

The Role of Personal Cost, Anonymous Reporting Channels, and Moral Intention on Whistleblowing Intention: A Case Study of the Cirebon City Inspectorate

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Abstrak

Penelitian ini bertujuan untuk meneliti bagaimana pengaruh personal cost, saluran pelaporan anonim, dan moral intention terhadap whistleblowing intention pada Pegawai Negeri Sipil (PNS) khususnya di Inspektorat Kota Cirebon, sampel penelitian ini diambil menggunakan metode purposive sampling dengan kriteria seluruh pegawai non-auditor sebagai sampel, dengan pendekatan kuantitatif pengukuran dianalisis menggunakan teknik partial least squares-structural equation modeling (PLS-SEM) untuk melihat kekuatan dan jalur hubungan antar variabel. Hasil penelitian menunjukkan bahwa saluran pelaporan anonim, dan moral intention berpengaruh positif dan signifikan terhadap whistleblowing intention, sedangkan personal cost tidak berpengaruh secara signifikan terhadap whistleblowing intention, yang mengindikasikan bahwa keberadaan mekanisme pelaporan yang menjamin kerahasiaan identitas pelapor, serta intensitas moral individu berkontribusi krusial dalam mendorong niat pegawai untuk melaporkan pelanggaran. Secara keseluruhan, temuan ini menegaskan bahwa peningkatan whistleblowing intention dipengaruhi oleh kombinasi faktor individual dan sistem organisasi, sehingga organisasi publik perlu memperkuat sistem pelaporan yang aman dan terpercaya serta menanamkan nilai etika dan integritas guna mendukung terciptanya tata kelola pemerintahan yang bersih dan akuntabel.

Kata Kunci: Personal Cost; Saluran Pelaporan Anonim; Moral Intention; Whistleblowing Intention.

Abstract

This study aims to analyze how personal cost, anonymous reporting channels, and moral intention influence whistleblowing intention among civil servants (PNS), specifically at the Cirebon City Inspectorate. The research sample was selected using purposive sampling with the criteria of all non-auditor employees. Using a quantitative approach, the data were analyzed using partial least squares-structural equation modeling (PLS-SEM) to examine the strength and pathways of the relationships among the variables. The results indicate that anonymous reporting channels, and moral intention have a positive and significant effect on whistleblowing intention, but personal cost have no significant effect on whistleblowing intention, suggesting that the availability of reporting mechanisms that ensure the secrecy of the reporter's identity, and the individual's moral commitment play a crucial role in encouraging employees to report violations. Overall, these findings confirm that an increase in whistleblowing intention is influenced by a coalition of individual and organizational system factors; therefore, public organizations need to strengthen safe and trustworthy reporting systems and instill ethical values and integrity to support the creation of clean and accountable governance.

Keyword: Personal Cost; Anonymous Reporting Channels; Moral Intention; Whistleblowing Intention.

1. Introduction

In recent years, whistleblowing has gained increasing attention across sectors due to growing demands for transparency, accountability, and integrity in both public and private organizations. Whistleblowing refers to an individual's execution to report violations, ethical breaches, or fraud within the workplace to uphold organizational values, where intention reflects the decision to disclose such misconduct Novia *et al.* (2023) and may be carried out individually or collectively to prevent greater harm Muslim *et al.*, (2022). It can take the form of internal reporting to superiors or oversight bodies, or external reporting to authorities or the public when broader harm is involved. The presence of individuals willing to report violations is essential for reducing fraud through strengthened oversight and good corporate governance Riantika (2021). However, whistleblowing not only represents a moral act but also requires courage to face social, psychological, and professional risks, creating it important to comprehend the factors influencing such intentions in building a culture of integrity and fraud prevention, particularly in Indonesia where whistleblowing is often suppressed by perpetrators. The situation in Indonesia indicates that whistleblowing plays a crucial role but faces complex challenges. Data from the Ministry of Finance, via the WiSe system, recorded 3,287 reports between 2017 and 2022, with 550 employees found guilty of fraud and sanctioned, demonstrating the effectiveness of whistleblowing in detecting fraud and strengthening internal oversight. However, protection for whistleblowers remains a major issue, as seen in the criminalization of the BAZNAS West Java whistleblower and the Nurhayati case in Cirebon, where whistleblowers face social and legal risks despite having strong grounds for their reports. A similar situation was observed in the case of alleged student intimidation at SMAN 7 Cirebon City, which was investigated by the KPAI, where the whistleblower actually experienced pressure and fear, raising concerns regarding identity security and the effectiveness of reporting channels. These conditions indicate that the decision to engage in whistleblowing is heavily influenced by psychological and situational factors, such as personal cost, risk perception, and the level of anonymity of the reporting channel, thereby reinforcing the urgency of research on whistleblowing intention as a key factor in encouraging the reporting of violations.

