

The Influence of Corporate Ethics Culture on Whistleblowing Mechanisms and Their Impact on Fraud Detection

(Empirical Study in the Anti Fraud Division of PT. Bank XYZ in Jakarta 2020)

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Abstract

Fraud is one of the main problems for many organizations today. The more cases of fraud that occur in the banking sector in Indonesia, it is necessary to have fraud prevention efforts. This study aims to examine the effect of corporate ethical culture on the whistleblowing mechanism and its impact on fraud detection. This research was conducted using an explanatory quantitative research method with a survey through distributing questionnaires to all anti-fraud employees and the internal audit work unit who were directly involved in the whistleblowing mechanism at Bank XYZ who became respondents. The total respondents in this study amounted to 89 respondents. Statistical testing in this study used a statistical test approach with Smart PLS software version 3.0. The results of this study indicate that the company's ethical culture has a significant positive effect on the whistleblowing mechanism, the whistleblowing mechanism has a significant positive effect on fraud detection and the company's ethical culture has a significant positive effect on fraud detection with the whistleblowing mechanism while the influence of corporate ethical culture has no significant effect on fraud detection.

Keywords: corporate culture ethics, whistleblowing system mechanism, fraud detection

1. Introduction

Along with the development of the world economy that is increasingly complex, various forms of *fraud* develop. This fraudulent practice often arises in various forms of abuse such as bribery, illegal gratification, corruption and others. Based on data from *Transparency International*, it is explained that *Index Persepsi Korupsi* (IPK) which measures the level of state corruption in 2020 is based on surveys in 180 countries, Indonesia is a country that receives a *CPI*/score of 37, from a scale range of 0-100, and occupies the 102nd position out of 180 countries. This shows that the level of corruption in Indonesia is very high because based on IPK values that have the assumption that the lower the IPK value, the higher the level of corruption in a country (*Transparency International*, 2020).

Until 2020 there were 239 cases in Indonesia that caused losses of IDR 873.4 billion, with 41.4% of cases occurring in the financial and banking industry (ACFE, 2019). One concrete evidence of the vulnerability of fraud in the banking sector in Indonesia is the case that occurred at Commonwealth Bank amounting to Rp. 250 million, the break-in of customer savings was carried out in January 2020 by means of SIM swap *fraud*. The breacher changed the SIM card illegally and broke into the customer's account through *mobile banking*. The perpetrators numbered 8. In an effort to reduce the high number of fraud that occurs in the banking sector, especially preventive measures are needed that are structured with an approach to all aspects that are comprehensive not only creating an integrated system but also building a culture within the company and forming an anti-fraud team as an early detection effort in overcoming the possibility of fraud in the company. Fraud detection according to Karyono (2013) is the act of knowing that fraud occurs who is the culprit, who is the victim, and what causes it. While Valery G. Kumat (2011) stated that detecting *fraud* is an attempt to get enough early indications about *fraud*, while minimizing the wiggle room of fraudsters. Fraud detection can be seen from the introduction of *fraud* symptoms with the first indicator of accounting peculiarities, second internal control

weaknesses, third analytic oddities, the four consumptive lifestyles, the five unusual behaviour, and the last is complain.

Corporate ethics culture is one of the important instrument in detecting fraud because the company's ethical culture has an important role in encouraging all employees to be aware of the dangers of fraudulent actions that will harm the company and degrade employee credibility. The culture of etika company according (MadeBella Martina, Desak Made Werastuti, 2015) is a system of values, norms and beliefs that are jointly owned by each member of the organization that then influences the way the work and behavior of the members of the organization in order to create good and ethical behavior and avoid actions that can harm the organization. The results of research conducted by (Venny Yelvionita, *et al* 2019) concluded that the company's ethical culture had a significant positive effect on early warning of *fraud* while Aryati, (2016) concluded that the company's ethical culture had no effect on *fraud* detection.

