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## MORAL AND SPIRITUAL DETERMINANTS OF WHISTLEBLOWING INTENTION AMONG ISLAMIC ACCOUNTING STUDENTS

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### Abstract:

This study aims to analyze the moral and spiritual determinants of whistleblowing intention among sharia accounting students by examining the influence of the bystander effect, individual morality, and religiosity. This research employed a quantitative approach with an associative design. Primary data were collected through Likert-scale questionnaires distributed to 2021 cohort students of the Sharia Accounting Study Program at Universitas Islam Negeri Kiai Haji Achmad Siddiq Jember. The sample consisted of 136 respondents selected using simple random sampling. Data were analyzed using multiple linear regression. The findings reveal that the bystander effect has a negative and significant effect on whistleblowing intention, indicating that situational factors still influence ethical decision-making related to reporting behavior. In contrast, individual morality and religiosity have a positive and significant effect on whistleblowing intention, with religiosity emerging as the most dominant variable. These findings indicate that whistleblowing intention is influenced by both situational factors and internal moral-spiritual values. The study concludes that morality and religiosity play important roles in strengthening students' ethical courage to report wrongdoing in academic and professional environments.

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## INTRODUCTION

Fraud remains a serious issue and continues to pose significant challenges across various sectors, including business organizations, government institutions, and higher education environments. In universities, academic misconduct such as plagiarism, cheating during examinations, data manipulation, and attendance falsification are still frequently encountered, reflecting weak student integrity in maintaining academic honesty and accountability. A survey conducted by the International Center for Academic

Integrity reported that more than 60% of students admitted to committing at least one form of academic dishonesty during their studies (McCabe et al., 2021). In Indonesia, cases of academic misconduct have also increased alongside the rapid development of digital technology, which facilitates plagiarism and academic task manipulation (Cotton et al., 2024). This phenomenon indicates that formal monitoring mechanisms are often unable to effectively detect all forms of violations. Therefore, whistleblowing is considered a strategic mechanism for detecting and preventing fraudulent behavior through individuals' willingness to report wrongdoing to authorized parties for further investigation and action (Near & Miceli, 2016; Sudjono, 2023). Previous studies also indicate that individual reporting is often more effective than formal supervisory mechanisms in uncovering misconduct (Aryanti & Hasanati, 2024).

The urgency of this issue is further reinforced by empirical findings showing high levels of academic misconduct within educational institutions. The 2024 Education Integrity Assessment Survey (SPI) reveals that cheating remains prevalent across most educational institutions, reaching particularly high levels in higher education. In addition, plagiarism continues to occur at a significant rate within university settings (KPK, 2025). This phenomenon highlights a gap between the ethical values taught and students' actual behavior, indicating that the internalization of integrity values has not been optimal, particularly in fostering moral courage to resist and report misconduct.

The impact of plagiarism is not limited to individuals but also has broader implications for the overall quality of education. Such practices can diminish the quality of learning, hinder the development of critical thinking skills, and undermine academic evaluation systems that are meant to reflect students' true competencies. In the long term, plagiarism may damage individual reputations and limit future career opportunities, making it a serious threat to the development of ethical and professional integrity (Mulenga & Shilongo, 2024).

Within the framework of good governance, whistleblowing is considered a strategic mechanism for detecting and preventing fraud (Widyadhana & Kirana Dp, 2025). Whistleblowing refers to the act of reporting illegal or unethical practices to authorized parties for further action (Sudjono, 2023). Research indicates that individual reports are often more effective than formal monitoring mechanisms in uncovering violations (Aryanti & Hasanati, 2024). Moreover, whistleblowing serves as a form of social control

that enhances transparency and accountability, particularly in academic environments that demand high levels of integrity (Near & Miceli, 2016).

However, the decision to engage in whistleblowing is complex. The intention to report wrongdoing is shaped by various individual and organizational factors, including ethical culture and support for reporting (Latan et al., 2023). In addition, risk considerations including social pressure and conflicts of loyalty also affect this decision, making whistleblowing behavior a complex phenomenon (Wiradharma et al., 2025).

