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The Application of the Theory of Planned Behavior and the Influence of Perceived Organizational Support and Moral Norm on Whistleblowing Intention among Bank B Employees

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Abstract: Fraud continues to pose a significant challenge worldwide, particularly within both governmental and private-sector institutions. Whistleblowing is widely acknowledged as an effective mechanism for uncovering fraudulent activity; however, many employees refrain from speaking out due to concerns over potential retaliation. This research explores the determinants of whistleblowing intention among employees of Bank B, a state-owned financial institution in Indonesia, by applying the Theory of Planned Behavior which includes components such as attitude, subjective norms, and perceived behavioral control along with additional constructs: Perceived Organizational Support and Moral Norm. A quantitative approach was employed, surveying 244 staff members from the bank's Head Office and Regional Offices. Data were analyzed using Structural Equation Modeling. The analysis revealed that attitude, perceived behavioral control, organizational support, and moral norms have a significant impact on whistleblowing intention, whereas subjective norms do not. Moreover, whistleblowing intention was found to be a strong predictor of actual whistleblowing behavior. These findings underscore the critical role of cultivating supportive organizational cultures and fostering moral values to promote ethical reporting practices in the banking industry.

Keyword: Theory of Planned Behavior, Perceived Organizational Support, Moral Norm, Whistleblowing Intention, Bank Employees

INTRODUCTION

Fraud remains a pervasive global issue with serious implications for various sectors, including banking. Whistleblowing has been identified as a more effective mechanism for fraud detection compared to both internal and external audit methods (Smaili & Aroyo, 2017). However, fear of adverse consequences often discourages employees from reporting misconduct. According to the 2024 ACFE survey, while the majority of whistleblowers originate from within organizations, the overall effectiveness of whistleblowing systems particularly in the banking industry remains inadequate. At Bank B, a state-owned institution in Indonesia, the performance of its Whistleblowing System (WBS) is under scrutiny. Despite an increase in fraud cases from 2021 to 2023, the number of incidents reported through the WBS declined. Notably, in 2023, only 4.76% of fraud cases were detected via the WBS,

revealing a significant gap between the occurrence of violations and employees' willingness to report them.

Whistleblowers often face severe repercussions, including termination (Archambeault & Webber, 2015), ridicule from peers or superiors (Sachdeva & Chaudhary, 2022), or being caught in a dilemma hailed as heroes publicly but viewed as traitors internally (Teo & Caspersz, 2011). These risks are more prevalent for internal whistleblowers compared to external ones (Read & Rama, 2003), contributing further to employees' reluctance to come forward. As such, it is crucial for organizations to understand the psychological and organizational factors that enhance whistleblowing intention, including individual attitudes and clarity on how violations can be reported through existing systems (Antoh et al., 2024). Whistleblowing behavior is defined as the actual act of disclosing observed misconduct. Researchers often struggle to collect data that can effectively assess whistleblowing intentions (Mesmer-Magnus & Viswesvaran, 2005). Studying sensitive and ethically complex behaviors like whistleblowing is especially challenging, as actual whistleblowers often fear breaches of confidentiality and are unwilling to share information (Chiu, 2003; Sims & Keenan, 1998). Consequently, many studies rely on self-reported data regarding whistleblowing behavior.

Chiu (2003) defines whistleblowing intention as the degree to which an individual is likely to report wrongdoing, emphasizing the perceived likelihood of reporting observed violations within the organization (Mesmer-Magnus & Viswesvaran, 2005). Given the difficulties in accessing data on actual whistleblowing incidents, intention is frequently used as a proxy to understand potential behavior (Chiu, 2003; Sims & Keenan, 1998; Mesmer-Magnus & Viswesvaran, 2005). Research exploring the link between behavioral intentions and actual behaviors has highlighted a possible disconnect between the two (Cho & Lewis, 2012; G. Cohen et al., 2016; Sheeran, 2002). This underscores the importance of examining the relationship between whistleblowing intention and actual whistleblowing behavior. Mesmer-Magnus and Viswesvaran (2005) note that the empirical evidence on this relationship is limited, with only two studies directly addressing it, suggesting caution in interpreting whistleblowing behavior based solely on intention. Further, several studies indicate that intentions do not always lead to action, especially in the context of whistleblowing. Scholars such as Lee et al. (2021) and Mansor et al. (2022) have also emphasized the shortcomings of previous research in fully integrating both organizational and moral dimensions into models of whistleblowing behavior.