Whistleblowing is one form of implementing the detection pillar in anti-fraud strategies, where anti-fraud strategies are used to reduce potential fraud risks such as identification of insecurity and know *your employee*. *Whistleblowing* plays a crucial role, because no one knows what is happening in the organization other than its own members, companies that have an ethical culture must have the view that *Whistleblowing* is the ethical framework of acceptance of employee obligations, honesty, loyalty and compliance (Swiatek & Barylska, 2013). Aulia *et al* (2019) states that organizational culture is on the component of subjective norms in the theory of reasoned actions, which explains that the intention to take action is influenced by work environment factors, if in the environment has an ethical culture that is aware of anti-fraud actions it will be one of the drivers for *whistleblowing*. Research conducted by (Aulia *et al.*, 2019) states that organizational culture has a positive influence on *whistleblowing*. The results of research conducted by (Wahyuni & Nova, 2019) (Gaurina *et al.*, 2017) concluded that *whistleblowing* has a significant positive effect on cheating while (E & Sari, 2019) concludes that *whistleblowing* has no effect on fraud detection.

2. Library Review

2.1 Cognitive Social Theory

Cognitive Social Theory is according to Schunk, (2012) is a theory that accentuates the idea that most human learning takes place in a social environment. By observing others, man acquires knowledge, rules, skills, strategies, beliefs, and attitudes. Individuals also look at models or examples to study the usefulness and suitability of behaviors resulting from modeled behavior, then they act according to beliefs about their abilities and the expected outcomes of their actions. Bandura (1986) states that cognitive social theory has the first three assumptions of the theory explaining how human behavior is formed, both of which contribute significantly to human understanding of learning and behaving positively or negatively. The theory explains the concepts of *self-efficacy* and *self-regulation*. Social cognitive theory essentially provides a view of the way humans think and act, as well as cognitive processes toward motivation, emotions and actions. Cognitive social theory involves attention, memory and motivation in understanding the occurrence of aggression behavior and psychological storing and how to modify behavior, its relevance to corporate ethics culture and *whistleblowing* behavior that can have an impact on fraud detection is believed that every human being determines his attitude influenced by motivation in him and his environment so that there is an adequate belief that it is worth doing or not. *Whistleblowing* is a mechanism of secret reporting to fellow co-workers in one environment where his or her suspected attitude leads to deviation, deciding to become a *whistleblower* is a learning process as assumed in social cognitive theory, that humans need adequate confidence to decide. Such behavior is necessary or not done taking into account the motivations that arise in themselves or the social environment that is the culture that exists in his company, which in the end *whistleblowing* becomes a positive thing if the reported incident is indeed an indication of fraud.

2.2 Fraud

Hall (2011) defines *fraud* as something that shows false representations of facts made by one side to the other with the aim of deceiving and encouraging the other side to justify facts that are not true and can harm the other. Bologna (1993) proposed *fraud* as fraud / criminal acts aimed at providing financial benefits to fraudsters, and harming their victims financially. Similar to the suppression of Albrecht *et al* (2012), *fraud* is a common thing and has many meanings, intended for one side to benefit from misrepresentation.

2.3 Corporate Ethics Culture

According to Munandar (2011), organizational culture is a ways of thinking, callous and reacting based on certain patterns that exist in the organization or that exist in parts of the organization. According to Sedarmayanti

(2014), organizational culture is a reality, attitudes and values that generally have, that arise in organizations, put forward more simply, culture is the way we do things. These patterns of values, norms, attitude beliefs and assumptions may not be expressed, but will shape the way people behave and do things. In other words, organizational culture is defined as a value system that all members believe in and that is studied, applied and developed continuously, serves as an adhesive system and can be used as a reference to behave in the organization to achieve the organizational goals applied.

2.4 Whistleblowing

The National Committee on Governance Policy (KNKG) (2008) defines *whistleblowing* as the disclosure of an act of violation or disclosure of unlawful acts, unethical or immoral acts or other acts that can harm the organization or stakeholders committed by employees or leaders of the organization to the leadership of other organizations or institutions that can take nosi for such violations. These disclosures are generally done confidentially. What is referred to as a violation here is something that violates industry standards related to the internal regulations of the organization.

Whistleblowing can generally be defined as disclosure from members of an organization of violations, illegal and immoral practices under the control of their superiors to persons or organizations that may be able to take further action (Near and Miceli, 2005).