One commonly examined factor is the bystander effect, which describes the tendency of individuals to withhold action when others are present (Kumar, 2025). However, previous studies have produced inconsistent findings, suggesting that situational factors alone are insufficient to explain whistleblowing intentions.

Although research on whistleblowing intention has developed, most studies still focus on psychological and organizational factors in isolation, and thus have not provided a comprehensive understanding. Moreover, limited research has specifically explored the role of internal values such as morality and religiosity in shaping whistleblowing intention, particularly among Islamic accounting students. This highlights the existence of a research gap that warrants further investigation. The gap is particularly relevant given that sharia-based education embodies distinct value characteristics compared to conventional approaches, thus requiring a more contextual and integrative analytical framework.

In the perspective of Islamic accounting, the integration of morality and religiosity is essential in shaping ethical behavior. Spiritual values not only strengthen individuals' awareness of moral responsibility but also encourage the courage to uphold truth and prevent wrongdoing. Recent empirical evidence indicates that religiosity significantly influences the development of ethical behavior and enhances individuals' sensitivity in moral decision-making (Chan et al., 2022). Furthermore, recent research confirms that morality and religiosity play an important role in promoting ethical behavior within organizational and professional contexts (Rialdy et al., 2023). Therefore, an internal value-based approach is highly relevant in explaining whistleblowing behavior, particularly among students with a sharia-based educational background. Thus, the moral-spiritual approach is not merely normative but also has an empirical foundation in explaining individual ethical behavior.

Based on the preceding discussion, this study aims to examine the moral and spiritual determinants of whistleblowing intention among sharia accounting students by analyzing the roles of the bystander effect, individual morality, and religiosity in shaping the courage to report wrongdoing. The focus on sharia accounting students is based on the characteristics of the accounting discipline, which is closely related to issues of integrity, transparency, accountability, and fraud prevention. Accounting students are regarded as future professionals who will be directly involved in the preparation, supervision, and reporting of financial information, making them more likely to encounter ethical dilemmas in professional settings compared to students from other disciplines. In the context of sharia accounting, such ethical responsibility becomes more complex because it is associated not only with professional aspects but also with spiritual values and Islamic principles such as honesty (*shiddiq*), trustworthiness (*amanah*), and justice. Recent studies also indicate that religiosity not only influences individual attitudes but also encourages prosocial behavior and ethical responsibility within organizations (Moh. Z. Arifin et al., 2024). Therefore, sharia accounting students provide a relevant context for examining how moral and spiritual values influence whistleblowing intention. The novelty of this study lies in the development of a moral spiritual framework that emphasizes the importance of internal values in explaining ethical behavior more comprehensively. Specifically, this study seeks to analyze the influence of the bystander effect, individual morality, and religiosity on whistleblowing intention, as well as to identify the most dominant variable in shaping the ethical courage of sharia accounting students.

## **LITERATURE REVIEW**

### **Theory of Planned Behavior**

The Theory of Planned Behavior (TPB), developed by Icek Ajzen, explains that individual behavior is influenced by intention, which is formed through three main components: attitude toward the behavior, subjective norms, and perceived behavioral control (Ajzen, 1991). Attitude toward the behavior refers to an individual's evaluation of whether a behavior is considered favorable or unfavorable. Subjective norms relate to perceived social pressure or expectations from surrounding individuals or groups. Meanwhile, perceived behavioral control refers to an individual's perception regarding the ease or difficulty of performing a particular behavior. These three components

collectively influence an individual's intention to engage in a certain behavior (Ajzen, 1991).

In this study, TPB is employed as the theoretical framework to explain sharia accounting students' whistleblowing intention. Individual morality is mapped to attitude toward the behavior because it reflects ethical evaluations regarding reporting misconduct. Religiosity is associated with subjective norms because religious values and spiritual environments shape moral standards and social expectations related to ethical behavior. Meanwhile, the bystander effect is related to perceived behavioral control because the diffusion of responsibility may influence individuals' perceptions of their ability and courage to report wrongdoing. Therefore, TPB is considered relevant for explaining how psychological, social, moral, and spiritual factors influence whistleblowing intention among sharia accounting students.

