

# The Influence of Managerial Decisions, Ethical Orientation, and Locus of Control on Whistleblowing Intentions in Preventing Fraud in MSMEs

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## **Abstract**

### **Keywords:**

Managerial Decisions, Ethical Orientation, Locus of Control, Whistleblowing Intention, MSMEs

*The primary purpose of this study is to analyze the impact of managerial decisions, ethical orientation, and locus of control on whistleblowing intentions in preventing fraud in MSMEs in Bojonegoro Regency. This study is grounded in a quantitative methodology, with data collection carried out through a structured survey. The data sources' firsthand information was gathered using a set of questionnaire items directed at the respondents to MSMEs owners and employees involved in operational activities in Bojonegoro Regency. A non-probability sampling method, specifically purposive sampling, resulted in a total of 103 participants who met the research criteria. Data processing and analysis were conducted using multiple regression analysis methods in IBM SPSS Statistics version 31. Based on the partial test results, ethical orientation and locus of control exert a positive influence on whistleblowing intentions, while managerial decisions fail to notably impact whistleblowing intentions. These findings indicate that the stronger an individual's ethical orientation and locus of control, the greater their willpower to engage in report as an effort to prevent fraud in MSMEs.*

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## **INTRODUCTION**

Along with the increasing economic growth and rapid technological advancements, the forms of criminal practices in the economic field are also evolving and becoming more diverse. In the economic world, these practices are generally known as fraud or misconduct. Broadly speaking, fraud refers to dishonest or deceptive actions aimed at gaining benefits that do not directly result in negative consequences for others. Fraud is a serious issue that threatens the continued viability of organizations, including MSMEs, such as misuse of cash, transaction manipulation, inaccurate record-keeping, and other opportunistic actions that harm the business. Fraud does not only occur in the public sector or large corporations but is also beginning to infiltrate small-scale business entities like MSMEs in Bojonegoro, which typically have weak internal control systems, low awareness of fraud prevention, and unstandardized governance (Suprpto et al., 2026). Fraud usually occurs when individuals face pressure, have opportunities to commit misconduct, and are able to rationalize their actions, which serve as drivers for such behavior (Wicaksono & Prabowo, 2022).

To reduce the occurrence of fraud, one mechanism that can be implemented is whistleblowing, which is an effective strategy (Marciano et al., 2021). Whistleblowing is an act by an individual in exposing dishonest practices that directly impact the work environment and potentially cause losses (Wahyuni et al., 2021). The main element in whistleblowing practices is the existence of a whistleblower. A whistleblower refers to an individual who reports suspected violations or criminal acts (Dianto, 2023). However, becoming a whistleblower is not easy because

it often involves facing various risks and challenges, such as ostracism, intimidation, and threats (Fauziyah & Hasyim, 2024). These conditions can cause fear or anxiety, leading someone aware of irregularities to delay reporting or even withdraw their report. According to the 2024 report published by the (ACFE), most fraud cases are uncovered through reports made by whistleblowers.

The first factor that can influence the intention to whistleblow is managerial decision-making or ethical decision-making. The decisions made by the owner or manager of an MSME will determine the organizational culture, control systems, and protections for whistleblowers. According to (Wardani & Ngara, 2022), when managerial decisions can create an open, transparent work environment that supports reporting fraud cases, individuals are more likely to purpose to report. Supported by research (Antoh et al., 2024), which shows that ethical decisions and ethical judgments influence the intention to whistleblow.

In addition to managerial decisions, ethical orientation is also an important factor influencing the intention to whistleblow. Ethical orientation relates to how individuals view actions based on their moral values and ethical principles. Individuals with a strong ethical orientation tend to see fraud as a wrongful act that harms the organization, thus having a greater drive to report (Untari et al., 2022). Similar findings (Irjanti, 2022) and (Martadinata & Astawa, 2022) confirm that ethical orientation positively correlates with the willpower to report a violation. In the context of MSMEs, ethical orientation is crucial for building an honest and responsible business culture.