3. Hypothesis Development

The culture of corporate ethics according to (Victor, 1988) is the employee's perception of the extent of the organization's commitment in relation to ethical issues towards employees and management. Corporate ethics culture is included in the order of subjective norms according to the theory of reasoned action, subjective norms are norms that can be influenced by the encouragement of family members, friends, relatives of the work environment so that it will encourage a person to accept certain behaviors (Aulia et al., 2019). The culture of corporate ethics will encourage employees to *whistleblowing*, because an ethical culture will create a strong environment that can be used as a control option for organization, the better the ethical culture in the company has an impact on employee moral reasoning that makes him more self-aware that something is wrong. It should be disclosed immediately so as not to bring bad influences that will harm and interfere with the company's operational.

Based on this description, the following hypothesis can be formulated:

H1: Corporate ethical culture affects the whistleblowing mechanism

A strong ethical culture in the company has a great impact on employees, because employees will get used to doing things that are in accordance with the values and norms applied in the company, the more employees who are aware of ethical values and make it a habit in the world of work every day will avoid it from actions that will harm the company, a good work culture will produce fundamental values of good organization by upholding the principles of honesty, integrity, and credibility. When employee begins to expose lies in his work The better implementation of the ethical culture in the company will make it easier to know the exist or absence of indications of fraudulent acts, because employees who are familiar with the norms that are like acts of massive and group fraud will likely be easier to detect.

H2: Corporate ethical culture affects fraud detection

The act of fraud in the company is an action that is not easy to detect, therefore it takes a lot of support from the company internally to help detect the possibility of fraud committed by certain people. *Whistleblowing* mechanism will be very helpful in detecting the possibility of fraud in the beginning, *whistleblowing* mechanism utilizing internal parties in this case is employees, because *whistleblowing* according to Elias (2008) is an action taken by someone or some employees to report fraud that occurs in the organization either committed by the company or its superiors to others.

(Anandya & Werastuti, 2020) *Whistleblowing* system can indirectly form a surveillance system, because they can watch each other so that when there is an indication of fraud they have a place to report with a guarantee of identity confidentiality so that they do not have to feel afraid. The results of the study (Rahman, 2020) (Sudarma et al., 2019) concluded that *Whistleblowing* has a positive effect on fraud because of the proactive *Whistleblowing* system will encourage active participation for employees to be more courageous in reporting *fraud* within the company.

H3: Whistleblowing mechanisms affect fraud detection

Corporate ethics is a concept of merging ethical values in the habits that exist in the company and accepted as habits and parameters of behaving in carrying out work. The behavior of employees in the company depends on how the habits and values are embraced, if the culture applied upholds the principle of honesty and truth in working then employees will act more honestly and try not to take deviant actions so as to harm the company, employees will also not hesitate to report things that deviate as long as it is in the principle of truth this will make it easier for the company to implement the *Whistleblowing* system, because the easiest thing to detect fraud is at the internal level of the company, namely workers who do daily work regularly and understand the company's operations. Schwartz (2013) also revealed that the company's ethical culture will increase the effectiveness of *whistleblowing* systems that will facilitate fraud detection.

H4: Corporate ethics influences the detection of fraud through whistleblowing mechanisms.

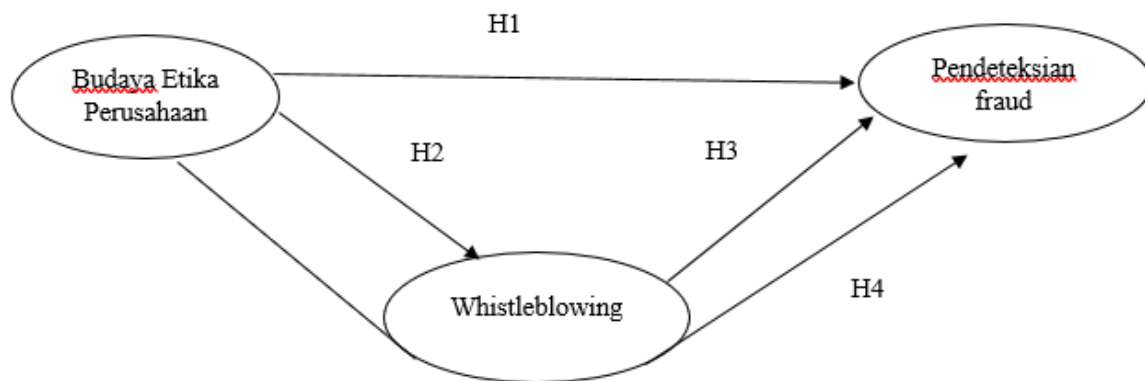


Figure 1. Conceptual Framework

4. Research Method

This research is a type of quantitative research of causality. The population in this study was an employee of the anti-fraud division of XYZ bank. The sampling technique used is a non probability sampling technique with a saturated sample method by making a total of 89 total employees as research samples. The entire questionnaire was distributed to 89 employees and managed to return at a percentage of 100%.

