International Conference on Sustainable Economics, Management, and Accounting (ICSEMA 2025)
Proceedings
Vol. 01 No. 01 Year 2025, Page 389-398

FRAUD TYPE AND WHISTLEBLOWER ANONYMITY IN DETERMINATION OF INVESTIGATIVE ACTION

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Abstract

This study investigates the effect of fraud type and whistleblower anonymity on investigative actions in whistleblowing systems. Using the literature review method, this study analyzes previous studies that address how these two factors influence auditors' decisions in responding to fraud reports. The findings show that the type of fraud, such as asset misappropriation and financial statement manipulation, plays an important role in shaping the credibility of the report and the allocation of investigative resources. In addition, the anonymity of the reporter affects the auditor's level of confidence in the report, with anonymous reports often reducing follow-up intentions, especially in sensitive sectors such as healthcare. The effectiveness of the reporting system is also influenced by the organizational culture and context of the reporting channels implemented. The practical implication of the findings is the importance for organizations to design a secure reporting system, provide training to auditors to reduce bias, and make continuous improvements to the reporting mechanism. This study enriches the understanding of the factors that influence auditors' response to whistleblowing and opens up opportunities for further research on the interaction between fraud type and whistleblower anonymity.

Keywords: Fraud Type, Reporter Anonymity, Whistleblowing, Investigation, Auditor Decisions

INTRODUCTION

Fraud is a crucial issue that can threaten the stability of organizations and public trust in institutions, both in the public and private sectors. Global losses due to fraud even reach billions of dollars each year (ACFE, 2022). Most cases of fraud are uncovered through internal reporting mechanisms or whistleblowing, which shows the importance of this system in detecting and preventing irregularities. Whistleblowing allows individuals, both inside and outside the organization, to report suspected violations without having to go through formal channels that may be slow or ineffective. In practice, whistleblowing has become one of the main strategies for identifying and addressing fraudulent acts, especially in environments with a high risk of misconduct.

The Indonesian government has also demonstrated its commitment to strengthening the whistleblowing system through various regulations, such as Minister of State-Owned Enterprises Regulation No. PER-01/MBU/2011 and OJK Circular Letter No. 1/SEOJK.07/2014. These regulations encourage the establishment of reporting systems that provide protection for whistleblowers, including maintaining their anonymity. This protection is important to create a sense of security and increase participation in reporting. Many countries, including Indonesia, have adopted similar systems that allow whistleblowers to remain anonymous to avoid potential retaliation that could harm their careers or personal lives. However, the effectiveness of anonymous reporting in supporting the investigation process remains a subject of debate among practitioners and academics. One of the challenges in assessing anonymous reports is their credibility. Internal auditors tend to doubt allegations made anonymously compared to reports that include the identity of the whistleblower, even though the substance of the allegations is equally weighty (Guthrie et al., 2012). This skepticism can influence the allocation of resources, such as time, effort, and investigation costs, as well as the firmness of follow-up actions on findings. In some cases, anonymous reports may not receive high priority because they are considered less verifiable or confirmable directly. This creates a dilemma between protecting the whistleblower and the effectiveness of the investigation.

Furthermore, the type of fraud reported also plays a significant role in shaping auditors' perceptions of the urgency and importance of the report. Personal fraud, such as asset misappropriation, tends to elicit a stronger emotional response because it is often associated with the unethical character of the perpetrator (Kaplan & Schultz, 2007). Conversely, financial statement manipulation is considered a technical violation that may not elicit the same emotional involvement, even though the potential losses may be greater (Robinson et al., 2012). Thus, the combination of the type of fraud and the anonymity status of the whistleblower can simultaneously influence the auditor's objectivity in making investigative decisions.

In conducting internal audits, auditors do not rely solely on objective data and facts. Psychological factors such as cognitive biases, accountability pressures, and perceptions of organizational reputational risk also influence auditors' assessments. The credibility of whistleblowing reports can be distorted, especially if the allegations touch on potential weaknesses in the internal audit system itself (Guthrie et al., 2012). However, such distortions do not always directly impact decisions on budget allocation or investigative resources, as auditors remain under pressure to account for every decision professionally.