### **Whistleblowing**

Whistleblowing refers to the disclosure of illegal, unethical, or illegitimate practices by current or former organizational members to parties capable of taking corrective action (Near & Miceli, 1985). This action aims to prevent misconduct and maintain organizational integrity and accountability. Furthermore, whistleblowing is considered an ethical behavior oriented toward public interest because individuals attempt to protect organizations and society from the negative consequences of misconduct (Miceli et al., 2008). In academic settings, whistleblowing serves as an important mechanism for uncovering academic fraud such as plagiarism, data manipulation, and cheating. Therefore, whistleblowing intention becomes an important indicator of students' ethical behavior.

### **The Effect of the Bystander Effect on Whistleblowing Intention**

The bystander effect is a psychological phenomenon describing individuals' tendency not to act in situations involving other people due to the diffusion of responsibility. The greater the number of people present in a situation, the lower the likelihood that someone will take action (Darley & Latané, 1968). In the context of whistleblowing, this condition may reduce individuals' intention to report misconduct because they assume that others will take action instead. From the TPB perspective, the bystander effect is associated with perceived behavioral control because individuals who

perceive responsibility as shared among others tend to have lower perceived control over reporting wrongdoing.

A study conducted by Darmawan et al. (2024) found that the bystander effect did not influence students' whistleblowing intention. Similar findings were reported by Karim (2022), who found that the bystander effect had no significant effect on accounting students' whistleblowing intention. However, different results were reported by Christyawan & Hapsari (2021) as well as Asih & Sari (2021), who found that the bystander effect negatively influenced whistleblowing intention. These inconsistent findings indicate the need for further investigation to obtain a more comprehensive understanding of the relationship between the bystander effect and whistleblowing intention among sharia accounting students.

H1: The bystander effect negatively influences whistleblowing intention.

### **The Effect of Individual Morality on Whistleblowing Intention**

Individual morality refers to an individual's ability to distinguish right from wrong and their commitment to acting according to ethical values (Rest, 1986). Individuals with high morality tend to possess stronger ethical awareness in reporting misconduct because they perceive such actions as moral responsibilities. From the TPB perspective, individual morality is associated with attitude toward the behavior because morality reflects individuals' ethical evaluations regarding whether a behavior is considered right or wrong.

Wardani & Farin (2023) found that individual morality positively influences whistleblowing intention regarding academic fraud. Similar findings were reported by Sugani et al. (2024), who argued that individuals with high morality tend to reject fraudulent behavior and demonstrate greater courage in reporting misconduct. In addition, Utami et al. (2023) explained that individual morality plays an important role in shaping students' ethical perceptions of accounting fraud. Therefore, higher individual morality is expected to increase whistleblowing intention.

H2: Individual morality positively influences whistleblowing intention.

### **The Effect of Religiosity on Whistleblowing Intention**

Religiosity refers to the degree to which individuals believe in and practice religious teachings, as reflected in their attitudes and daily behavior (Glock & Stark, 1965). Religiosity is not only related to spiritual aspects but also influences social and ethical

behavior. Individuals with high religiosity tend to possess stronger moral commitments to reject unethical actions and are more encouraged to report misconduct as a form of moral and spiritual responsibility. From the TPB perspective, religiosity is associated with subjective norms because religious values and spiritual environments shape social norms influencing ethical decision-making.

Ningrum & Munari (2024) found that religiosity positively influences accounting students' whistleblowing intention. These findings are consistent with Yudira & Helmy (2024), who reported that individuals with higher religiosity tend to demonstrate stronger whistleblowing intention. Furthermore, Puspitosari (2019) explained that religiosity plays an important role in shaping ethical behavior because religious values encourage individuals to uphold honesty and justice. However, Zullaekha & Nustini (2024) found that religiosity was unable to moderate the relationship between several factors and whistleblowing intention. These inconsistent findings indicate that the influence of religiosity on whistleblowing intention still requires further examination, particularly in the context of sharia accounting students.

H3: Religiosity has an effect on whistleblowing intention.