5. Descriptive Statistics

Based on the results of the spread of questionnaires to respondents obtained the results that were respondents from 89 samples consisting of 36 men and 53 women. With an education level of 85 people have a deposit of strata 1 (S1) and 4 people strata 2 (S2). 53 of them are already married and 36 others are single, with a working period of less than 3 years as many as 13 people and 5-10 years as many as 60 people and over 10 years as many as 16 people. Among those who have a fraud examiner certificate as many as 1 person and 88 others do not have 32 people have an UKMR certificate while 57 people do not have, 41 people have an internal audit certificate and 48 people do not have, as many as 88 people have attended anti-fraud training and 1 person has never participated in anti fraud training, the last one is the position level of each respondent, among others 5 people are included in the staff level, 69 people are included in the section head level, 10 people are included in the department head and the last 5 people are included in the division head.

An empirical description of descriptive data is by using an index that is categorized as cancer into a score range based on the calculation of the *Three box method* (Ferdinand, 2014), following the results of the index of each variable.

Table 1. Index Average Score

No.	Variable	Index average score
1	Corporate Ethics Culture	79,73
2	Whistleblowing	83,16
3	Fraud detection	83,18

Corporate ethics has an index value of 79,73 based on the category of index score in *three box methods*, then the average is included in the high level, this shows that respondents agree that the culture of corporate ethics is what needs to be applied in doing work or in the process of interaction between fellow employees or employees in the company in order to create a conducive work atmosphere that upholds the principle of truth and honesty.

The average *whistleblowing* variable answer score index is 83.16 Based on the category of score index in three box methods, so the average is included in the high level, this shows that respondents agree that the *Whistleblowing* mechanism is effective to apply because it becomes a means for employees to make complaint reports without worrying about being identified about the possibility of suspicious actions among fellow employees.

The average answer index of variable answer score fraud detection is 83,16 Based on the category of index score in *three box methods*, then the average is included in the high level, this shows that respondents agree that the detection of theft can be recognized by understanding the symptoms with indicators of oddities in accounting records, weak internal control, analictic oddities, the emergence of consumptive lifestyles of a person and then unusual behaviors shown that are both not followed by income that is in accordance with expenditure, and the last symptom is the emergence of many complaints from someone over dissatisfaction from what should be received, thus causing many incorrect perceptions about the company.

6. Test Validity and Reliability

6.1 Validity Test

Validity test is a test that aims to measure the valid or not of a research instrument, a valid instrument means that the instrument is able to measure what is to be measured. Here is an analysis of the path of the equation consisting of variables namely corporate ethics culture, *whistleblowing* and fraud detection.