Currently, there are few empirical studies investigating how the two main factors of fraud type and whistleblower anonymity simultaneously influence internal auditor responses. However, understanding the interaction between these two factors is crucial for developing a reporting system that not only captures a wide range of information but also ensures fair, objective, and evidence-based investigative follow-up. Existing research tends to address these two aspects separately, thereby failing to provide a comprehensive picture of the complexity of auditors' decision-making dynamics in the context of whistleblowing.

This study aims to fill this gap by examining the combined influence of fraud type (asset misappropriation vs. financial statement manipulation) and whistleblower anonymity on internal auditors' investigative decisions. With this approach, it is hoped that the study results will contribute theoretically to the literature on audit behavior and provide practical input for organizations in designing effective whistleblowing systems that are adaptive to organizational dynamics.

Previous studies have shown that anonymous reports are often perceived as less credible than reports that include the reporter's identity. This perception has implications for determining the priority scale and distribution of investigative resources. Anonymous reports are often treated with greater caution due to the limited supporting information (Guthrie et al., 2012). However, if the allegations highlight significant weaknesses in the internal control system, auditors still respond seriously, even if the reporter chooses not to disclose their identity.

The characteristics of fraud and the organizational context influence employees' intentions to report (Robinson et al., 2012). In the Indonesian context, there is a higher preference for using anonymous channels for cases of asset misuse than for financial statement manipulation (Putri, 2018). This reflects individuals' tendency to distance themselves from personal risk when reporting violations that are direct and sensitive in nature. Even reporting incentives do not always change this tendency, indicating that psychological factors such as a sense of security and protection from retaliation are more dominant than economic motives.

Auditors' responses are also influenced by the context of the type of fraud. Auditors are more reluctant to follow up on reports related to profit management because it is considered a form of fraud that is difficult to verify or has high ambiguity (Darjoko & Nahartyo, 2017). Conversely, asset misappropriation which is more visible and has clear transaction trails tends to receive a faster investigative response. On the other hand, non-anonymous reports are more often considered credible, and this perception mediates in increasing auditors' intentions to follow up on allegations (Kaplan et al., 2020). These findings indicate that perceived credibility is an important variable in determining the direction and intensity of investigations conducted by auditors.

Considering these findings, it can be concluded that the effectiveness of whistleblowing systems is greatly influenced by a combination of the type of fraud and the level of anonymity of the whistleblower. Internal auditors' investigative decisions are not only determined by the content of the report alone but also by how the information is communicated and the surrounding context. Therefore, organizations need to consider designing a reporting system that can accommodate various forms of reports with adequate validation, without compromising the protection of whistleblowers.

Based on this background, this study aims to examine in depth how the type of fraud and the anonymity of the whistleblower influence the investigative decisions of internal auditors. By understanding these dynamics, organizations are expected to be able to design a whistleblowing system that is not only effective in gathering information but also responsive to organizational risks and accountable in the investigative process.

LITERATURE REVIEW

a. Fraud Diamond Theory

The Fraud Diamond Theory, introduced by Wolfe and Hermanson (2004), is an extension of the Fraud Triangle with the addition of one important element: capability. This theory states that fraud does not only occur because of pressure, opportunity, and rationalization, but also because the perpetrator has the specific ability to commit and conceal fraud effectively (Wolfe & Hermanson, 2004).

In the context of internal auditing, these four elements are relevant to understanding why auditors respond differently to the types of fraud reported. For example, asset misappropriation is often associated with direct access to assets and the ability to cover up actions, indicating high capability. Auditors who assess perpetrators as having high capability are more likely to allocate resources to investigations because the risk and complexity of the case are greater (Kaplan et al., 2020). Conversely, financial statement manipulation is often perceived as a response to external pressures such as profit targets, and perpetrators may be seen as not fully responsible for the decision. In this case, even though pressure and rationalization are present, low perceptions of perpetrator capability may make auditors reluctant to allocate significant investigative resources (Guthrie et al., 2012).