## **RESEARCH METHODS**

### **Research Design and Procedures**

This study employed a quantitative approach with an associative research design aimed at examining causal relationships among variables. The data used in this study were primary data collected directly from respondents through online questionnaires. The research population consisted of all 2021 cohort students of the Sharia Accounting Study Program at Universitas Islam Negeri Kiai Haji Achmad Shiddiq Jember. From this population, a sample of 136 respondents was selected using a simple random sampling technique to ensure objectivity and data representativeness (Rahmawati, 2025)..

The research process began with the development of research instruments using a 1–5 Likert scale ranging from “Strongly Disagree” to “Strongly Agree.” The bystander effect variable was measured using indicators of diffusion of responsibility, the influence of others' presence, and the tendency to delay reporting actions adapted from Fadillah & Misra (2020). Individual morality was measured through indicators of ethical awareness, the ability to distinguish right from wrong, and moral responsibility adapted from Wardani & Farin (2023). Religiosity was measured using indicators of belief, worship

practices, religious experience, and internalization of religious values based on the concept proposed by Glock & Stark (1965). Meanwhile, whistleblowing intention was measured through indicators of willingness to report, courage to disclose misconduct, and the tendency to act against wrongdoing adapted from Christyawan & Hapsari (2021). Prior to further analysis, the research instruments were tested using validity testing through Pearson Correlation and reliability testing through Cronbach's Alpha to ensure consistency and measurement accuracy (Jalil, 2021).

**Table 1**  
**Operational Definition of Variables**

Variable	Operational Definition	Indicators	Scale
<i>Bystander Effect</i> (BE)	The tendency of individuals not to act or report wrongdoing due to the presence of others in the same situation	Diffusion of responsibility, influence of others' presence, delay in taking action	Likert 1-5
Individual Morality (IM)	The ability of individuals to distinguish right from wrong based on ethical values	Ethical awareness, moral responsibility, ethical judgment	Likert 1-5
Religiosity (RG)	The level of belief and implementation of religious values in daily life	Belief, worship practices, religious experience, internalization of religious values	Likert 1-5
<i>Whistleblowing Intention</i> (WI)	Individuals' willingness and courage to report wrongdoing or fraud	Willingness to report, courage to report, tendency to take action	Likert 1-5

*Source: Processed Data by the Author, 2026*

### Variables and Data Analysis Techniques

The dependent variable in this study was Whistleblowing Intention (WI), while the independent variables consisted of Bystander Effect (BE), Individual Morality (IM), and Religiosity (RG). The data analysis technique employed was multiple linear regression analysis to examine the influence of independent variables on the dependent variable both partially and simultaneously (Fadillah & Misra, 2020). Regression analysis was conducted using IBM SPSS Statistics because of its capability to provide accurate and comprehensive statistical analysis in behavioral and accounting ethics research.

Before conducting regression analysis, classical assumption tests were performed, including normality, multicollinearity, and heteroscedasticity tests, to ensure that the regression model fulfilled the Best Linear Unbiased Estimator (BLUE) assumptions. The normality test was conducted using the Kolmogorov-Smirnov test, multicollinearity was

tested using Tolerance and Variance Inflation Factor (VIF) values, while heteroscedasticity was examined using the Glejser test.

The multiple linear regression model applied in this study is specified as follows:

$$WI = \alpha + \beta_1 BE + \beta_2 IM + \beta_3 RG + e$$

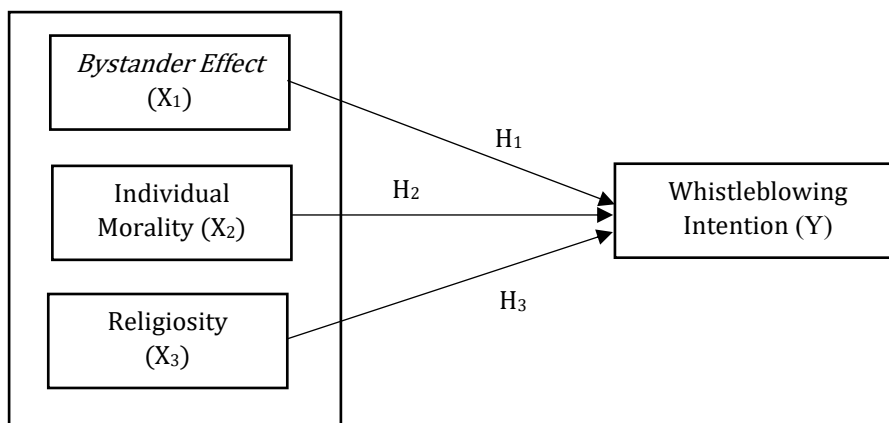
- WI : Whistleblowing Intention
- $\alpha$  : Constant
- $\beta_1 - \beta_3$  : Regression coefficients
- BE : Bystander Effect
- IM : Individual Morality
- RG : Religiosity
- e : Error term

### Hypothesis Testing

Hypothesis testing was conducted in three stages. First, the coefficient of determination ( $R^2$ ) analysis was used to measure the model's ability to explain variations in the dependent variable. Second, the F-test was conducted to determine the simultaneous influence of the independent variables on whistleblowing intention. Third, the t-test was performed to determine the partial influence of each independent variable on whistleblowing intention.

The hypotheses formulated in this study are as follows:

**Figure 1**  
**Conceptual Framework**



Source: Processed Data by the Author, 2026

## RESEARCH FINDINGS

### Descriptive Statistics Test

**Table 2. Descriptive Statistics Results**

	N	Min	Max	Mean	Std. Deviation
Bystander Effect	136	1	5	2.55	0.788

	N	Min	Max	Mean	Std. Deviation
Individual Morality	136	2.63	5	4.40	0.524
Religiosity	136	2.43	5	4.36	0.563
Whistleblowing Intention	136	2.25	5	3.90	0.695

Source: Processed Data by the Author, 2026

Based on the descriptive statistical analysis, the study involved 136 respondents. The Bystander Effect variable obtained a minimum value of 1.00 and a maximum value of 5.00, with a mean score of 2.5490 and a standard deviation of 0.78856, indicating a moderate level of bystander effect among respondents. The Individual Morality variable showed a minimum value of 2.63 and a maximum value of 5.00, with a mean score of 4.4000 and a standard deviation of 0.52435, suggesting that respondents generally possessed a high level of individual morality. The Religiosity variable had a minimum value of 2.43 and a maximum value of 5.00, with a mean score of 4.3580 and a standard deviation of 0.56389, indicating a high level of religiosity among respondents. Meanwhile, the Whistleblowing Intention variable obtained a minimum value of 2.25 and a maximum value of 5.00, with a mean score of 3.9081 and a standard deviation of 0.69509, demonstrating that respondents tended to have a relatively high intention to engage in whistleblowing behavior.

### Validity Test

**Table 3**  
Validity Test Results

Variable	Item	Corrected Item-Total Correlation	r tabel	Result
Bystander Effect	X1.1	0.599	0.168	Valid
	X1.2	0.583	0.168	Valid
	X1.3	0.578	0.168	Valid
	X1.4	0.553	0.168	Valid
	X1.5	0.561	0.168	Valid
	X1.6	0.553	0.168	Valid
Individual Morality	X2.1	0.687	0.168	Valid
	X2.2	0.591	0.168	Valid
	X2.3	0.673	0.168	Valid
	X2.4	0.665	0.168	Valid
	X2.5	0.761	0.168	Valid
	X2.6	0.706	0.168	Valid
	X2.7	0.704	0.168	Valid
	X2.8	0.663	0.168	Valid
Whistleblowing Intention	X3.1	0.709	0.168	Valid
	X3.2	0.733	0.168	Valid

Variable	Item	Corrected Item- Total Correlation	r tabel	Result
Religiosity	X3.3	0.780	0.168	Valid
	X3.4	0.722	0.168	Valid
	X3.5	0.656	0.168	Valid
	X3.6	0.625	0.168	Valid
	X3.7	0.605	0.168	Valid
Whistleblowing Intention	Y1	0.671	0.168	Valid
	Y2	0.773	0.168	Valid
	Y3	0.802	0.168	Valid
	Y4	0.796	0.168	Valid

*Source: Processed Data by the Author, 2026*

Based on the validity test results. all statement items for the variables of Bystander Effect. Individual Morality. Religiosity. and Whistleblowing Intention obtained Corrected Item-Total Correlation values greater than the r-table value of 0.1684 at a 5% significance level. The lowest correlation value was found in items X1.4 and X1.6 with a value of 0.553. while the highest correlation value was found in item Y3 with a value of 0.802. Therefore. all statement items in this study were declared valid and appropriate for use as research instruments.