Previous studies show empirical inconsistencies regarding factors influencing whistleblowing intention, particularly personal cost. Muslim *et al.* (2022) found a positive effect, where higher perceived risk strengthens moral motivation to report, while Arismaya (2025) found no significant effect, and Solihun & Yanti (2021) reported a negative effect, indicating that higher risk reduces willingness to report; these differences suggest that personal cost does not have a consistent influence across contexts. In contrast, anonymous reporting channels have been consistently highlighted as important, with Solihun & Yanti (2021) showing a positive and significant effect due to increased security, identity protection, and reduced retaliation risk. These inconsistencies reveal a research gap, particularly within Indonesia's unique social and cultural context, leading this study to examine personal cost, anonymous reporting channels, and moral intensity to offer a more extensive understanding of whistleblowing intention and contribute new empirical evidence to strengthen theories of ethical behavior and fraud reporting systems in Indonesia. According to the description above, this research was devised to examine the factors that influence an individual's intention to engage in whistleblowing, specifically by examining whether perceived personal costs influence such intentions, whether the availability of anonymous reporting channels affects an individual's intention to involve in whistleblowing, and whether the presence of moral intention has an impact on the intention to engage in whistleblowing. Based on the research questions established, this research was done on purpose to help analyzing the influence of personal costs, the availability of anonymous reporting channels, and moral intention on an individual's whistleblowing intention. The study contributes theoretically by expanding the literature in behavioral accounting and organizational ethics, particularly in explaining how personal cost, anonymity, and moral intention influence whistleblowing intention, while providing empirical evidence to address inconsistencies in prior findings and enriching the application of ethical behavior theory and the Fraud Triangle Theory within the Indonesian social and institutional context. Practically, the findings are relevant for organizations, public institutions, and the private sector in designing safe, transparent, and responsive reporting systems, including anonymous

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channels, ethics training, and fostering a culture of integrity, thereby helping to prevent misconduct and create accountable work environments. From a policy perspective, this research is proposed to serve as a reference for policymakers, government agencies, oversight bodies, educational institutions, and local governments in strengthening whistleblower protection systems and improving reporting mechanisms to ensure safety, confidentiality, and fairness, ultimately supporting the development of clean, transparent, and integrity-driven governance while reinforcing public trust.

2. Literature Review

This study is based on the Theory of Planned Behavior (TPB) proposed by Ajze (1991), which describes that an individual's intention to behave is shaped by three primary factors: attitude toward behavior, subjective norm, and perceived behavioral control. TPB is widely used in various studies of ethical behavior, including to explain individuals' tendencies to report violations (whistleblowing). In this context, TPB serves as the foundation for understanding how psychological (personal cost), systemic (anonymous reporting channels), and moral (moral intention) factors can shape a personal's intention to involve in whistleblowing within a public organization.

2.1 Whistleblowing Intention

The variable of whistleblowing intention in this study is also explained through Ajzen's (1991) Theory of Planned Behavior as the result of the interaction between attitude, subjective norm, and perceived behavioral control. Whistleblowing intention reflects the extent to which an individual is inclined to report violations or misconduct occurring within an organization. Whistleblowing intention in the study by Zakaria *et al.* (2020) is defined as an individual's tendency to report findings of violations or malpractice through appropriate channels, whether to internal organizational parties or to external authorities, as a form of behavioral intention to disclose wrongdoing. According to Near & Miceli (1986), whistleblowing is a form of ethical behavior in which an individual reports violations of moral, legal, or organizational ethical values, according to Arismaya (2025), employees, leaders, and the public can use the practice of exposing unethical practices to uncover unethical behavior in organizations. Within the TPB framework, an individual will have a high intention to whistleblow if they perceive such behavior as a positive act, supported by surrounding social norms, and feel they have control over the associated risks. Therefore, this theory is relevant for explaining the relationship between personal cost, anonymous reporting channels, and moral intention regarding the intention to whistleblow within the context of government organizations that demand transparency and public accountability.

2.2 Personal Cost

The personal cost variable in this study is based on Ajzen's Theory of Planned Behavior (1991). This theory explains that individual behavior is determined by the intention to act, which in turn is influenced by attitudes, subjective norms, and perceived control over that behavior. In the context of whistleblowing, according to Novia *et al.* (2023), personal cost relates to an individual's perception of the negative consequences or risks they may face after reporting a violation, such as job loss, social pressure, or threats of retaliation. According to Solihun & Yanti (2021), the higher an individual's perception of personal risk or loss, the lower the tendency to engage in whistleblowing, according to Muslim *et al.* (2022), whistleblowers tend to choose to remain silent rather than come forward, due to concerns about negative reactions from within the organization that oppose reporting, the significant risks involved, threats of retaliation, and fears about the difficulty of finding employment in the future. This aligns with the concept of perceived behavioral control in TPB, which indicates that when individuals feel they lack control over the outcomes of their actions or perceive significant risks, their intention to act decreases. Thus, this theory is used to explain how personal costs can reduce the intention to engage in whistleblowing, particularly in governmental contexts where power hierarchies and the potential for social pressure are relatively high.