Besides ethical orientation, locus of control is identified as a component that encourages the intention to whistleblow. Locus of control is an someone's trust about their authority to control conditions in their life (Darmayanti et al., 2023). Someone with a resilient locus of control tends to believe that their actions and decisions can influence the outcomes they achieve, making them more courageous to report misconduct in the workplace. This aligns with research (Gumelar & Kusuma, 2022) indicating that locus of control plays a role in increasing the intention to whistleblow. In the context of MSMEs in Bojonegoro, the characteristics of entrepreneurs and employees are important because most MSMEs still rely on familial relationships. This creates a loyalty dilemma, where whistleblowing is often considered sensitive and risky as it could damage personal relationships.

Research on whistleblowing has been widely conducted in the public sector, banking sector, and large corporations, but studies focusing on MSMEs remain limited. Meanwhile, research specifically examining the intention to whistleblow within MSMEs is very limited, considering that MSMEs have governance characteristics that are quite different from large corporations. Additionally, previous studies tend to examine variables in isolation, so there are few studies that integrate managerial decision-making, ethical orientation, and locus of control in explaining the intention to whistleblow in MSMEs within a comprehensive research model. Another gap relates to geographic and sectoral contexts. No studies have been conducted on whistleblowing among MSMEs in Bojonegoro Regency. In fact, MSMEs are vulnerable to fraud due to weak internal control systems, limited human resources, and suboptimal implementation of governance principles. Based on this, research on the influence of managerial decision-making, ethical orientation, and locus of control on the determination to whistleblow to prevent fraud in MSMEs in Bojonegoro is necessary.

The empirical findings of this study are expected to provide deeper insights psychological and ethical aspects related to individuals' tendencies to report fraudulent actions. Furthermore, the

empirical outcomes of this study can serve as evaluation and consideration for MSME actors to build an ethical culture, improve internal supervision, and foster a work environment that supports whistleblowing as a fraud prevention effort.

## **THEORY AND DEVELOPMENT OF HYPOTHESES**

### **Theory of Planned Behavior**

Ajzen (1991) introduced the Theory of Planned Behavior to explain human action, and it remains one of the most frequently used theories to understand and predict individual behavior, especially in the context of behaviors involving rational decision making. According to this theory, three key constructs determine individual behavior: one's attitude toward the action, the subjective norms within the environment, and the individual's perceived behavioral control (Salisa, 2021). According to (Wahyuningtiyas & Pramudyastuti, 2022), the Theory of Planned Behavior suggests that an individual's intention is formed from beliefs built through knowledge, skills, and experiences they possess. This intention plays an important role because, without intention, a person will not be able to exhibit the behavior. In this study, ethical orientation relates to an individual's attitude toward whistleblowing actions, locus of control relates to perceived behavioral control, while managerial decisions can influence the organizational environment and support for fraud reporting. Therefore, the TPB is relevant for explaining the intention to whistleblow in MSMEs.

### **Fraud Triangle Theory**

Fraud has become a major issue in occupational crime, which refers to violations committed by internal parties within an organization in carrying out their work activities. Workplace misconduct or violations can be caused by behaviors related to ethics and honesty (Riantika, 2021). Theoretically, the causes of fraud are explained through the Fraud Triangle (Cressey, 1953), which consists of three key dimensions: perceived pressure, the availability of opportunity, and the psychological rationalization. The mentioned elements interact with each other and are the main triggers for fraud, including in the MSME environment (Rosyida & Alim, 2022). In the MSME sector, fraud can take the form of financial statement manipulation, asset misuse, cash embezzlement, and irregularities in business transactions, driven by ineffective internal control systems and lack of supervision (Suprpto et al., 2026). These conditions highlight the need for effective oversight mechanisms to minimize the occurrence of misconduct in MSME operations (Sarikhani & Ebrahimi, 2022)

### **Managerial Decisions**

Managerial decisions are policies and actions taken by top management to foster an organizational culture that encourages transparency, accountability, and effective inner governance. In the MSMEs environment, good managerial decisions can foster an organizational culture that supports reporting violations (whistleblowing) as a preventive measure against misconduct (Wardani & Ngara, 2022). An environment created by ethical managerial decisions will strengthen individuals' belief that reporting misconduct is an action supported and valued, not threatened. The findings of this study are consistent with previous research (Antoh et al., 2024),

indicates ethical managerial decisions play a critical role in shaping intention to whistleblow. Therefore, the better the quality of managerial decisions in an MSME, the higher the individual's intention to report misconduct. H1: Managerial decisions positively influence the intention to whistleblow.

