How Organizational Support Shapes Whistleblowing Intention: The Mediating Role of Attitude Toward Whistleblowing

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Abstract

Whistleblowing is a vital mechanism for strengthening internal control and corporate governance, particularly in the banking sector, which is highly exposed to fraud risks. However, employees' willingness to report wrongdoing is often constrained by perceived personal risks and uncertainty regarding organizational support. This study examines the effect of perceived organizational support on whistleblowing intention, both directly and indirectly through attitude toward whistleblowing as a mediating variable. Using an explanatory quantitative approach, data were collected from employees of a commercial bank branch in Indonesia and analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM). The results indicate that perceived organizational support has a positive and significant effect on whistleblowing intention. In addition, perceived organizational support positively influences employees' attitudes toward whistleblowing, which in turn significantly enhances whistleblowing intentions. The mediation analysis confirms that attitude toward whistleblowing partially mediates the relationship between perceived organizational support and whistleblowing intention. These findings suggest that organizational support plays a crucial role not only as a protective mechanism but also as a psychological driver that shapes employees' ethical attitudes and reporting intentions. This study contributes to the whistleblowing literature by integrating Organizational Support Theory and the Theory of Planned Behavior and provides practical insights for strengthening whistleblowing systems and ethical governance in the commercial banking sector.

I. Introduction

Whistleblowing is widely recognized as a critical internal control and governance mechanism that enables organizations to detect fraud, unethical conduct, and accounting-related misconduct at an early stage. By reporting wrongdoing through formal channel, employees play an essential role in protecting organizational resources and maintaining stakeholders trust (Lee & Xiao, 2018; Miceli & Near, 2005). Despites its importance, whistleblowing behavior often involves substantial personal and professional risks, such as retaliation, career stagnation, and social exclusion, which may discourage employees from reporting misconduct (Near & Miceli, 1996).

The Indonesian context provides a particularly relevant setting for whistleblowing research due to persistent fraud risk in both public and private sectors. Reports on occupational fraud continue to emphasize that weakness in detection and reporting mechanisms remain a major challenge in fraud prevention efforts (ACFE, 2024). In response, regulators have increasingly highlighted the importance of internal control systems and whistleblowing mechanisms as integral components of organizational governance and anti-fraud strategies (Otoritas Jasa Keuangan, 2024). However, empirical evidence suggests that employees in Indonesia still tend to perceive whistleblowing as a risky action, often associated with uncertainty regarding organizational protection and follow-up actions (Mustafida, 2020; Winardi, 2013). Fraud continues to pose a significant and ongoing risk within the global banking sector, undermining financial soundness as well as public confidence. Reports from the Association of Certified Fraud Examiners indicate that banking and financial services consistently emerge as one of the industry's most susceptible to occupational fraud (ACFE, 2024).

In the context of commercial banks, fraud risks are particularly salient due to the complexity of financial transactions, extensive use of information systems, and heavy reliance on internal control mechanisms. Evidence from Indonesia indicates that fraud cases in commercial banks frequently involve internal actors and weaknesses in governance and monitoring, underscoring the strategic importance of whistleblowing as part of banks' internal control and risk management frameworks (Hidajat, 2020; Wibisono, 2023). In response to these conditions, the financial regulator requires commercial banks to implement comprehensive anti-fraud strategies that emphasize governance, internal control, and employee reporting mechanisms to strengthen fraud prevention and detection (Otoritas Jasa Keuangan, 2024). Nevertheless, the effectiveness of these formal mechanisms largely depends on bank employees' perceptions that the organization values ethical behavior and provides adequate support and protection for those who

report wrongdoing.

From a behavioral perspective, whistleblowing intention has been extensively explained using the Theory of Planned Behavior (TPB). Behavioral intention is shaped by attitude toward behavior, subjective norms, and perceived behavioral control (Ajzen, 1991). Among these determinants, attitude toward whistleblowing reflects an individual's evaluation of whistleblowing as either beneficial or harmful and has been consistently identified as a strong predictor of whistleblowing intention. Empirical studies in Indonesia adopting the TPB framework confirm that employees who hold favorable attitudes toward whistleblowing are more likely to intend to report wrongdoing (Mustafida, 2020; Wayan Rustiarini et al., 2017; Yasmin & Noermansyah, 2023).

