to act in whistleblowing but also incentives to groups who can reveal fraud within the organization. By providing incentives to both, the organization can increase efforts as expected.

This research is the object of limitations. This studyh focuses on the possibility of whistleblowing action intentions in situations where individuals make their own decisions or as a result of group discussions. However, the unit of analysis is the individual as a decision maker. Collective decision-making situations are only narrated in case scenarios. Further research should also examine the group as a unit of analysis, so that decision making is purely carried out by the group or collectively. Apart from that, further research can add other variables such as individual characteristics or personality traits.

These variables are thought to have influence on whistleblowing.

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