The issue highlights the necessity for a comprehensive understanding of the factors influencing employees' intentions to engage in whistleblowing. Numerous previous studies have explored whistleblowing intentions through the lens of the Theory of Planned Behavior (TPB), which comprises attitude toward the behavior, subjective norms, and perceived behavioral control (Latan et al., 2018; Lee et al., 2021). However, much of this research has centered on auditors, accountants, students, or public sector workers, with limited focus on employees in Indonesia's banking industry. For instance, Mansor et al. (2020) found positive associations between perceived behavioral control and perceived organizational support with whistleblowing intention, though they found no significant evidence supporting the role of attitude and subjective norms. Conversely, Lee et al. (2021) indicated that employees are more inclined to report misconduct when they perceive whistleblowing outcomes more positively (attitude), experience greater social pressure from key figures inside and outside the organization (subjective norms), and feel more confident in their ability to act due to managerial and organizational support (perceived behavioral control).

Beyond the constructs in TPB, two additional variables Perceived Organizational Support (POS) and Moral Norms are considered critical yet underexplored in the banking context. POS refers to employees' perceptions of the extent to which their organization supports ethical conduct such as whistleblowing (Alleyne et al., 2018), while moral norms relate to internal moral convictions that may enhance the relationship between attitudes and intentions toward whistleblowing (Kashif et al., 2017).

This study aims to examine the factors influencing the whistleblowing intention of employees at Bank B, a state-owned bank, regarding misconduct within their organizational setting. Specifically, it incorporates the Theory of Planned Behavior including attitude, subjective norm, and perceived behavioral control and extends the framework by integrating perceived organizational support and moral norms. Additionally, the study explores the linkage between whistleblowing intention and actual whistleblowing behavior. The findings are expected to provide strategic insights for organizations seeking to strengthen whistleblowing systems and foster a more open, ethical, and responsive organizational culture. Whistleblowing research becomes particularly relevant when whistleblower behavior is analyzed through the TPB framework, supported by the perceived organizational support as an external enabler. This study also investigates how moral norms influence whistleblowing intention. The proposed research model examines the determinants of whistleblowing intention and how these factors attitude, subjective norm, perceived behavioral control, and organizational support ultimately contribute to actual whistleblowing behavior. The model is empirically tested using data from employees of Bank B, who serve as the unit of analysis.

By integrating the Sustainable Development Goals (SDG) perspective, organizational enablers, and moral considerations, and by focusing on the Indonesian banking sector, this study aspires to offer both theoretical and practical contributions to building more robust and sustainable whistleblowing mechanisms. Based on the literature review and empirical insights, a conceptual framework has been developed. The hypotheses proposed in this study are as follows, and the research framework is illustrated in Figure 1:

H1: Attitude positively influences employees' whistleblowing intention
H2: Subjective norm positively influences employees' whistleblowing intention
H3: Perceived behavioral control positively influences employees' whistleblowing intention
H4: Perceived organizational support positively influences employees' whistleblowing intention
H5: Whistleblowing intention positively influences actual whistleblowing behavior
H6: Moral norm moderates and strengthens the positive effect of attitude on whistleblowing intention