### **Ethical Orientation**

Ethical orientation refers to a set of norms and moral principles that serve as a foundation for individuals and groups in shaping, controlling, and evaluating their behavior. Individuals with an ethical orientation tend to have a high moral concern and prioritize honesty and the public interest, This makes them more likely to report violations or inappropriate behavior within an organization (Khoir, 2026). Research (Sholihin, 2021) shows that individuals with high ethical ideology influence the intention to report violations. Studies (Irjanti, 2022) and (Dewi & Prastiwi, 2024) emphasize that an ethical mindset plays a crucial role in encouraging the reporting of violations. Individuals who strongly adhere to ethical values have greater moral courage and responsibility in exposing rule-breaking actions to maintain organizational integrity. H2: Ethical Orientation positively influences the intention to whistleblowing.

### **Locus of Control**

Locus of Control represents an individual's perception of their ability to influence events in their surrounding environment. In efforts to prevent fraud among MSMEs, employee's with a Locus of Control frequently exhibit a profound sense of responsibility, believe that their actions can bring about positive change, and are more courageous in reporting misconduct within the organization. Research (Rizkyta & Widajantie, 2022) shows that Locus of Control plays a role in encouraging whistleblowing tendencies because of higher confidence in facing the risks of reporting fraud. This finding is reinforced by (Clyde et al., 2022) and (Gumelar & Kusuma, 2022), who assert that Locus of Control can increase an employee's courage to whistleblow. Therefore, the higher the Locus of Control an individual possesses, the greater their intention to whistleblow to prevent fraud. H3: Locus of Control has a positively influences intention to whistleblow

## **METHODS**

This study employs a quantitative approach and a survey method to obtain data relevant to the research objectives. This approach was chosen because the study focuses on examining the influence of independent variables, namely managerial decisions, ethical orientation, and locus of control, on whistleblowing intentions as the dependent variable in preventing fraud in MSMEs. The primary data for this study was collected directly from respondents using a digital questionnaire. Item measurement was conducted using a five-point Likert scale, with values ranging from 1 (strongly disagree) to 5 (strongly agree). The target population includes MSMEs actors in Bojonegoro Regency, both business owners and employees who understand and are directly involved in operational activities. Sampling was conducted using purposive sampling, which involves selecting respondents based on specific characteristics established according to the researcher's needs. The collected data were processed using IBM SPSS Statistics version 31. The

analysis stages include instrument validity testing, reliability testing, classical assumption testing, and multiple linear regression analysis to identify relationships and influences among the variables studied. Ghozali (2021) states that IBM SPSS Statistics is one of the statistical applications widely used in research because it can provide accurate analysis results for regression models.

## RESULTS AND DISCUSSION

### Data Quality Test

#### a. Validity Analysis

**Table 1.1 Validity Analysis Results**

Source: output SPSS versi 31

Variables	Indicators	R Value	R table	Significant	$\alpha$	Description
Managerial Decision	X1.1	0,507	0,1937	0,001	0,05	Valid
	X1.2	0,587	0,1937	0,001	0,05	Valid
	X1.3	0,569	0,1937	0,001	0,05	Valid
	X1.4	0,685	0,1937	0,001	0,05	Valid
	X1.5	0,582	0,1937	0,001	0,05	Valid
	X1.6	0,573	0,1937	0,001	0,05	Valid
Ethical Orientation	X2.1	0,650	0,1937	0,001	0,05	Valid
	X2.2	0,666	0,1937	0,001	0,05	Valid
	X2.3	0,592	0,1937	0,001	0,05	Valid
	X2.4	0,697	0,1937	0,001	0,05	Valid
	X2.5	0,706	0,1937	0,001	0,05	Valid
	X2.6	0,622	0,1937	0,001	0,05	Valid
Locus of Control	X3.1	0,502	0,1937	0,001	0,05	Valid
	X3.2	0,645	0,1937	0,001	0,05	Valid
	X3.3	0,688	0,1937	0,001	0,05	Valid
	X3.4	0,723	0,1937	0,001	0,05	Valid
	X3.5	0,730	0,1937	0,001	0,05	Valid
	X3.6	0,622	0,1937	0,001	0,05	Valid
Whistleblowing Intention (Y)	Y.1	0,667	0,1937	0,001	0,05	Valid
	Y.2	0,708	0,1937	0,001	0,05	Valid
	Y.3	0,684	0,1937	0,001	0,05	Valid
	Y.4	0,708	0,1937	0,001	0,05	Valid
	Y.5	0,756	0,1937	0,001	0,05	Valid
	Y.6	0,662	0,1937	0,001	0,05	Valid