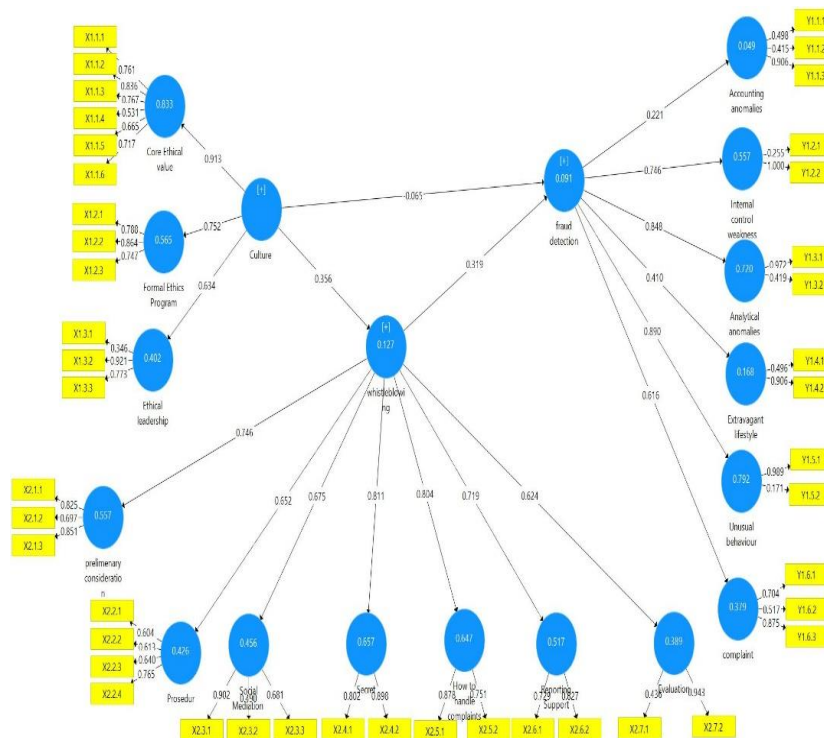


Figure 2. Output outer loading

Figure 2 Shows the value of each outer loading of the indicator, but in the first running algorithm, it is found that the indicator has outer loading less than 0.5 so that a dropout and a second re-running, here is the result of the path diagram after the dropout.

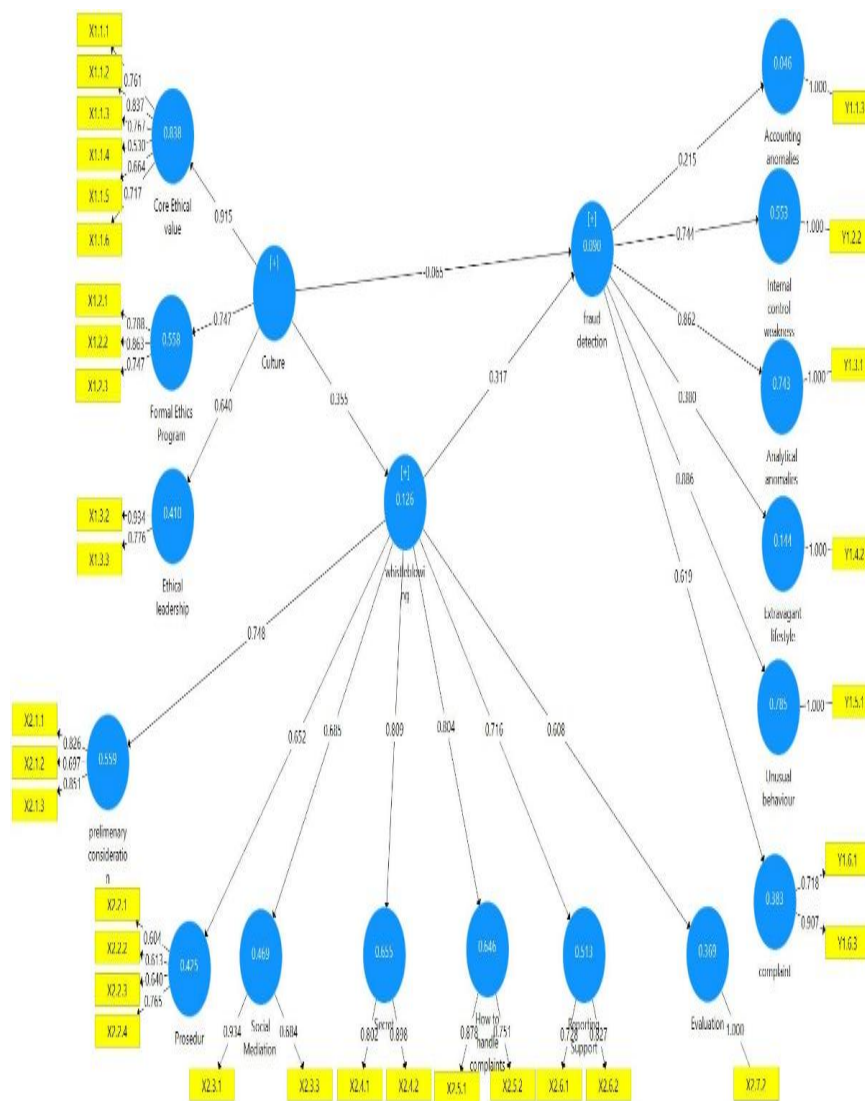


Figure 3. Output outer loading after dropout

Based on the output on the path diagram, then to assess the validity and reliability of each instrument or indicator described in the analysis, Discriminant validity, discriminant validity were analyzed based on the average Variance Extract, jikanilai AVE lebih esar dari 0,5 it can be concluded that there is no discriminant validity problem. , the results of discriminant validity can be seen in Table 2.