2.3 Anonymous Reporting Channels

The variable of anonymous reporting channels is also grounded in Ajzen's Theory of Planned Behavior (1991), particularly in the aspect of perceived behavioral control. Anonymous reporting channels are systems that allow reporters to disclose violations without revealing their true identity, thereby reducing both psychological and social barriers to whistleblowing. According to Sholihun & Yanti (2021) and Priyastwi & Setyowati (2025), protecting the confidentiality of whistleblowers can boost their confidence and sense of security, encouraging them to report violations. According to Nurhalizah & Saud (2021), the existence of an anonymous reporting channel enhances the reporter's sense of safety because their identity is protected from potential retaliation. This strengthens the individual's perception of control over the reporting action, where the reporter feels they have the ability and opportunity to act without fear of personal risk. Within the TPB framework, the greater the perceived control over behavior, the stronger an individual's intention to engage in it. Therefore, this theory explains that the existence of anonymous reporting channels can strengthen the intention to whistleblow by reducing barriers and increasing an individual's confidence in the safety of their actions within government organizations.

2.4 Moral Intention

The moral intention variable in this study is based on the moral reasoning component, which can also be integrated with Ajzen's (1991) Theory of Planned Behavior through the dimension of attitude toward the behavior. Moral intention describes the extent to which an individual has an internal commitment to act in accordance with moral and ethical values, even when such actions are risky or subject to social pressure. According to Khusna & Jannah (2021), individuals with high moral intensity tend to have a strong desire to report unethical actions because they view such actions as right and necessary, according to Riantika (2021), according to Saud & Febriana (2022), The higher a person's moral standards, the greater their sense of responsibility and willingness to expose any fraud that exists, a moral code that condones dishonest behavior tends to encourage employees to commit occupational crimes. In the TPB context, a positive attitude toward the behavior (reporting violations) strengthens the intention to act. Thus, moral intention plays a crucial role in shaping the intention to whistleblow, particularly when individuals possess high ethical awareness and a strong sense of moral responsibility in upholding organizational integrity.

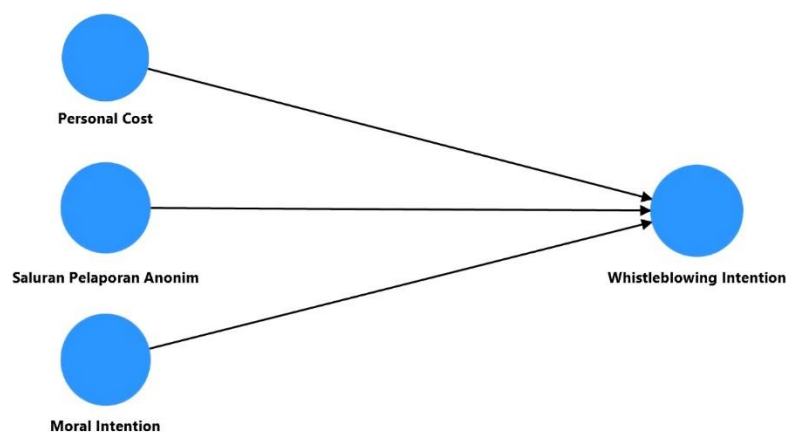


Figure 1. Research Framework

Based on Ajzen's (1991) Theory of Planned Behavior and previous research findings, it may be explained that personal cost influences the intention to puff the whistle, such that the higher the perceived personal risk, the lower an individual's tendency to report violations. Conversely, anonymous reporting channels are expected to increase the intention to puff the whistle because they can reduce fear and offer a feeling of security for the reporter. Furthermore, moral intention is also expected to have a positive influence on the intention to whistleblow, as individuals with high moral intensity will tend to report violations to uphold the organization's ethical values and integrity. Overall, these three independent

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variables are assumed to have a direct relationship with the intention to whistleblow within the context of a government organization that demands transparency, accountability, and good governance.