### Reliability Test

**Table 4**  
**Reliability Test Results**

Variable	Cronbach's Alpha	Threshold	Result
Bystander effect	0.810	0.70	Reliable
Individual Morality	0.895	0.70	Reliable
Religiosity	0.890	0.70	Reliable
Whistleblowing Intention	0.889	0.70	Reliable

*Source: Processed Data by the Author, 2026*

Based on the reliability test results. all research variables obtained Cronbach's Alpha values greater than the minimum threshold of 0.70. indicating that the research instruments are reliable and consistent for measuring each variable. The Bystander Effect variable obtained a Cronbach's Alpha value of 0.810. Individual Morality obtained 0.895. Religiosity obtained 0.890. and Whistleblowing Intention obtained 0.889. These findings demonstrate that all questionnaire items used in this study possess a high level of internal consistency and are appropriate for further statistical analysis.

**Classical Assumption Test**

**Normality Test**

**Table 5**  
**Normality Test Results**

Test	N	Test Statistic	Asymp. Sig. (2-tailed)	Result
Kolmogorov-Smirnov	136	0.054	0.200	Normally Distributed

Source: Processed Data by the Author, 2026

The normality test results indicate a significance value of 0.200 ( $> 0.05$ ). suggesting that the regression model meets the assumption of normality.

**Multicollinearity Test**

**Table 6**  
**Multicollinearity Test Results**

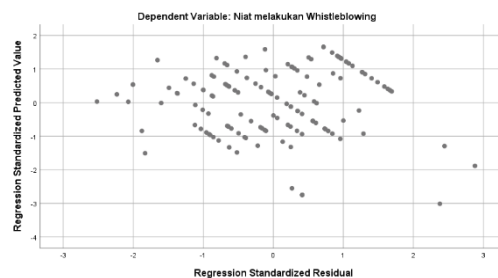
Variable	Tolerance	VIF	Result
Bystander Effect	0.990	1.010	No Multicollinearity
Individual Morality	0.699	1.431	No Multicollinearity
Religiosity	0.696	1.436	No Multicollinearity

Source: Processed Data by the Author, 2026

Based on the multicollinearity test results. all independent variables obtained tolerance values greater than 0.10 and Variance Inflation Factor (VIF) values lower than 10. The Bystander Effect variable obtained a tolerance value of 0.990 and a VIF value of 1.010. while Individual Morality obtained a tolerance value of 0.699 and a VIF value of 1.431. Meanwhile. the Religiosity variable obtained a tolerance value of 0.696 and a VIF value of 1.436. These findings indicate that there is no multicollinearity among the independent variables in the regression model. meaning that the model fulfills the multicollinearity assumption.

**Heteroscedasticity Test**

**Figure 2**  
**Scatterplot of Heteroscedasticity Test Results**



Source: Processed Data by the Author, 2026

Based on the heteroscedasticity test using the scatterplot graph. the data points were randomly distributed above and below zero on the Y-axis and did not form any specific pattern. such as a wave-shaped. widening. or narrowing pattern. The irregular distribution of the points indicates that the regression model does not exhibit heteroscedasticity symptoms. Therefore. the regression model in this study can be considered valid and suitable for further hypothesis testing.