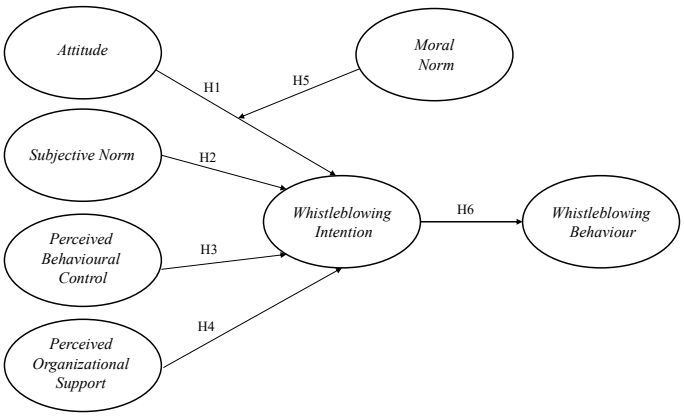

Figure 1.Research Framework

METHOD

This study employed a quantitative research approach, utilizing both primary and secondary data. Primary data were collected through a structured questionnaire completed independently by respondents, while secondary data were sourced from Bank B's annual

reports, relevant internal regulations, and records of Whistleblowing System (WBS) reports. The questionnaire was administered via an online platform and consisted of closed-ended questions aligned with the measurement scales of each variable. In total, the instrument comprised 48 items measured on a 7-point Likert scale.

The target respondents for this research were employees of Bank B who had knowledge of or had witnessed violations within their work units, specifically those stationed at the Regional Offices and Head Office. To be eligible, respondents were required to have served for at least one year and to hold a position of Assistant level or higher. Following the rule of thumb for sample size in Structural Equation Modeling (SEM), the minimum required sample is calculated as five times the number of parameters (Wijanto, 2008). Given that the questionnaire included 48 parameters, a minimum of 240 respondents was deemed necessary. This aligns with the guideline by Dash and Paul (2021), which indicates that SEM is suitable for studies with large samples and requires a minimum of 200 participants. Therefore, the sample size for this study was set at 240 respondents.

The research design was cross-sectional, with data collected at a single point in time. Data analysis involved both descriptive statistics and hypothesis testing using SEM. The statistical tools employed included the Statistical Package for the Social Sciences (SPSS) and SmartPLS. SPSS was used for descriptive analyses to profile the respondents and for preliminary tests such as validity and reliability assessments. SmartPLS was applied to perform SEM analyses, examining the relationships among the study variables: Whistleblowing Intention, Attitude, Subjective Norm, Perceived Behavioral Control, Perceived Organizational Support, Moral Norm, and Whistleblowing Behavior.

RESULTS AND DISCUSSION

Based on the completed questionnaires collected from participants, a total of 244 valid responses were obtained. The summary of respondents' demographic characteristics is presented in Table 1.

Table 1. Respondent Profile

Variable	Frequency	Percentage	Total
Gender			244
Man	146	59,84%	
Woman	98	40,16%	
Final Education			244
Master	31	12,70%	
Bachelor	198	81,15%	
Diploma	15	6,15%	
Work Experience			244
1-5 years	45	18,44%	
6-10 years	75	30,74%	
11-15 years	79	32,38%	
> 15 years old	45	18,44%	
Work Unit			244
Head Office		39,75%	97
Regional Office		60,25%	147
Regional Office Bandar Lampung	29	19,73%	
Regional Office Bandung	6	4,08%	
Regional Office Banjarmasin	5	3,40%	
Regional Office Denpasar	3	2,04%	
Regional Office Jakarta 1	12	8,16%	
Regional Office Jakarta 2	15	10,20%	

Regional Office Jakarta 3	22	14,97%	
Regional Office Jayapura	5	3,40%	
Regional Office Makassar	2	1,36%	
Regional Office Malang	5	3,40%	
Regional Office Manado	0	0,00%	
Regional Office Medan	4	2,72%	
Regional Office Padang	8	5,44%	
Regional Office Palembang	3	2,04%	
Regional Office Pekanbaru	0	0,00%	
Regional Office Semarang	3	2,04%	
Regional Office Surabaya	10	6,80%	
Regional Office Yogyakarta	15	10,20%	
Position			244
Assistant Vice President	3	1,23%	
Senior Manager	81	33,20%	
Manager	60	24,59%	
Junior Manager	35	14,34%	
Assistant	65	26,64%	