2.5 Hypothesis

Personal cost in the context of whistleblowing describes the extent to which individuals perceive personal risks that may arise when they report violations, such as job security threats, social pressure, or safety risks Solihun & Yanti (2021). Based on Ajzen's (1991) Theory of Planned Behavior, perceptions of barriers or risks can reduce perceived behavioral control, thereby diminishing an individual's intention to act. Thus, the greater the perceived personal cost, the weaker the individual's motivation to report misconduct. This phenomenon is also evident in cases of intimidation against whistleblowers, where reporters face pressure and criminalization, reinforcing the perception that reporting carries significant risks. Empirical findings reveal inconsistencies, such as the research by Muslim *et al.* (2022) and Novia *et al.* (2023), which found a positive effect of personal cost on whistleblowing intention, while Arismaya (2025) and Solihun & Yanti (2021) showed no significant effect or even a negative one. Although the results vary, most evidence points to the assumption that personal cost has the potential to be a strong barrier to the intention to report. H1: Personal cost has a significant positive effect on whistleblowing intention. Anonymous reporting channels are mechanisms that allow whistleblowers to convey information without revealing their identity, thereby providing a sense of security and reducing the risk of retaliation Nurhalizah & Saud (2021); Solihun & Yanti (2021). Inside the framework of Ajzen's (1991) Theory of Planned Behavior, the availability of anonymous channels enhances perceived behavioral control because individuals feel they have the capability and opportunity to report without facing significant barriers. With the availability of safe and confidential channels, concerns regarding personal costs can be reduced, thereby encouraging an increase in whistleblowing intention. The study by Solihun & Yanti (2021) demonstrates that anonymous reporting channels have a significant positive effect on whistleblowing intention because whistleblowers feel more protected and comfortable during the reporting process. H2: Anonymous reporting channels have a significant positive effect on whistleblowing intention.

Moral intention is an individual's awareness and dedication to act in accordance with moral values when facing situations requiring ethical decision-making Riantika (2021). In Ajzen's (1991) Theory of Planned Behavior, moral intention relates to the formation of attitudes toward a behavior; the greater an individual's tendency to view whistleblowing as an ethically correct action, the stronger the intention to bring it out. Individuals with elevated moral intensity have a tendency to be more prepared to act correctly even if the action involves risk or leads to social pressure. Research by Riantika (2021) and Saud & Febriana (2022) indicates that moral intention has a positive influence on whistleblowing intention, although some studies, such as those by Khusna & Jannah (2021), found non-significant results. However, in general, empirical evidence suggests that moral intention remains a primary driver of an individual's courage to report misconduct, particularly in the public sector, which demands high integrity. H3: Moral intention has a significant positive effect on whistleblowing intention.

3. Research Methodology

This research employs an associative quantitative approach, which aims to objectively and measurably test causal relationships between variables. Quantitative research emphasizes examining numerical data through statistical methods to validate theoretical frameworks and draw conclusions that can be generalized to a broader population. In this research, a quantitative approach was chosen to empirically test the influence of personal cost, anonymous reporting channels, and moral intention on whistleblowing intention among civil servants in Cirebon City. Each research variable was operationalized into a set of indicators that could be measured through the distribution of a Likert-scale-based questionnaire, thereby providing a measurable picture of the respondents' perceptions, moral beliefs, and behavioral tendencies. The measurement results analyzed using Partial Least Squares (PLS) statistical techniques (SmartPLS) to decide the robustness and path of connection among variables. This approach is expected to provide valid

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and reliable empirical evidence, particularly in addressing inconsistencies in previous research findings regarding factors influencing the intention to

3.1 Population and Sample

The population in this research comprise of all Civil Servants (PNS) at the Cirebon City Inspectorate, totaling 54 individuals. The sampling technique used is purposive sampling with the criteria of all non-auditor employees; thus, the sample size in this study is 38 civil servants.

Table 1. Variable Indicators

Variable	Indicator	Statements	Scale
Personal Cost (Solihun & Yanti, 2021)	1. Fraud in financial reporting	1. If I report an incident in the financial statements, I understand that this may pose a risk to my position within the organization. 2. If I disclose a condition in the financial statements, I feel there are potential negative consequences that I will have to bear.	Likert 1-5
	2. Violation of the code of ethics	1. If I report a violation of the code of ethics, I believe it could lead to social pressure from coworkers. 2. If I disclose a violation of the code of ethics, I am concerned that I will receive unfavorable treatment from the work environment.	Likert 1-5
	3. Misuse of assets	1. If I report misuse of organizational assets, I feel it could make me feel less safe. 2. If I disclose misuse of assets, I believe it could potentially have detrimental consequences for me.	Likert 1-5
	4. Acts of corruption	1. If I report an act of corruption, I believe it could pose a threat to my personal safety. 2. If I disclose an act of corruption, I believe there are serious risks that I may have to bear.	Likert 1-5
Anonymous Reporting Channel (Jaya <i>et al.</i> , 2022; Priyastawi & Setyowati, 2025; Solihun & Yanti, 2021)	1. Effectiveness and convenience of anonymous reporting channels	1. If I use the anonymous reporting channel, I find it easy to report fraud. 2. If I use the anonymous reporting channel, I find it convenient for the reporter.	Likert 1-5
	2. Self-assessment	1. I will use a pseudonym/anonymous name to report fraud. 2. I am willing to report fraud using the anonymous reporting channel because it does not require real identity.	Likert 1-5
	3. Perceptions of anonymous channels	1. I think that by reporting anonymously, whistleblowers will feel safer. 2. I feel more confident reporting fraud using a pseudonym.	Likert 1-5