In addition to the type of fraud, the anonymity of the whistleblower also influences auditors' perceptions. Reports submitted anonymously tend to be perceived as less credible, which negatively impacts auditors' willingness to follow up on the allegations, especially when the information provided is limited or ambiguous (Kaplan et al., 2020). This aligns with the findings of Guthrie et al. (2012), who stated that Chief Audit Executives (CAEs) place greater trust in reports

with clear reporter identities, especially in cases requiring high-cost investigations (Guthrie et al., 2012). From a technological and security perspective, Quach, Tyner, and Wichs (2023) highlight that cryptographically anonymous reporting systems have a lower limit in ensuring the confidentiality of the whistleblower's identity, meaning that current systems still leave room for metadata tracking, thereby reducing the whistleblower's trust in the system (Quach et al., 2023). Another study by Agrikola, Couteau, and Maier (2022) shows that authenticated anonymous reporting channels still allow for audit trail tracking, which, while enhancing system security, can impact the perception of anonymity from the reporter's perspective (Agrikola et al., 2022).
Overall, the Fraud Diamond Theory not only provides an explanation for why fraud occurs but also serves as a suitable framework for understanding how to evaluate the credibility of reports based on the type of fraud and the anonymity of the reporter. The interaction between the perpetrator's capabilities and the reporter's credibility is the primary determinant in internal auditors' investigative decisions. Furthermore, the capability element in the Fraud Diamond supports analysis of how auditors' perceptions of perpetrators influence the allocation of investigative resources. A whistleblower may provide information about fraud, but if the perpetrator is not perceived to have the capacity to carry out the scheme, auditors may not prioritize the report. In this case, perceptions of the complexity of the fraud and the perpetrator's potential are key to the decision (Kaplan et al., 2020).

b. Whistleblowing Theory

Whistleblowing Theory, as developed by Near and Miceli (1985), emphasizes that an individual's decision to report misconduct in the workplace is influenced by their perception of personal consequences, available reporting channels, and organizational support for such actions. One key element of this theory is anonymity, which is considered a protective strategy but has consequences for the perceived credibility of reports (Darjoko & Nahartyo, 2017). Anonymity is generally believed to increase the courage of whistleblowers to report information related to fraud, as it reduces the risk of retaliation or social stigma. This is supported by several studies, including Kaplan et al. (2012), who state that anonymous reporting can mitigate the impact of perceived personal risk and increase reporting intent in the context of organizational fraud (Kaplan et al., 2012). However, reports that do not disclose the reporter's identity are often deemed less credible by internal auditors, especially in contexts requiring source verification (Guthrie et al., 2012).

Guthrie et al. (2012) show that Chief Audit Executives tend to allocate fewer investigative resources to anonymous reports, even if the report's content contains serious indications of misconduct. This finding is reinforced by Kaplan et al. (2020), who state that anonymity has a negative influence on external investigators' intentions to follow up on reports, as it reduces perceived credibility (Kaplan et al., 2020). However, the relevance of the report to the type of fraud also plays an important role. Darjoko and Nahartyo (2017) found that allegations related to asset misappropriation tend to receive a higher investigative response than allegations of earnings management, as they are considered to be more clearly detrimental to the organization and easier to identify as intentional fraud. Another study by Bartlett (2014) supports that situational factors such as the type of fraud and the magnitude of potential losses can moderate the effect of anonymity on reporting intent. This means that anonymous reports related to serious fraud can still prompt a strong investigative response if they are deemed to have high urgency and relevance. This shows that within the framework of Whistleblowing Theory, anonymity is not the sole variable determining the auditor's decision. The decision is also influenced by perceptions of the reporter's credibility, the type of fraud reported, and the organizational context and reporting system in place. This study aims to empirically analyze how these two variables anonymity and type of fraud interact in shaping auditors' decisions to conduct investigations.

c. Types of Fraud

Types of fraud are categories of misconduct that can be distinguished based on their form and purpose. In the context of internal auditing, the two main types that are often discussed are asset misappropriation and earnings management. Darjoko and Nahartyo (2017) show that asset misappropriation is generally associated with the personal intentions of the perpetrator and is considered more serious because of its direct impact on organizational resources. Conversely, financial statement manipulation is often perceived as a response to organizational pressure and is considered more rationalizable, thus tending to reduce the urgency of investigation (Darjoko & Nahartyo, 2017).

d. Anonymity of Reporter

Anonymity of the reporter refers to a situation where the identity of the person reporting the fraud is unknown to the recipient of the report. Anonymity can increase the courage of the reporter, but on the other hand, it poses challenges in terms of credibility assessment by auditors. Guthrie et al. (2012) found that anonymous reports tend to be considered less credible by chief audit executives, even though the content of the report concerns serious alleged violations. This results in a lower allocation of investigative resources to anonymous reports (Guthrie, Norman, & Rose, 2012). Kaplan et al. (2020) also confirmed that anonymous reporting reduces investigators' willingness to follow up on cases due to reduced perceptions of credibility. However, in situations where the substance of the report indicates significant potential losses, anonymous reports can still be followed up, especially when auditors assess a high degree of urgency (Kaplan et al., 2020).