In addition to attitudinal factors, organizational context plays a critical role in shaping whistleblowing intention. Perceived organizational support (POS), defined as employees' beliefs regarding the extent to which the organization values their contributions and cares about their well-being, has been shown to influence a wide range of employee attitudes and behaviors (Eisenberger et al., 1986). In the whistleblowing literature, organizational support is particularly relevant because it may reduce perceived personal costs and enhance psychological safety. Indonesia-based studies indicate that perceived organizational support is associated with whistleblowing intention and may strengthen employees' confidence in organizational reporting systems (Agung Yuswono & Hartijasti, 2018; Hadiyati et al., 2024).

Despite the growing body of whistleblowing research in Indonesia, existing studies tend to examine organizational factors and psychological determinants separately, often focusing on direct effects. Empirical evidence that explicitly explains how perceived organizational support influences whistleblowing intention through employees' attitudinal formation remains limited, particularly in the context of commercial banking institutions. As a result, the psychological mechanism linking organizational support and whistleblowing intention has not been sufficiently clarified in prior Indonesian studies.

Accordingly, this study aims to examine the effect of perceived organizational support on whistleblowing intention among employees of commercial banks in Indonesia, with attitude toward whistleblowing serving as a mediating variable, in order to provide empirical evidence on how organizational support and attitudinal factors jointly shape employees' willingness to report wrongdoing within the commercial banking sector.

2. Research Method

This study seeks to examine the effect of Perceived Organizational Support (POS) on Whistleblowing Intention (WBI), both directly and indirectly through Attitude Toward Whistleblowing (ATW) as a mediating variable. The research is conducted in the context of the Commercial Bank Branch, which was selected due to the absence of recorded whistleblowing reports and the complexity of its operational activities, including fund collection, credit distribution, procurement, and other core banking functions. The study specifically focuses on understanding employees' intentions to report organizational misconduct through formal whistleblowing mechanisms. Based on the research background, relevant theoretical perspectives, and findings from prior studies, the conceptual framework of this research is developed accordingly.

This study employs an explanatory quantitative research design using a survey method distributed to employees of the Commercial Bank Branch The research aims to analyze causal relationships among variables by applying the Partial Least Squares–Structural Equation Modeling (PLS-SEM) approach. The population consists of 226 employees, including permanent, contract, and outsourced staff. Data collection was conducted online during July–August 2025.

Whistleblowing intention refers to an individual's cognitive readiness to report observed wrongdoing within an organization (Park & Blenkinsopp, 2009). Prior studies suggest that organizational factors play a crucial role in shaping such intentions. Perceived Organizational Support, defined as employees' belief that the organization values their contributions and cares about their well-being (Eisenberger et al., 1986), enhances trust, psychological safety, and perceptions of fairness, which in turn encourage ethical reporting behavior (Chaudhary et al., 2019). Accordingly, this study proposes:

H1: Perceived Organizational Support has a positive and significant effect on Whistleblowing Intention.

In addition, Attitude Toward Whistleblowing, which reflects an individual's evaluative judgment toward reporting wrongdoing, is a key antecedent of whistleblowing intention as posited by the Theory of Planned Behavior (Ajzen, 1991). A supportive organizational environment signals protection and fairness, thereby fostering favorable attitudes toward whistleblowing. Empirical evidence indicates that POS is a strong predictor of ethical attitudes in organizational settings, including Indonesian firms (Latan et al., 2018). Therefore, this study proposes:

H2: Perceived Organizational Support has a positive and significant effect on

Attitude Toward Whistleblowing.

Furthermore, attitudes represent an individual's overall evaluation of a particular behavior and have consistently been shown to directly influence whistleblowing intention (Park & Blenkinsopp, 2009; Tudu, 2020). Employees with positive attitudes toward whistleblowing are more likely to develop strong intentions to report misconduct. Thus, this study proposes:

H3: Attitude Toward Whistleblowing has a positive and significant effect on Whistleblowing Intention.