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Moral Intention (Riantika, 2021)	1. The urgency of the situation at hand	1. If necessary, I have considered the steps I will take to whistleblow. 2. If I encounter a case of fraud, I plan to use the available reporting channels.	Likert 1-5
	2. Possible consequences	1. When I make a decision, I always consider the possible moral consequences. 2. When I have to choose an action, I evaluate the potential impact before making a decision.	Likert 1-5
	3. Assessment of the goodness or badness of a decision	1. When I'm about to take action, I always evaluate whether it's right or wrong. 2. When I have to choose, I try to determine the action that best aligns with my moral principles.	Likert 1-5
	4. The existence of moral parties	1. When faced with a problem, I consider various alternative courses of action before making a choice. 2. When faced with a decision, I seek the most morally justifiable course of action.	Likert 1-5
Whistleblowing Intention (Solihun & Yanti, 2021)	1. Intention to whistleblow	1. If I become aware of fraud, I intend to report it. 2. If I discover a violation, I feel a responsibility to whistleblow.	Likert 1-5
	2. The desire to try to report a violation	1. If a violation occurs, I would like to try to report it. 2. If the opportunity arises, I am interested in participating in reporting efforts.	Likert 1-5
	3. Efforts to implement whistleblowing internally	1. If I discover any fraud, I am willing to report it through the organization's internal mechanisms. 2. If a violation occurs, I will report it through internal channels.	Likert 1-5

The type of data used is primary data gained entirely from respondents through the distribution of questionnaires. The use of primary data allows the researcher to capture the actual perceptions of civil servants regarding personal cost, anonymous reporting channels, moral intention, and whistleblowing intent.

3.2 Data Collection Techniques

This study applied primary data gained from respondents through the distribution of questionnaires. The use of primary data allows the researcher to capture the actual perceptions of civil servants at the Cirebon City Inspectorate regarding personal cost, anonymous reporting channels, moral intention, and whistleblowing intent. A Likert-scale questionnaire (1–5) was used.

4. Results and Discussion

4.1 Results

4.1.1 Descriptive Statistical Analysis

Descriptive statistical analysis was utilized to characterize each indicator in terms of mean, minimum and maximum values, and standard deviation of each research variable indicator Hamid & Anwar (2019).

Table 2. Statistic Descriptive

Name	Mean	Min	Max	St. Dev
PC1	2,083	1	3	0,759
PC2	2,028	1	3	0,726
PC3	2,222	1	3	0,711
PC4	2,111	1	3	0,698
PC5	2,056	1	3	0,664
PC6	2	1	3	0,624
ARC1	4,028	3	5	0,645
ARC2	3,889	3	5	0,698
ARC3	3,694	3	5	0,659
ARC4	3,972	2	5	0,866
ARC5	3,972	2	5	0,763
ARC6	3,889	2	5	0,774
MI1	3,972	3	5	0,763
MI2	3,944	3	5	0,705
MI3	4	3	5	0,745
MI4	3,833	3	5	0,799
MI5	3,944	2	5	0,78
MI6	3,806	3	5	0,7
MI7	3,972	2	5	0,726
MI8	4,028	3	5	0,799
WI1	3,361	3	5	0,535
WI2	3,5	3	5	0,601
WI3	3,333	3	4	0,471
WI4	3,556	3	5	0,598

Table 3. Frequency Distribution Test Results

Nama	1		2		3		4		5	
	F	%	F	%	F	%	F	%	F	%
Risks for whistleblowers in organizations	9	25,0	15	41,7	12	33,3				
Negative consequences for whistleblowers	9	25,0	14	47,2	10	27,8				
Social pressure from coworkers	6	16,7	16	44,4	14	38,9				
Mistreatment in the work environment	7	19,4	18	50,0	11	30,6				
Feeling unsafe after reporting	7	19,4	20	55,6	9	25,0				
Threats to personal safety	7	19,4	22	61,2	7	19,4				
Ease of using anonymous channels					7	19,4	21	58,4	8	22,2
Convenience of using anonymous channels					11	30,6	18	50,0	7	19,4
Use of pseudonyms when reporting					15	41,7	17	47,2	4	11,1
Courage to report without real identity			1	2,8	11	30,6	12	33,3	12	33,3
Feeling of security in anonymous reporting			1	2,8	8	22,2	18	50,0	9	25,0
Confidence in anonymous reporting			1	2,8	10	27,8	17	47,2	8	22,2

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Considerations about whistleblowing steps	11	30,6	15	41,7	10	27,8
Planning the use of reporting channels	10	27,8	18	50,0	8	22,2
Consideration of moral consequences	10	27,8	26	44,4	10	27,8
Evaluation of impact before making a decision	15	41,7	12	33,3	9	25,0
Assessing right or wrong	1	2,8	9	25,0	17	47,2
Choosing actions based on moral principles	13	36,1	17	47,2	6	16,7
Consideration of various alternative actions	1	2,8	7	19,4	20	55,6
Choosing accountable actions	11	30,6	13	36,1	12	33,3
Sense of responsibility to report	24	66,7	11	30,6	1	2,8
Desire to report violations	20	55,6	14	38,8	2	5,6
Interest in participating in reporting	24	66,7	12	33,3		
Willingness to report through internal channels	18	50,0	16	44,4	2	5,6