Source: Processed data (2024)

The validity assessment in this research was conducted through convergent validity, which is determined based on the outer loading value of each indicator. An instrument is considered to meet the criteria for convergent validity if its outer loading exceeds 0.7. However, during the development phase, outer loading values ranging from 0.5 to 0.6 are still deemed acceptable (Ghozali & Latan, 2015). As shown in Table 4.2, the results of the validity testing indicate that all indicators achieved outer loading values above 0.7. Therefore, all indicators used in this study are considered valid.

According to Ferdinand (2013), a measurement instrument and the data it produces are deemed reliable if they consistently yield the same results upon repeated testing. To assess the reliability of the measurement model, several indicators were used, including Average Variance Extracted (AVE), Cronbach's Alpha, and Composite Reliability. A construct is categorized as reliable if the AVE exceeds 0.5 and Cronbach's Alpha surpasses 0.7. As presented in Table 3, all variables had AVE values above 0.5, fulfilling the validity threshold. Similarly, Cronbach's Alpha values for each variable exceeded 0.7, indicating strong internal consistency. In addition, the Composite Reliability and rho-A values were also greater than 0.7, further confirming the reliability of all constructs examined in the study. The detailed results of the reliability testing can be found in Table 3.

Table 3. AVE, Cronbach's Alpha, and Composite Reliability Results

Variable	Cronbach's Alpha	Rho-A	Composite Reliability	AVE	Information
Attitude	0.946	0.947	0.954	0.676	Reliable
Subjective Norm	0.902	0.910	0.939	0.836	Reliable
Perceived Behavioral Control	0.861	0.889	0.890	0.512	Reliable
Perceived Organizational Support	0.888	0.925	0.913	0.581	Reliable
Moral Norm	0.970	0.973	0.974	0.787	Reliable

Variable	Cronbach's Alpha	Rho-A	Composite Reliability	AVE	Information
Whistleblowing Intention	0.894	0.900	0.927	0.762	Reliable
Whistleblowing Behavior	0.899	0.930	0.925	0.715	Reliable

Source: Processed data (2024)

The outcome of the discriminant validity test indicates that convergent validity can be evaluated by examining the cross-loading values. Each indicator demonstrates the highest cross-loading value on its corresponding variable when compared to other variables, confirming that all indicators are strongly associated with their respective constructs. This suggests that all the indicators used in the study meet the criteria for good discriminant validity. The results of the discriminant validity test are shown in Table 4.