e. Auditor Investigation Decision

The investigation decision refers to the extent to which internal auditors are willing to allocate resources to investigate reports of fraud. The main determining factors in this decision include the perceived credibility of the reporter, the urgency of the report, and the type of fraud reported. Bartlett (2014) emphasizes that the combination of the level of loss, anonymity, and type of fraud can moderate the whistleblower's intentions and the auditor's response to the report. Auditors tend to be more responsive to reports with substance that are considered important even if they are submitted anonymously, as long as the context and content of the report indicate a serious violation (Bartlett, 2014). The relevance of the Indonesian context is also reinforced by Meitasir et al. (2021), who in their literature review highlight that the effectiveness of whistleblowing systems is greatly influenced by the design of reporting channels and institutional support for anonymity and whistleblower protection.

f. Research developments

In recent years, research on fraud and whistleblower anonymity has undergone significant developments, particularly in understanding how these two factors influence investigative decisions. Darjoko and Nahartyo (2023) explored the impact of fraud type and anonymity on internal auditors' decisions in responding to whistleblowing allegations. Their findings indicate that the type of fraud, such as asset misappropriation and financial statement manipulation, significantly influences perceptions of report credibility and resource allocation for investigations. Auditors tend to be more responsive to reports deemed credible, which is often influenced by the anonymity status of the report (Darjoko & Nahartyo, 2023).

Guthrie, Norman, and Rose (2012) emphasize the importance of evaluations conducted by Chief Audit Executives (CAEs) regarding whistleblowing allegations. They found that CAEs pay more attention to non-anonymous reports, indicating that anonymity can reduce the level of trust in such reports. This finding aligns with the research by Kaplan et al. (2020), which revealed that the anonymity of the reporter can influence the follow-up intentions of external investigators when dealing with reports of fraud in the healthcare sector. This research highlights that while anonymity can encourage individuals to report fraud, it can also reduce the credibility of reports received by auditors (Kaplan et al., 2020).

Meitasir et al. (2021) conducted a literature review showing that effective whistleblowing systems can contribute to fraud prevention. They noted that the existence of anonymous reporting channels can increase individuals' intentions to report fraud, but the effectiveness of these systems is highly dependent on the organizational context and existing culture. This research shows that although anonymous channels can increase the number of reports, challenges remain in ensuring that these reports are taken seriously by the authorities (Meitasir et al., 2021).

Although much research has been conducted, there are still gaps that need to be filled in this literature. Most previous studies have focused on one aspect, such as the type of fraud or anonymity, without considering the interaction between the two in the context of investigative decisions. This study aims to fill this gap by exploring how the type of fraud and the anonymity of the reporter interact and influence the auditor's decision in responding to whistleblowing allegations. Thus, this study is expected to provide more comprehensive insights into the factors that influence the effectiveness of fraud reporting systems.

RESEARCH METHODS

This study uses a systematic literature review method to examine the relationship between the type of fraud and the anonymity of the reporter in influencing the investigator's decision to take action. The research procedure was carried out through the collection, selection, and analysis of various relevant scientific literature. The secondary data sources used included international and national journal articles published based on their relevance to the research focus, namely whistleblowing reporting, whistleblower anonymity, types of fraud, and investigators' responses to fraud reports. The data were then analyzed using a thematic approach to identify patterns, relationships, and differences from previous findings. The researcher grouped the information based on the main variables studied, namely the type of fraud and the level of anonymity of the whistleblower, as well as their impact on investigative decisions. The analysis was conducted descriptively and interpretatively to compile a comprehensive synthesis.