Based on the question regarding personal costs associated with the risk of reporting fraud within an organization, the majority of respondents disagreed, with 15 respondents (41,47%) expressing this view, while only 9 respondents (25,0%) strongly disagreed. Regarding the question on negative consequences for whistleblowers, the majority of respondents 17 respondents, or (47,2%) disagreed, while only 9 respondents (25,0%) strongly disagreed. Regarding the question about social pressure from coworkers, the majority of respondents disagreed 16 respondents, (44,4%), while only 6 respondents (16,7%) strongly disagreed. Regarding the question about unpleasant treatment in the workplace, the majority of respondents 18 respondents, or (50,7%) disagreed, while only 7 respondents (19,4%) strongly disagreed. For the question regarding feeling unsafe after making a report, the results showed that the majority of respondents disagreed 20 respondents, (55,6%), while only 7 respondents (19,4%) strongly disagreed. Regarding the question about threats to personal safety, the majority of respondents disagreed 22 respondents, (61,1%), while only 7 respondents (19,4%) were strongly disagreed or neutral. Regarding the question on the ease of using the anonymous reporting channel, the majority of respondents agreed 21 respondents, (58,3%), while only 7 respondents (19,4%) were neutral. Regarding the question on the comfort of using the anonymous channel, the majority of respondents agreed 18 respondents, (50,0%), while only 7 respondents (19,4%) strongly agreed. Regarding the question on the use of pseudonyms in reporting, the majority of respondents agreed 17 respondents, (47,2%), while only 4 respondents (11,1%) strongly agreed.

Regarding the question about the courage to report without revealing one's true identity, the majority of respondents agreed or strongly agreed 12 respondents, (33,3%), while only 1 respondent (2,8%) disagreed. Regarding the question about feeling safe when reporting anonymously, the majority of respondents agreed 18 respondents, (50,0%), while only 1 respondent (2,8%) disagreed. Regarding the question about confidence in anonymous reporting, the majority of respondents agreed 17 respondents, (47,2%), while only 1 respondent (2,8%) disagreed. Regarding the question on the moral intention variable related to considerations for whistleblowing, the majority of respondents agreed 15 respondents, or (41,7%), while only 10 respondents (27,8%) strongly agreed. For questions regarding planning the use of reporting channels, the majority of respondents agreed 18 respondents, (50,0%), while only 8 respondents (22,2%) strongly agreed. For questions regarding considerations of moral consequences, the majority of respondents agreed 16 respondents, (44,4%), while only 10 respondents (27,8%) were neutral or strongly agreed. For the question regarding impact assessment prior to decision-making, the majority of respondents neutral 15 respondents, (41,7%), while only 9 respondents (25,0%) strongly agreed. For the question regarding judging right or wrong, the majority of respondents agreed 17 respondents, (47,2%), while only 1 respondent (2,8%) disagreed. For the question regarding selecting actions in accordance with moral principles, the majority of respondents agreed 17 respondents, (47,2%), while only 6 respondents (16,7%) strongly agreed. For the question regarding the consideration of various alternative actions, the majority of respondents agreed 20 respondents, (55,6%), while only 1 respondent (2,8%) disagreed. For

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the question regarding the selection of accountable actions, the majority of respondents disagreed 13 respondents, (36,1%), while only 11 respondents (30,6%) were neutral. Regarding the question on the whistleblowing intention variable related to a sense of responsibility to report, the majority of respondents 24 respondents, (66,7%) expressed neutrality, while only 1 respondent (2,8%) strongly agreed. For the question regarding the desire to report violations, the majority of respondents 20 respondents, (55,6%) indicated they were neutral, while only 2 respondents (5,6%) strongly agreed. Regarding the question about interest in participating in reporting, the majority of respondents 24 respondents, (66,7%) expressed neutrality, while only 12 respondents (33,3%) agreed. Regarding the question about willingness to report through internal channels, the majority of respondents 18 respondents, (44,4%) expressed neutrality, while only 2 respondents (5,6%) strongly agreed.

4.1.2 Convergent Validity

A convergent validity test was conducted to evaluate factor loadings.