Table 4. Discriminant Validity Test Results

Instrument	Variable						
	ATT	MN	PBC	POST	SN	WBI	WBO
BAC1	0.790	0.288	0.365	0.470	0.399	0.492	0.267
BAC2	0.770	0.260	0.438	0.493	0.393	0.531	0.256
BAC3	0.813	0.253	0.473	0.535	0.439	0.565	0.295
BAC4	0.783	0.297	0.467	0.443	0.487	0.545	0.302
BAC5	0.775	0.327	0.394	0.435	0.491	0.505	0.237
BC1	0.305	0.205	0.573	0.457	0.287	0.410	0.194
BC2	0.173	0.246	0.556	0.323	0.257	0.342	0.177
BC3	0.207	0.269	0.588	0.393	0.262	0.275	0.101
BC4	0.224	0.194	0.557	0.388	0.162	0.306	0.227
EAC1	0.867	0.505	0.353	0.436	0.319	0.498	0.224
EAC2	0.863	0.480	0.319	0.367	0.321	0.450	0.214
EAC3	0.847	0.472	0.349	0.389	0.325	0.471	0.243
EAC4	0.858	0.489	0.341	0.383	0.286	0.481	0.207
EAC5	0.845	0.501	0.309	0.353	0.290	0.471	0.214
EC1	0.355	0.258	0.782	0.380	0.359	0.489	0.297
EC2	0.416	0.291	0.857	0.456	0.401	0.537	0.320
EC3	0.455	0.332	0.885	0.514	0.405	0.586	0.346
EC4	0.424	0.284	0.820	0.482	0.431	0.510	0.298
MN1	0.410	0.912	0.328	0.407	0.290	0.518	0.187
MN2	0.381	0.902	0.302	0.360	0.293	0.449	0.175
MN3	0.478	0.929	0.363	0.415	0.258	0.545	0.190
MTC1	0.534	0.302	0.465	0.537	0.870	0.496	0.329
MTC2	0.352	0.307	0.405	0.459	0.922	0.454	0.279
MTC3	0.341	0.291	0.441	0.489	0.906	0.465	0.300
MTC4	0.329	0.264	0.408	0.460	0.903	0.432	0.284
MTC5	0.371	0.285	0.463	0.470	0.857	0.432	0.267
NB1	0.474	0.252	0.383	0.473	0.817	0.408	0.253
NB2	0.422	0.245	0.366	0.449	0.882	0.394	0.223
NB3	0.408	0.243	0.358	0.439	0.911	0.351	0.192
NB4	0.397	0.251	0.358	0.453	0.915	0.353	0.200
NB5	0.462	0.241	0.422	0.487	0.880	0.403	0.218
POS1	0.516	0.425	0.570	0.894	0.459	0.588	0.452
POS2	0.470	0.438	0.439	0.884	0.421	0.579	0.384
POS3	0.515	0.424	0.517	0.904	0.443	0.582	0.394

Instrument	Variable						
	ATT	MN	PBC	POST	SN	WBI	WBO
POS4	0.468	0.422	0.526	0.902	0.513	0.587	0.380
POS5	0.253	0.171	0.247	0.577	0.418	0.326	0.196
POS6	0.251	0.146	0.379	0.503	0.238	0.278	0.190
POS7	0.256	0.170	0.457	0.508	0.301	0.352	0.257
POS8	0.374	0.273	0.444	0.768	0.430	0.477	0.315
WBI1	0.498	0.530	0.508	0.547	0.350	0.867	0.395
WBI2	0.541	0.360	0.548	0.559	0.528	0.788	0.359
WBI3	0.559	0.501	0.594	0.570	0.417	0.933	0.477
WBI4	0.546	0.537	0.530	0.561	0.384	0.897	0.473
WBO1	0.317	0.244	0.370	0.393	0.217	0.490	0.921
WBO2	0.256	0.200	0.319	0.414	0.232	0.426	0.910
WBO3	0.267	0.210	0.343	0.419	0.249	0.475	0.927
WBO4	0.221	0.086	0.290	0.338	0.338	0.380	0.768
WBO5	0.203	0.054	0.129	0.254	0.225	0.243	0.670

Source: Processed data (2024)

Referring to the data presented in Table 4, the model demonstrates satisfactory discriminant validity, as the cross-loading values for each latent variable are higher than their correlations with other variables. This indicates that each indicator is more strongly associated with its respective construct than with others, thereby confirming strong discriminant validity. To further assess discriminant validity, the Fornell-Larcker Criterion is employed. This method compares the square root of the Average Variance Extracted (AVE) for each construct with the correlation values between that construct and others in the model.

Table 5. Fornell-Lacker Criterion

	ATT	MN	PBC	POST	SN	WBI	WBO
ATT	0.822						
MN	0.465	0.914					
PBC	0.469	0.364	0.715				
POST	0.529	0.433	0.592	0.762			
SN	0.462	0.305	0.463	0.535	0.887		
WBI	0.614	0.554	0.625	0.640	0.478	0.873	
WBO	0.302	0.202	0.358	0.437	0.292	0.491	0.846

Source: Processed data (2024)

Based on the data in Table 4.5, the comparison of the values indicates that each diagonal value is higher than the correlations between other variables. This confirms that all latent constructs in the study demonstrate strong construct and discriminant validity. The analysis results show an R-square value of 0.614 for the Whistleblowing Intention (WBI) variable. This means that 61.4% of the variance in whistleblowing intention can be explained by the independent constructs in the model, such as Attitude, Subjective Norm, and Perceived Behavioral Control. The Adjusted R-square value of 0.604, which is close to the original R-square, indicates that the model is well-adjusted to the number of predictors and does not suffer from overfitting. Thus, the model possesses a strong predictive ability regarding whistleblowing intention, which is considered highly acceptable in social research contexts.