Upon conducting a validity assessment, all measurement items of the variables Managerial Decision (X1), Ethical Orientation (X2), Locus of Control (X3), and Whistleblowing Intention (Y) show that the calculated R-value exceeds the R-table value of 0.1937, below a significance level value of  $0.001 < 0.05$ . This findings suggest that the statement items meet the validity criteria and are therefore suitable for use as research instruments.

#### b. Validity Analysis

**Table 1.2 Reliability Test Results**

Source: output SPSS version 31

Variabel	<i>Cronbach's Alpha</i>	Standard	Description
Managerial Decision (X1)	0,610	0,60	Reliable
Ethical Orientation (X2)	0,733	0,60	Reliable
Locus of Control (X3)	0,730	0,60	Reliable
Whistleblowing Intention (Y)	0,788	0,60	Reliable

A research tool is considered to possess adequate reliability when its Cronbach's Alpha score falls above the minimum acceptable value of 0.60. Based on the reliability test, each variable examined in this study met the reliability criteria, as indicated by Cronbach's alpha scores above the required threshold of 0.60. Based on the test results, it can be concluded that all items are internally consistent.

### Classical Assumption Test

#### a. Normality Test

Within the framework of classical assumption testing, a normality test is conducted to verify that the regression model residuals follow a normal distribution. Specifically, this study uses the Kolmogorov-Smirnov test. The residuals are considered normally distributed if the calculated significance value exceeds the set threshold of 0.05. Conversely, a value below 0.05 indicates that the residuals deviate from a normal distribution.

**One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual	
N		103	
Normal Parameters <sup>a,b</sup>	Mean	,0000000	
	Std. Deviation	2,26464025	
Most Extreme Differences	Absolute	,074	
	Positive	,074	
	Negative	-,052	
Test Statistic		,074	
Asymp. Sig. (2-tailed) <sup>c</sup>		,200 <sup>d</sup>	
Monte Carlo Sig. (2-tailed) <sup>e</sup>	Sig.	,185	
	99% Confidence Interval	Lower Bound	,175
		Upper Bound	,195

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

e. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.

**Figure 1.1 Results of the Normality Test**

Source: output SPSS version 31

Upon conducting the Kolmogorov-Smirnov normality test, the computed Asymp. Sig (2-tailed) value is recorded at 0.200, which significantly exceeds the significance threshold of 0.05. It can therefore be conclusively determined that the residuals of the regression model are normally distributed, meeting the normality assumption prerequisite for subsequent statistical analysis.

#### b. Multicollinearity Test

**Coefficients<sup>a</sup>**

Model		Collinearity Statistics	
		Tolerance	VIF
1	X1	,802	1,247
	X2	,541	1,848
	X3	,608	1,645

a. Dependent Variable: Y

**Gambar 1.2 Results of the Multicollinearity Test**

Source: output SPSS version 31

Multicollinearity testing was conducted using the Tolerance and VIF indicators. The criterion for the absence of multicollinearity requires that the Tolerance coefficient exceed 0.10 and the VIF remain beneath the threshold of 10. The analytical outcomes reveal that the Tolerance values for the respective independent variables are 0.802, 0.541, and 0.608, with all corresponding VIF values falling within the acceptable range of below 10. It can therefore be established that the regression model is entirely free from multicollinearity.

**c. Heteroscedasticity Test**

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,836	1,472		,568	,571
	X1	,004	,056	,008	,074	,941
	X2	,006	,069	,011	,082	,935
	X3	,030	,061	,063	,488	,627

a. Dependent Variable: ABS\_RES

**Figure 1.3 Heteroscedasticity Test Results**

Source: output SPSS version 31

The outcome of the heteroscedasticity assessment demonstrates that the significance levels of the managerial decision variable are 0.941, ethical orientation 0.935, and locus of control 0.627. All of these significance values are above 0.05. The findings imply that the independent variables do not exhibit signs of heteroscedasticity.