Table 4. Outer Loading Convergent Validity

	Moral Intention	Personal Cost	Anonymous Reporting Channel	Whistleblowing Intention
MI1	0,722			
MI2	0,833			
MI3	0,763			
MI4	0,848			
MI5	0,783			
MI6	0,719			
MI7	0,746			
MI8	0,759			
PC1		0,755		
PC2		0,796		
PC3		0,719		
PC4		0,853		
PC5		0,775		
PC7		0,774		
ARC1			0,704	
ARC2			0,894	
ARC3			0,715	
ARC4			0,857	
ARC5			0,866	
ARC6			0,774	
WI2				0,780
WI5				0,738
WI6				0,885
WI7				0,708

The results of the outer loading estimates are measured through the correlation between the indicator scores (instrument) and their respective constructs (variables). An indicator is considered valid if it has a correlation value above 0,70. The outer loading results shown in Table 4 indicate that all indicators for the variables Personal Cost, Anonymous Reporting Channel, Moral Intention, and Whistle have factor loadings > 0,70, so all are considered valid. This indicates that all indicators successfully measure the

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correlation between indicator scores and their constructs, thereby supporting the construct validity of the measurement.

4.1.3 Discriminant Validity

To ensure the discriminant validity of the model, the Fornell-Larcker test was conducted. This was done to assess whether the latent constructs are truly distinct and whether the indicators are appropriately located within their respective constructs. Table 5 shows the results of the Fornell-Larcker test.

Table 5. Fornell-Larcker

	Moral Intention	Personal Cost	Anonymous Reporting Channel	Whistleblowing Intention
Moral Intention	0,773			
Personal Cost	0,066	0,780		
Anonymous Reporting Channel	0,172	0,025	0,805	
Whistleblowing Intention	0,473	0,282	0,438	0,781

The AVE root for Moral Intention is 0,773 > the correlation values between latent constructs, namely (0,066), (0,172), and (0,473). The Personal Cost construct has a root AVE of 0,780 > the correlation values between latent constructs, namely (0,025), (0,282), and (0,066). The Anonymous Reporting Channel construct has an AVE of 0,805 > the correlation values between other latent constructs, namely (0,438), (0,025), and (0,172). The Whistleblowing Intention construct has an AVE of 0,781 > the correlation values between other latent constructs, namely (0,438), (0,282), and (0,473).

4.1.4 Construct Reliability

Construct reliability evaluated exhibit Cronbach's Alpha and Composite Reliability to provide a more comprehensive picture of construct reliability. Table 6 shows the results of the Cronbach's Alpha and Composite Reliability tests.

Table 6. Cronbach's Alpha and Composite Reliability

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)
Moral Intention	0,906	0,918	0,922
Personal Cost	0,877	0,891	0,903
Anonymous Reporting Channel	0,893	0,959	0,916
Whistleblowing Intention	0,789	0,832	0,861

The test results shown in Table 6 indicate that the Cronbach's Alpha and Composite Reliability values for each variable are > 0,70. Thus, all variables exhibit good reliability.

4.1.5 Inner Model Evaluation

The inner model describes the relationships among latent variables and is evaluated to assess the strength and significance of these relationships. This evaluation includes R-Square and the significance of the relationships (hypothesis testing), as shown in Table 7.

Table 7. R-Square and Q-Square Test

Variable	R-square	Q ² predict
Whistleblowing Intention	0,415	0,361

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The analysis results shown in Table 7 reveal an R-Squared 0,415 for Whistleblowing Intention, indicating that 41,5% of the variation in Whistleblowing Intention is described by the independent variables under study, while the remaining 58,5% is described by other factors. The Q-square result of 0,361 for Whistleblowing Intention indicates that 36,1%.

Table 8. Path Coefficients from Bootstrapping: Direct Effects

	O	M	STDEV	T	P
Personal Cost -> Whistleblowing Intention	0,246	0,296	0,155	1,59	0,056
Moral Intention -> Whistleblowing Intention	0,394	0,415	0,129	3,057	0,001
Anonymous Reporting Channel -> Whistleblowing Intention	0,364	0,378	0,114	3,195	0,001

The Bootstrapping Path Coefficient Table (Direct Effect) is applied in order to help testing the direct effects between variables in a research model, showing the direction and strength of the relationship through path coefficient values and their significance levels according to t-statistics and also p-values. Using the bootstrapping technique, this table ensures that the direct effects being tested are stable and statistically significant, thereby serving as the basis to help determining whether to reject or accept the proposed hypotheses in PLS-SEM analysis.