In contrast, the Whistleblowing Behavior (WBO) variable yielded an R-square value of 0.241, indicating that only 24.1% of the variance in actual whistleblowing behavior is explained by the model's predictors, such as Whistleblowing Intention and other factors. The Adjusted R-square value of 0.237 reflects a reasonably stable model fit, though the explanatory power for actual behavior remains relatively low. This suggests the presence of additional external

factors not included in the model that may influence actual whistleblowing behavior, such as organizational pressure, workplace culture, reporting systems, whistleblower protection mechanisms, and incentives. These findings align with the Theory of Planned Behavior (TPB), which posits that intention does not always translate directly into behavior, as the transition from intention to action is influenced by various facilitating conditions and external barriers.

Table 6. R-Square

Variable	R-Square	Adjusted R-Square
Whistleblowing Intent	0.614	0.604
Whistleblowing Behavior	0.241	0.237

Source: Processed data (2024)

The subsequent phase of the analysis involves the Path Coefficient Test, which serves to determine whether there is a direct effect of an exogenous variable on an endogenous variable, as stated in the research hypotheses (Ghozali, 2021). The results of this test are summarized in Table 7 below. Following this, hypothesis testing was conducted using the bootstrapping method with the aid of the SmartPLS 3.0 software, in accordance with the guidelines provided by Hair et al. (2017) for Partial Least Squares Structural Equation Modeling (PLS-SEM). This procedure aims to assess the statistical significance of the relationships between constructs in the structural model by analyzing the original sample values, t-statistics, and p-values. The results of the hypothesis testing are also presented in Table 7.

Table 7. Hypothesis Test Results

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	Description
ATT -> WBI	0.219	0.240	0.085	2.570	0.010	Accepted
MN -> WBI	0.218	0.213	0.066	3.311	0.001	Accepted
MN x ATT -> WBI	-0.013	-0.000	0.033	0.391	0.696	Rejected
PBC -> WBI	0.280	0.276	0.062	4.522	0.000	Accepted
POS -> WBI	0.228	0.223	0.062	3.660	0.000	Accepted
SN -> WBI	0.051	0.052	0.048	1.046	0.296	Rejected
WBI -> WBO	0.491	0.495	0.067	7.356	0.000	Accepted

Notes: ATT = Attitude; MN = Moral Norm; WBI = Whistleblowing Intention; PBC = Perceived Behavioral Control; POS = Perceived Organizational Support; WBO = Whistleblowing Behavior

Referring to Table 7, the test results indicate that five out of the seven hypothesized relationships between variables exhibit statistically significant effects, while the remaining two do not demonstrate significance. First, the Attitude (ATT) variable shows a significant positive influence on Whistleblowing Intention (WBI), with an original sample value of 0.219, a *t*-statistic of 2.570, and a *p*-value of 0.010. This implies that individuals with a favorable attitude toward whistleblowing are more likely to develop the intention to report misconduct. According to Hair et al. (2017), a *t*-value above 1.96 and a *p*-value below 0.05 suggest significance at the 5% level.