**Results of Multiple Linear Regression Test**

**Table 1.3 Results of Multiple Linear Regression Test**

Source: output SPSS version 31

Coefficients <sup>a</sup>		
Model		Unstandardized Coefficients
		B
1	(Constant)	5,031
	X1	,080
	X2	,383

	X3	,324
a. Dependent Variable: Y		

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \epsilon \dots \dots$$

$$Y = 5,031 + 0,080 X_1 + 0,383 X_2 + 0,324 X_3$$

- a. The intercept value of 5.031 with a positive value can be interpreted that if the Managerial Decision Variable (X1), Ethical Orientation (X2), and Locus of Control (X3) are all zero (constant), then the Whistleblowing Intention variable (Y) is 53.1%.
- b. The regression coefficient for the Managerial Decision is positive at 0.080, which can be interpreted as implies that if the variable (X1) enhance, the Whistleblowing Intention variable (Y) will also increase by 0.080.
- c. A positive regression coefficient 0.383 Ethical Orientation variable (X2) demonstrates a direct relationship, which can be interpreted as indicates that when the variable (X2) elevates, the Whistleblowing Intention variable (Y) will also increase by 0.383.
- d. Similarly, Locus of Control variable (X3) yields a positive beta of 0.324, which can be interpreted as which indicates that when the variable (X3) increases, the Whistleblowing Intention variable (Y) will also increase by 0.324.

**Hyphothesis of Determination Test (R<sup>2</sup>)**

**a. Coefficient of Determination Test (R<sup>2</sup>)**

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,649 <sup>a</sup>	,421	,403	2,29870

a. Predictors: (Constant), X3, X1, X2

**Figure 1.4 R-Square Test Results**

Source: output SPSS version 31

The resulting adjusted R-Square value obtained is 0.421, implying that 42.1%. This indicates that the ability of the decision-making variables, ethical orientation, and locus of control to explain changes in the whistleblowing intention variable reaches 42.1%. The remaining 57.9% is influenced by other factors outside this research model.

**b. F-Test Results**

In regression analysis, the F test is used to assess the suitability of the research model by testing the collective influence of independent variables on the dependent variable.

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	380,087	3	126,696	23,977	<,001 <sup>b</sup>
	Residual	523,117	99	5,284		
	Total	903,204	102			

a. Dependent Variable: Y  
b. Predictors: (Constant), X3, X1, X2

### Figure 1.5 F-Test Results

Source: output SPSS version 31

The simultaneous variance analysis revealed an F-statistic of 23.977, which comfortably outperforms the critical F-table value threshold of 1.391. Given that the corresponding significance level 0.001 is well below the standard 0.05. It is verified that all independent variables collectively exert a statistically significant influence on the dependent variable.

#### c. T-test Results

The t-test is used to isolate and evaluate the partial contributions of each independent variable to the prediction of the dependent variable in the research model.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5,031	2,372		2,121	,036
	X1	,080	,090	,076	,893	,374
	X2	,383	,112	,357	3,430	<,001
	X3	,324	,099	,323	3,293	,001

a. Dependent Variable: Y

### Figure 1.6 T-test Results

Source: output SPSS version 31

1. The t-test yielded for the Managerial Decision variable shows a t- statistic of 0.893, below the t-table of 1.660, and a significance value of 0.374, exceeding 0.05. Consequently, H1 is statistically rejected, corroborating that managerial Decisions do not exert a positive impact on whistleblowing intention (Y).
2. The statistical analysis reveals that the Ethical Orientation variable (X2) produced a t- statistic of 3.430, which surpasses the critical t-table value of 1.660, alongside a significance level of 0.001, falling beneath the 0.05 threshold. These outcomes support the acceptance of H2, affirming that Ethical Orientation positively contributes to Whistleblowing Intention (Y).
3. Furthermore, the Locus of Control variable (X3) generated a t-statistic of 3.293, which exceeds the t-table value of 1.660, with a corresponding significance of 0.001, below the accepted level of 0.05. Accordingly, H3 is upheld, establishing that Locus of Control bears a positive effect on Whistleblowing Intention (Y).