Table 2. Discriminant Validity Test

No.	Variable	AVE
1	Corporate Ethics Culture	0,511
2	Whistleblowing	0,514
3	Fraud detection	0,612

Source: Smartpls 3.0

Based on the table it can be concluded that the value of *Average Variance Extract*, between latent variables above 0.5 it can be concluded that there is no problem *discriminant validity*

6.2 Reliability Test

A research instrument can be said to have good reliability if *the composite reliability* value is between 0.60-0.70 (Ghazali 2014). Reliability test results can be seen in Table 3:

Table 3. *Cronbachs Alpha's Reliability Test and Composite Reliability*

Dimension	Crobach's Alpha	Composite Reliability
Ethical Culture of Entrepreneurship (X)		
Core ethical value	0,87	0,863
Formal ethics program	0,718	0,843
Ethical Leadership	0,666	0,848
Whistleblowing (Z)		
Initial considerations	0,715	0,836
Clear procedure	0,597	0,752
Whistleblowing Socialization Media		
Concealment	0,628	0,84
Handling complaints	0,511	0,8
Whistleblower support	0,537	0,755
Evaluation	1	1
Detection of financial statements (Y)		
Accounting anomalies	1	1
Weaknesses in internal control	1	1
analiktka oddity	1	1
Consumptive lifestyle	1	1
Unusual behavior	1	1
Complaints	0,529	0,8

Source: smartpls 3.0

In the table, the dimensions of socialization media and *procedures* have a value below 0.60 but because the value of composite *reliability* above 0.70 is still considered a marginal *sub* and it is concluded that each variable has good reliability or is able to measure its construct.

6.3 Evaluation of Goodness of Fit Structural Model (Inner Model)

Evaluation of the *inner* model is measured using predictive *relevance* values (Q²), using the following *predictive relevance* formulas:

$$Q^2 = 1 - (1 - R^2_1)(1 - R^2_2) \dots n,$$

$$Q^2 = 1 - (1 - 0.126)(1 - 0.090)$$

$$Q^2 = 1 - 0.795$$

$$Q^2 = 0.204$$

R² is a coefiesien of determination that is part of the total variation in the independent variable described in the independent variable. Table 4 contains the results of the analysis of the coefficient of determination of the determinant variables.

Table 4. *R.Square*

Variable	R.Square
Whistleblowing	0,126
Financial statement fraud	0,090
Predictive Relevance	0,204

Source: SmartPls 3.0

After the *r-square* value is included in the *predictive relevance* formula, the result of the value of Q^2 is: 0.204 which means that the evaluation of the *inner* model is weak in explaining the variables of financial statement fraud and rationalization. Based on the coefficient of determination in the table above can be concluded that the remaining 20.4% of the detection of financial statement fraud is influenced by *whistleblowing* and corporate ethics culture while the remaining 79.6% is influenced by other variables outside the study.

7. Hypothesis Testing

Hypothesis testing in this study is based on the output results of smartpls software. The testing hypothesis criteria of this study use a signification rate of 5%, the hypothesis is said to be acceptable if *the pvalues* is smaller than 0.05. Here is an image that explains a path diagram to test a hypothesis:

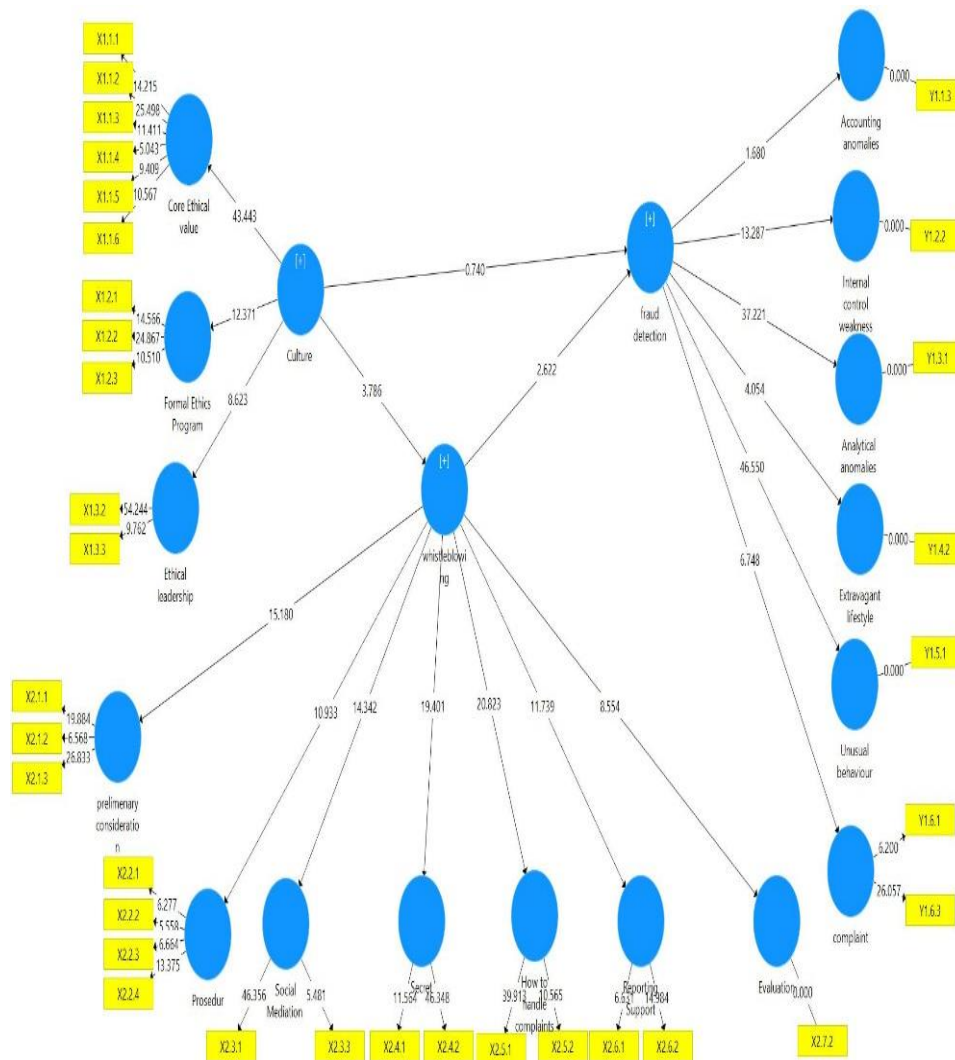


Figure 4. Hypothesis Testing

Here are the results of the hypothesis test summary presented in Table 5.

Table 5. Hypothesis Results

No.	Hypothesis	Original Sample	Mean	Standard Deviaton	T statsitic	P values	Information
H1	The impact of corporate ethics culture on <i>whistleblowing</i>	0,355	0,363	0,094	3,786	0,000	Significant positive effect
H2	The influence of the Company's ethical culture on fraud detection	-0,065	-0,067	0,088	0,740	0,460	No significant effect
H3	The effect of <i>whistleblwoing</i> on fraud detection	0,317	0,308	0,121	0,262	0,009	Significant positive effect
H4	The influence of corporate ethics culture on fraud detection with <i>whistleblwoing</i> mechanisms	0,113	0,110	0,052	2,148	0,032	Significant positive effect

Source: Data Processing Results

8. Discussion

The results of the first hypothesis test concluded that corporate ethics have a significant influence on *whistleblowing*, meaning that the better the culture applied by the company, the more motivating employees to dare to *whistleblowing* to make reports of fraud that occurs within the company. Based on gone theory mentioned that if an organization adopts values and environmental support that is anti-fraud then it will encourage it to dare to disclose everything related to fraud to the management of the company.