Second, Moral Norm (MN) also significantly influences WBI, with a coefficient of 0.218, a *t*-value of 3.311, and a *p*-value of 0.001. This indicates that individuals with stronger moral convictions are more inclined to engage in whistleblowing behavior. These findings support prior literature suggesting that internal moral standards are critical in ethical decision-making processes (Ajzen, 1991; Hair et al., 2017). Third, Perceived Behavioral Control (PBC) has a significant effect on WBI, with a coefficient of 0.280, *t*-value of 4.522, and *p*-value of 0.000. This demonstrates that individuals' confidence in their ability to carry out whistleblowing actions is a strong predictor of their intention to do so, consistent with the Theory of Planned Behavior (TPB) developed by Ajzen (1991). Furthermore, Perceived Organizational Support (POS) also significantly influences WBI ($\beta = 0.228$, $t = 3.660$, $p = 0.000$). This suggests that organizational factors such as available reporting mechanisms, protection assurances, and a supportive environment positively impact an employee's willingness to report wrongdoing.

In contrast, two variables were found to be statistically insignificant. The effect of Subjective Norm (SN) on WBI is not significant ($\beta = 0.051$, $t = 1.046$, $p = 0.296$), indicating that perceived social pressure does not play a significant role in shaping whistleblowing intentions. Similarly, the interaction between Moral Norm and Attitude (MN × ATT) on WBI is not significant ($\beta = -0.013$, $t = 0.391$, $p = 0.696$), suggesting that the combined effect of moral norms and attitude does not create a meaningful interaction influencing intention. Finally, the path from Whistleblowing Intention (WBI) to Whistleblowing Behavior (WBO) shows a highly significant effect, with an original sample coefficient of 0.491, *t*-value of 7.356, and *p*-value of 0.000. This confirms that intention is a strong and reliable predictor of actual whistleblowing actions, in line with the Theory of Planned Behavior and the Sustainable Development Goals (SDG) framework which emphasizes the central role of intention in behavior formation (Ajzen, 1991; Hair et al., 2017).

The findings confirm that attitude, perceived behavioral control, moral norm, perceived organizational support, and whistleblowing intention significantly influence whistleblowing behavior, aligning with the Theory of Planned Behavior (Ajzen, 1991). A positive attitude enhances intention (Lee et al., 2021; Owusu et al., 2020; Latan et al., 2018; Alleyne et al., 2019), although some prior studies found it insignificant in certain professions (Rustiarini & Sunarsih, 2017; Kashif et al., 2017; Dalan et al., 2019). Perceived behavioral control also positively influences intention, indicating that confidence and organizational support increase willingness to report (Rustiarini, 2017; Mansor et al., 2022; Alleyne et al., 2018). Likewise, perceived organizational support significantly boosts intention by reducing fear and enhancing trust (Mansor et al., 2022; Alleyne et al., 2018). Moral norm is a strong individual motivator, but its interaction with attitude (MN × ATT) does not significantly affect intention, possibly due to weak ethical culture (Mansor et al., 2022; Shin & Hancer, 2016). A strong intention reliably predicts actual whistleblowing behavior despite external risks (Park & Blenkinsopp, 2009; Caillier, 2015; Latan et al., 2018), though this process may be moderated by support systems (Alleyne et al., 2018). Conversely, subjective norm does not significantly affect intention in this study, likely due to unsupportive environments and fear of retaliation (Rustiarini, 2017; Zhang et al., 2024; Latan et al., 2018).

CONCLUSION

This study concludes that expanding the Theory of Planned Behavior (TPB) by integrating Moral Norms and Perceived Organizational Support provides a more comprehensive explanation of whistleblowing intention and behavior. Key predictors of whistleblowing intention include attitude, perceived behavioral control, organizational support, and moral norms, while subjective norms were not significant. Whistleblowing intention strongly predicts actual behavior, emphasizing both individual ethics and organizational support as essential. The study contributes theoretically by linking TPB with Social Exchange Theory, suggesting that whistleblowing is driven by both internal motivation and a supportive

environment. Practically, it recommends organizations build ethical cultures, ensure protection mechanisms, and normalize whistleblowing as a moral act.

However, the study is limited by its use of quantitative methods alone, omission of contextual variables (e.g., fear of retaliation), and a relatively homogeneous sample. Future research should apply mixed methods, explore additional psychological and organizational factors, and include more diverse participants to enhance the model's applicability and contextual relevance.

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