### Hypothesis Testing

#### Coefficient of Determination (R<sup>2</sup>) Test

**Table 7**  
**Coefficient of Determination (R<sup>2</sup>) Results**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.597	0.356	0.342	0.56390

*Source: Processed Data by the Author, 2026*

Based on the coefficient of determination test results. the Adjusted R Square value obtained was 0.342 or 34.2%. This result indicates that the variables of Bystander Effect. Individual Morality. and Religiosity are able to explain 34.2% of the variation in Whistleblowing Intention. Meanwhile. the remaining 65.8% is explained by other variables outside the regression model that were not examined in this study. In addition. the R value of 0.597 indicates that the relationship between the independent variables and the dependent variable is categorized as moderate.

#### Simultaneous Effect Test (F-test)

**Table 8**  
**F-test Results**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	23.252	3	7.751	24.374	0.000
	Residual	41.974	132	0.318		
	Total	65.226	135			

*Source: Processed Data by the Author, 2026*

Based on the results of the simultaneous test (F-test). the significance value obtained was 0.000. which is smaller than 0.05. In addition. the calculated F value of 24.374 indicates that the regression model is statistically significant. These findings demonstrate that the variables of Bystander Effect. Individual Morality. and Religiosity simultaneously have a significant effect on Whistleblowing Intention. Therefore. the

regression model used in this study is considered feasible and appropriate for explaining the relationship between the independent and dependent variables.

**Partial Test Results (t-Test)**

**Table 9**  
**Partial Test Results (t-Test)**

Variable	B	t	Sig.	Result
Constant	0.760	1.546	0.124	
Bystander Effect	-0.122	-1.980	0.050	Significant Negative Effect
Individual Morality	0.242	2.189	0.030	Significant Positive Effect
Religiosity	0.549	5.326	0.000	Significant Positive Effect

Source: Processed Data by the Author, 2026

Based on the results of the multiple linear regression analysis. the regression equation obtained was:

$$WI = 0.760 - 0.122BE + 0.242IM + 0.549RG + e$$

The constant value of 0.760 indicates that when the variables of Bystander Effect. Individual Morality. and Religiosity are assumed to remain constant. the value of Whistleblowing Intention is 0.760. The regression coefficient of the Bystander Effect variable was -0.122. indicating that every one-unit increase in Bystander Effect decreases Whistleblowing Intention by 0.122 units. assuming other variables remain constant. Furthermore. the regression coefficient of the Individual Morality variable was 0.242. indicating that every one-unit increase in Individual Morality increases Whistleblowing Intention by 0.242 units. Meanwhile. the Religiosity variable obtained a regression coefficient of 0.549. meaning that every one-unit increase in Religiosity increases Whistleblowing Intention by 0.549 units. These findings indicate that religiosity is the most dominant variable influencing whistleblowing intention.

**DISCUSSION**

**The Effect of the Bystander Effect on Whistleblowing Intention**

Based on the results of the multiple linear regression analysis. the Bystander Effect variable obtained a regression coefficient of -0.122 with a significance value of 0.050. Since this study employed a directional hypothesis using a one-tailed test. the significance value was divided by two. resulting in 0.025. which is lower than 0.05. Therefore. the first hypothesis was accepted. indicating that the Bystander Effect negatively influences the whistleblowing intention of sharia accounting students at UIN KHAS Jember. These

findings suggest that the higher the tendency of individuals to experience the bystander effect, the lower their intention to engage in whistleblowing behavior. This condition occurs because the presence of others in situations involving misconduct may reduce an individual's sense of responsibility to report wrongdoing due to the assumption that others will take action first.

The findings of this study are consistent with the bystander effect theory proposed by Darley & Latané (1968), which explains that individuals tend to experience diffusion of responsibility in group situations. The findings also support the studies conducted by Christyawan & Hapsari (2021) as well as Asih & Sari (2021), which found that the bystander effect negatively influences whistleblowing intention. However, these findings differ from the results reported by Darmawan et al. (2024) and Karim (2022), who found that the bystander effect did not significantly affect whistleblowing intention. These inconsistent findings indicate that the influence of the bystander effect may vary depending on respondents' characteristics, social environment, and level of ethical awareness. In the context of sharia accounting students, ethical values and moral responsibility may still encourage individuals to report misconduct even in group situations.