The results of this study are in line with those concluded by Rheny and Fajar (2017), Sita *et al* (2019) concluded the results that the company's ethical culture affects *whistleblowing* because the work environment that has had an anti-fraud culture is one form of support to employees to commit *whistleblowing* actions if the employee is aware of fraud. The results of research concluded by Vina *et al* (2017) Finandari &Wijayanto, (2016) concluded that the culture of corporate ethics has no effect on *whistleblowing*.

The results of the second hypothesis test concluded that the culture of corporate ethics has no effect on fraud detection. Ethic organization as a basic pattern of assumptions developed or found by a group of people to be used to learn how to solve problems, integrate with the internal environment and adapt to the external environment (Lorensa *et al.*, 2018). Creating an ethical cultural environment within the company does not affect the company to detect fraud, because a good culture without the courage of employees to dare to speak out about ethical actions will be useless because the company does not get any information that cannot be used as an initial reference to dig up fraud.

The results of this study are in line with those conducted by them stating that the culture of corporate ethics has no effect on sari fraud, (2018) Rachmanta, (2014) This study is not in line with that conducted by Venny Yelvionita *et al* (2019) Artini *et al.*, (2014) they stated that the ethical culture of the organization affects the early detection of fraud.

The results of the third hypothesis test concluded that *whistleblowing* had a significant influence on fraud detection. The difficult problem faced in an organization in this case the company is to regulate the people who work in it, compiling a control system still allows the possibility of them doing unethical actions therefore to control humans needed other humans because the only system of things run by humans while humans are creatures that are able to speak.

In social cognitive theory it explains that the main role it plays in self-regulating functions is because people behave not just to conform to the tendencies of others but most of their behavior is motivated and governed by internal standards and reactions to their own actions related to self-assessment, (Yanuardianto, 2019) based on the assumption that whistleblowing committed by an individual must be motivated in advance by the arrangement of standards that will make him obey and believe to commit acts to report the possibility of fraud.

Whistleblowing is an alternative way that companies do in an effort to find internal information in the company to uncover things that companies can not get only through a system, whistleblowing mechanism protects and guarantees information provided by whistleblowers so as to make employees dare to report indications of fraud, the effect of which makes employees become more careful with each other and watch each other. If the company has a lot of adequate information about the performance of employees from the side of the workers themselves then the company can detect the possibility of actions that lead to fraud, it can be a preventive measure before the possibility of fraud, research conducted by (Sudarma et al., 2019) (Rahman, 2020) concluded that Whistleblowing has a significant positive effect on fraud.

The results of the hypothesis test concluded that ethical culture has a significant effect on the detection of fraud through whistleblowing mechanisms. Culture according to Robin (2006) in creating a clear distinction between one organization and another, first culture brings a sense of identity to the members of the organization, secondly culture facilitates the emergence of a commitment to something wider than one's individual self-interest, third culture is the social glue that helps unite the organization by providing the right standards for employees to do, fourth culture as a mechanism of meaning and control that guides and shapes employee attitudes and behaviors.

When the ethical culture within the company has upheld the value of honesty and it has been internalized in every employee then when the existence of a system of reporting acts of fraud or *whistleblowing* increasingly encourages the courage of employees to report fraudulent acts that occur in the company because ethically it is right to reveal what is wrong, the employees already have awareness, the results of this study are in line with those conducted by Joon B. Suh (2019) who stated that *Whistleblowing* has an influence between the ethical cultural relationship of the organization with fraud.

9. Conclusion

The results of this study concluded that the culture of corporate ethics has a significant effect on fraud detection through the existence of whistleblowing mechanisms, so the whistleblowing mechanism becomes a mediation variable between ethical relationships with fraud.

The implications of this study specifically for bank XYZ is for Bank XYZ especially the anti-fraud division is expected to maintain and improve the competence of HUMAN RESOURCES and also the *Whistleblowing* system so that *Whistleblowing* actions are easier to implement. In addition, the company needs to review the company's *Whistleblowing* pattern, so that employees feel comfortable when doing *Whistleblowing* and always convince employees of the protection and confidentiality of whistleblower data when becoming a *whistleblower*.

The limitation of this study is the limited number of respondents who only numbered 89 people. For more comprehensive results, researchers may further expand their population and sample of research.

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