RESULTS AND DISCUSSION

This study highlights the importance of understanding the type of fraud and the anonymity of the reporter in determining the investigative action against whistleblowing allegations. The main findings show that both the type of fraud reported and the level of anonymity of the reporter significantly influence the internal auditor's decision in responding to the report. Darjoko and Nahartyo's (2023) study revealed that the type of fraud, such as asset misappropriation and financial statement manipulation, affects the perception of the credibility of the report and the allocation of investigative resources by the internal auditor. In addition, the anonymity of the reporter also plays an important role in determining the level of auditor confidence in the report received (Guthrie et al., 2012; Kaplan et al., 2012). Guthrie et al. (2012) indicated that Chief Audit Executives (CAEs) are more likely to pay more attention to reports that are not anonymous, because they have higher confidence in the report. In addition, research by Kaplan et al. (2020) shows that the anonymity of the reporter can reduce the follow-up intentions of external investigators, especially when the fraud report is related to the health sector, which has sensitive and complex characteristics. Meanwhile, Meitasir et al. (2021) stated that anonymous reporting channels, although they can increase individual intentions to report fraud, their effectiveness is highly dependent on the existing organizational and cultural context. In line with this, Handayani and Helmayunita (2018) emphasized that gender factors and moral reasons for reporting in the public sector also influence the decision to report. Henrico et al. (2021) added that the reporting model and potential risk of retaliation also play an important role in increasing the intention to report fraud. In line with these findings, Kaplan & Pany (2012) suggested that although anonymous reporting channels can influence the decision to report, other external factors, such as the organizational context, can also influence the outcome. Young (2025) highlighted that rationalization of fraud and sense of responsibility to report greatly influence internal intentions to report, adding a cognitive dimension to investigative decisions. The role of situational factors, such as the type of fraud and the organizational context, has also been shown to be important. Bartlett (2014) found that these factors directly influence employees' intentions to report fraud. Meanwhile, Kaplan et al. (2009) showed that trust in assurance procedures, including the level of confidentiality and security of the whistleblower's identity, is very important in determining a person's intention to report fraud anonymously. In Indonesia, Nickolan et al. (2021) showed that anonymous reporting channels in a government context have been shown to increase fraud reporting rates, but their effectiveness is highly dependent on the implementation and acceptance of the organizational culture. Vebrianti and Setiawan (2021) added that big data technology plays a key role in supporting an effective reporting system, with its ability to detect fraud early. Berendt & Schiffner (2021) underline the importance of adequate whistleblower protection, especially in the digital era, as protecting the whistleblower's identity is a critical factor in the success of a fraud reporting system. Lakaba & Pesudo (2022) added that personal values and religiosity can interact with reporting channels, influencing the intention to report fraud. Hunton & Rose (2011) noted that threats to the whistleblower's reputation can reduce the effectiveness of an anonymous fraud reporting system. Quach et al. (2023) also showed that difficulties in proving the whistleblower's credibility can reduce the success rate of anonymous fraud reporting. Agrikola et al. (2022) found that authenticated anonymous reporting channels can increase trust in the reports received, although they still require technological support that prioritizes humanistic aspects. Finally, Haaning (2022) emphasized that a deep understanding of anonymous reporting channels and their application in corporate crime prevention is essential to improve the effectiveness of fraud reporting systems globally. Thus, this study underlines that the combination of fraud type, reporter anonymity, and external factors such as organizational culture and technology significantly influence the decision to follow up on investigations in a whistleblowing system.

CONCLUSION

The practical implication of these findings is the importance of organizations to design a reporting system that takes both factors into account. Providing a safe reporting channel and considering the type of fraud reported can increase the effectiveness of the whistleblowing system. In addition, organizations need to provide training to internal auditors to reduce bias in assessing whistleblowing reports (Kaplan et al., 2012). This study also emphasizes the need for continuous evaluation and improvement of the reporting system to ensure that reports are followed up seriously and effectively (Meitasir et al., 2022). Theoretically, this study enriches the literature on the factors that influence internal auditors' decisions in responding to whistleblowing allegations. This study also opens up opportunities for further research on the interaction between the type of fraud and the anonymity of the reporter and how both affect the effectiveness of the fraud reporting system (Meitasir et al., 2022). This study also provides insight into the importance of organizational context and culture in influencing the effectiveness of the whistleblowing system (Handayani et al., 2018). As a final reflection, it is important for organizations to create an environment that supports fraud reporting by considering the factors that influence internal auditors' decisions. This not only improves fraud detection but also strengthens the integrity and accountability of the organization as a whole. Therefore, this study recommends that organizations proactively design and implement reporting systems that take into account the type of fraud and the anonymity of the reporter to ensure effectiveness in detecting and preventing fraud.

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