## DISCUSSION

Based on the analysis, managerial decisions do not appear to have a significant influence on whistleblowing intentions to support fraud prevention in MSMEs. These findings indicate that management decisions do not directly encourage or increase individuals' intentions to engage in whistleblowing. The insignificance of managerial decision influence may indicate that individuals in MSMEs consider internal factors such as moral values and personal beliefs more than management policies when deciding to report misconduct. In other words, whether managerial

decisions implemented in MSMEs are good or bad does not necessarily affect employees' willingness to report known fraudulent activities. This condition suggests that whistleblowing intentions in preventing fraud in MSMEs are more influenced by other factors. It is suspected that this is because the structure of MSMEs tends to be informal, so employee compliance is not heavily dependent on formal management decisions. These results align with studies (Sholihin, 2021), (Jannah & Wahab, 2025), and (Chong et al., 2026), which found that managerial decision aspects are not always decisive factors in encouraging individuals to report misconduct.

The analytical outcomes of the present study establish that Ethical Orientation positively contributes to Whistleblowing Intent in preventing fraud in MSMEs. This finding shows that the greater an individual's ethical orientation, the higher their tendency to report rule violations, such as financial fraud, asset misuse, or transaction manipulation, which are common in the MSME environment. Ethical orientation plays an important role because supervision and internal control systems are generally still limited, so an individual's moral awareness becomes a key factor in encouraging the reporting of misconduct. The present results are congruent with previous scholarly investigations findings (Gumelar & Kusuma, 2022), which found that ethical attitudes positively impact whistleblowing intentions. Additionally, (Dewi & Prastiwi, 2024) and (Amal et al., 2025) emphasize that an individual's moral and ethical values can enhance their courage and willingness to disclose violations they are aware of. Therefore, individuals with high ethical orientation tend to view whistleblowing as a moral responsibility to maintain honesty, accountability, and business sustainability, thus being more motivated to report actions that could be harmful.

These research findings reveal that locus of control positively shapes an intention and readiness to participate in whistleblowing activities to prevent fraud in MSMEs. This outcome establishes that persons demonstrating a higher degree of locus of control are more compelled to disclose fraudulent or improper behavior observed within their work environment. Participants exhibiting a locus of control view reporting fraud not as a threat but as a moral responsibility aligned with the values of integrity they uphold. The present found are congruent with the results reported by (Rizkyta & Widajantie, 2022), found that locus of control positively impacts whistleblowing intentions, suggesting that individuals with greater self-confidence are more willing to face social risks that may arise from reporting fraud. Additionally, the studies by (Clyde et al., 2022) and (Hakim et al., n.d.) confirm that locus of control can enhance an individual's courage to act as a whistleblower.

This finding reveals that simultaneously, managerial decision variables, ethical orientation, and locus of control positively influence whistleblowing intentions in preventing fraud in MSMEs studies in Bojonegoro Regency. This means that although, in isolation, managerial decisions do not have a direct impact, when combined with a high degree of ethical orientation and a high level of locus of control, these three factors become a unified, strong driver for employees to dare to expose fraudulent actions. This finding aligns with the Theory of Planned Behavior, which asserts that an individual's behavioral intention is fundamentally shaped by three core determinants, namely personal attitudes, subjective norms, and perceived behavioral control. In this study, ethical orientation reflects an individual's attitude toward the importance of reporting violations, while the locus of control variable reflects one's self-assessed ability to regulate and control

circumstances within their surrounding environment. Therefore, the combination of these three variables can enhance whistleblowing intentions as one of the efforts to prevent fraud in MSMEs.

## CONCLUSION

Upon examining the results of the research and the analysis undertaken, it can be confirmed that, managerial decisions, ethical orientation, also locus of control simultaneously exert a significance effect on whistleblowing intentions in preventing fraud among MSMEs in Bojonegoro Regency. Partially, ethical orientation and locus of control are proven to have a positive effect on the tendency to engage in whistleblowing, while managerial decisions do not positively impact whistleblowing. Ethical orientation indicates that individuals with a higher understanding and awareness of ethical values, the greater their willingness to blow the whistle to prevent fraud. Locus of control has also been shown to positively influence whistleblowing. This suggests that individuals who believe that their actions and decisions can have an impact or bring about change will be more courageous to report fraudulent activities. Meanwhile, managerial decisions are not proven to influence whistleblowing intentions. This suggests that policies or decisions made by MSME management may not necessarily encourage individuals to report misconduct.

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