4.2 Discussion

In this discussion, the effect of personal cost on whistleblowing intention indicates that personal cost does not have a significant effect statistically, with a coefficient of 0.394, a T-statistic of 3.057, and a P-value greater than 0.05, leading to the acceptance of Hypothesis 1. Although the direction of the influence is positive, the perceived risks such as threats to career, work relationships, or psychological pressure do not substantially impact an individual's decision to report violations. This can be explained by the characteristics of the respondents, who are Civil Servants at the Inspectorate serving as internal government oversight officials, where awareness of personal risks does not necessarily determine their reporting decisions. The distribution of questionnaire responses also shows that the majority of respondents disagreed (50.0%) and strongly disagreed (20.8%) that personal cost is a barrier, indicating that they generally do not see personal risk as a dominant factor influencing their intention. In the public sector context, especially within the Inspectorate, individuals tend to prioritize professional responsibility, organizational interests, and public accountability over personal considerations, so personal cost does not play a significant role in shaping whistleblowing intention. These findings are consistent with studies by Abdilah *et al.* (2025) and Safitri (2022), which found that personal cost has no significant effect on whistleblowing intention, although they contrast with Muslim *et al.* (2022), Novia *et al.* (2023), and Hidayat (2025), who reported a significant positive influence. Furthermore, the effect of anonymous reporting channels on whistleblowing intention shows that the existence of a mechanism that guarantees the confidentiality of the reporter's identity has a significant positive effect, with a coefficient of 0.298, a T-statistic of 3.547, and a P-value of 0.002 (< 0.05). Therefore, Hypothesis 2 is accepted. These results indicate that the availability of anonymous reporting channels can enhance individuals' sense of safety and trust in reporting violations in the workplace. This finding can be explained because the respondents, as civil servants in the Inspectorate, despite their oversight responsibilities, still have concerns about potential pressure from superiors, colleagues, or career risks. This is evidenced by the distribution of responses regarding anonymous channels, with an average of 47.6% agreeing and 22.2% strongly agreeing. In the public sector, particularly within the Inspectorate environment, anonymous channels provide psychological and structural protection for employees, encouraging them to report violations without fear of retaliation. These findings contrast with Lakaba & David (2022), who found no significant influence, but align with the studies of Solihun & Yanti (2021), Nurhalizah & Saud (2021), Arvianita *et al.* (2021), and Jaya *et al.* (2022), which state that anonymous reporting channels have a significant positive effect on whistleblowing intention.

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Lastly, the effect of moral intention on whistleblowing intention shows that moral intention has a significant positive influence, with a coefficient of 0.321, a T-statistic of 3.984, and a P-value of 0.002 (< 0.05). Thus, Hypothesis 3 is accepted. These results indicate that individuals with a high level of moral intensity tend to have a stronger intention to report violations in the workplace. This can be explained by the fact that the respondents, as civil servants in the Inspectorate, are required to uphold ethical values, integrity, and professional responsibility as internal government oversight officials. The distribution of responses regarding moral intention shows that 44.4% agree, and only 0.7% disagree. In the public sector, especially within the Inspectorate, moral intention serves as an internal foundation that drives individuals to see whistleblowing as a righteous and necessary action, even if it involves personal risks. Those with strong moral intentions tend to prioritize public and organizational interests over personal ones to uphold transparency and accountability in government administration. These findings align with the studies of Riantika (2021), Saud & Febriana (2022), Primasari & Fidiana (2020), and Annisyah & Helmayunita (2025), but differ from Khusna & Jannah (2021), which found that moral intention does not significantly influence whistleblowing intention.

5. Conclusion

According on the research findings, it can be concluded that anonymous reporting channels, and moral intention have a positive and significant effect on whistleblowing intention, but personal cost have no significant effect on whistleblowing intention among civil servants (PNS) at the Cirebon City Inspectorate. These three variables indicate that the intention to involve in whistleblowing is formed through a combination of individual awareness of professional responsibility and adequate organizational support. Personal cost is not always perceived as a barrier; rather, it can encourage employees' courage and commitment to report violations in order to maintain organizational integrity and accountability. The existence of anonymous reporting channels provides a sense of security and increases employees' confidence in submitting reports without fear of retaliation. Furthermore, moral intention serves as an internal factor reinforcing ethical decision-making, where individuals with high moral intensity tend to exhibit stronger whistleblowing intentions. Theoretically, the findings of this study support the Theory of Planned Behavior in explaining the formation of whistleblowing intention in the public sector, particularly through the roles of moral attitudes, perceived behavioral control, and risk considerations. Practically, these findings imply that government agencies should not only emphasize reporting obligations but also strengthen secure reporting systems and foster a culture of ethics and integrity in the workplace.

This study has limitations because the population consists only of civil servants at the Cirebon City Inspectorate, with a limited number of respondents, and uses questionnaire data based on perceptions; thus, the responses provided are still from the perspective of those who, by nature, are not afraid of the consequences of whistleblowing. Furthermore, the independent variables used can only explain 44,8% of the dependent variable, meaning over 50% is influenced by other factors. Therefore, future research is recommended to include the variables of the acuteness of fraud, institutional commitment, and professional commitment, as these three variables have the potential to influence the intention to report fraud. The severity of fraud shapes an personal's comprehension of the impact and urgency of the violation, while institutional commitment reflects employees' faithfulness and desire to protect the organization from harm. Furthermore, professional commitment relates to adherence to professional values and ethical codes, which can encourage individuals to act ethically, including in reporting fraud. These relevant variables should be incorporated to expand the scope and sample size of future research. Furthermore, government agencies are recommended to continue strengthening anonymous reporting channels, enhancing protection for whistleblowers, and instilling ethical values on an ongoing basis to support the realization of transparent and accountable governance.

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