### **The Effect of Individual Morality on Whistleblowing Intention**

The results of the second hypothesis test indicate that Individual Morality has a positive and significant effect on Whistleblowing Intention. This is demonstrated by the regression coefficient value of 0.242 with a significance value of 0.030. Since this study employed a directional hypothesis using a one-tailed test, the significance value was divided by two, resulting in 0.015, which is lower than 0.05. Therefore, the second hypothesis was accepted, indicating that the higher the level of individual morality, the stronger the intention of sharia accounting students to engage in whistleblowing behavior. The descriptive statistical results also support this finding, as the Individual Morality variable obtained a mean score of 4.4000, indicating that the majority of respondents possessed a high level of morality.

The findings of this study are consistent with the Theory of Planned Behavior (TPB), particularly the attitude toward behavior component, where individual morality reflects ethical evaluations regarding whether reporting misconduct is considered a correct action. Individuals with high morality tend to perceive whistleblowing as a moral

responsibility to maintain integrity and prevent unethical conduct. The findings also support the studies conducted by Wardani & Farin (2023). Sugani et al. (2024). and Utami et al. (2023). which found that individual morality positively influences whistleblowing intention and strengthens ethical awareness toward academic and professional misconduct. These findings indicate that moral commitment and integrity play an important role in encouraging sharia accounting students to report unethical practices in both academic and professional environments.

### **The Effect of Religiosity on Whistleblowing Intention**

The results of the third hypothesis test indicate that Religiosity has a positive and significant effect on Whistleblowing Intention. This is demonstrated by the regression coefficient value of 0.549 with a significance value of 0.000. Since this study employed a directional hypothesis using a one-tailed test, the significance value remained below 0.05, indicating that the third hypothesis was accepted. These findings suggest that the higher the level of religiosity among sharia accounting students, the stronger their intention to engage in whistleblowing behavior. Furthermore, the descriptive statistical results showed that the Religiosity variable obtained a mean score of 4.3580, indicating that the majority of respondents possessed a high level of religiosity.

From the perspective of the Theory of Planned Behavior (TPB), religiosity is associated with the subjective norms component, where religious values and spiritual environments shape moral norms that influence individual behavior. Students with high religiosity tend to perceive reporting misconduct as a form of moral responsibility and an implementation of the values of honesty, trustworthiness, and justice. The findings of this study are consistent with those reported by Ningrum & Munari (2024), Yudira & Helmy (2024), and J. Arifin et al. (2024), who found that religiosity positively influences whistleblowing intention and strengthens ethical responsibility within organizations. However, these findings differ from those reported by Zullaekha & Nustini (2024), who found that religiosity did not significantly influence whistleblowing intention. These inconsistent findings indicate that the influence of religiosity may depend on social context and the degree of individuals' internalization of religious values. Overall, this study demonstrates that religiosity is an important factor in shaping the ethical courage of sharia accounting students to report misconduct in both academic and professional environments.

## CONCLUSION

This study concludes that Individual Morality and Religiosity have a positive and significant effect on the Whistleblowing Intention of sharia accounting students. while the Bystander Effect has a negative and significant effect on whistleblowing intention. These findings indicate that the higher the students' levels of morality and religiosity. the stronger their courage to report misconduct. whereas the presence of the bystander effect tends to reduce reporting intention. Theoretically. this study supports the Theory of Planned Behavior (TPB). where Individual Morality is associated with attitude toward behavior. Religiosity is associated with subjective norms. and the Bystander Effect is associated with perceived behavioral control. Practically. the findings highlight the importance of strengthening ethics education. integrity values. and religious character development within sharia accounting programs in order to foster students' courage to engage in whistleblowing regarding academic and professional misconduct.

This study has several limitations because it only involved sharia accounting students from one university and relied on self-reported data. limiting the generalizability of the findings. In addition. this study only examined three independent variables. whereas whistleblowing intention may also be influenced by other factors such as organizational commitment. ethical climate. and perceived retaliation risk. Therefore. future studies are recommended to expand the research sample. include additional research variables. and employ mixed methods or qualitative approaches in order to obtain a more comprehensive understanding of the factors influencing whistleblowing intention.

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