Finally, prior research suggests that attitudes may function as a psychological mechanism through which organizational support influences whistleblowing intention (Latan et al., 2018; Mansor et al., 2022). Based on this argument, the study proposes:

H4: Attitude Toward Whistleblowing mediates the relationship between Perceived Organizational Support and Whistleblowing Intention.

The data analysis in this study is conducted using the PLS-SEM technique, which is appropriate for predictive analysis and mediation testing in complex research models (Hair et al., 2017). The analysis procedure includes data screening for missing values and outliers, descriptive statistical analysis of respondent characteristics, and assessment of internal consistency using Cronbach's Alpha. The measurement model is evaluated based on indicator loadings (> 0.70), Composite Reliability (> 0.70), and Average Variance Extracted (> 0.50), followed by structural model evaluation and mediation testing.

3. Results and Discussion

The respondent characteristics indicate that most participants are female, primarily aged between 25 and 34 years, with most holding permanent employment status and having an average tenure of six to ten years. This demographic composition suggests a relatively mature and experienced workforce, which is relevant for examining ethical intentions such as whistleblowing.

Perceived Organizational Support was measured using eight indicators, with mean scores ranging from approximately 4.10 to 4.28, largely categorized as "Agree" to "Strongly Agree." These results indicate that employees generally perceive the organization as valuing their contributions and demonstrating concern for their well-being. Such perceptions reflect a supportive organizational climate that may encourage ethical behavior.

Attitude Toward Whistleblowing was assessed through seven indicators, all of

which recorded high mean values (above 4.30) and fell within the "Strongly Agree" category. This finding suggests that employees tend to view whistleblowing as a positive, important, and morally appropriate action. The consistently high scores indicate strong acceptance of whistleblowing as a constructive organizational practice.

Whistleblowing Intention was measured using seven indicators, with mean values ranging from approximately 4.00 to 4.46. Most indicators were classified as "Strongly Agree," indicating that employees exhibit a relatively high intention to report wrongdoing, although slight hesitation remains in certain aspects of reporting behavior.

All indicators for each construct exceeded the 0.70 loading threshold (range: 0.727-0.920). Cronbach's Alpha (CA) and Composite Reliability (CR) values for all constructs are above 0.70, indicating good internal consistency. Average Variance Extracted (AVE) values exceed 0.50 for all construct, indicating adequate convergent validity. Therefore, the measurement of each construction is reliable and valid for subsequent structural analysis. The results of the bootstrapping analysis demonstrate:

Hypothesis Testing (Bootstrapping)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Perceived Organizational Support → Attitude Toward Whistleblowing	0.612	0.623	0.074	4.880	0.004
Perceived Organizational Support → Whistleblowing Intention	0.607	0.612	0.033	4.207	0.001
Attitude Toward Whistleblowing → Whistleblowing Intention	0.540	0.542	0.057	4.426	0.000
Perceived Organizational Support → Attitude Toward Whistleblowing → Whistleblowing Intention	0.315	0.320	0.041	2.827	0.005

Table 3.1 Hypothesis Testing (Bootstrapping)

Perceived Organizational Support has a positive and significant effect on Attitude Toward Whistleblowing (P Value 0,004). This finding indicates that when employees perceive their organization as supportive, fair, and protective, they are more likely to develop favorable evaluations of whistleblowing. Organizational support reinforces employees' belief that reporting misconduct is legitimate and aligned with organizational values.

This result is consistent with prior research showing that organizational support enhances employees' moral reasoning and legitimizes whistleblowing as an acceptable ethical response (Horiguchi et al., 2024; Latan et al., 2018; Mansor et al., 2022). In line with social exchange theory, employees tend to reciprocate perceived organizational care by engaging in behaviors that benefit the organization. Accordingly, POS serves as a psychological catalyst that fosters positive attitudes

toward whistleblowing (Eisenberger et al., 1986).

In addition, Perceived Organizational Support also exerts a positive and significant direct effect on Whistleblowing Intention (P Value 0,001). This suggests that employees who feel supported by their organization are more confident that reporting wrongdoing will not result in adverse personal consequences, thereby increasing their willingness to engage in whistleblowing.

These findings align with prior studies suggesting that employees who perceive strong organizational support and protection are more inclined to report ethical violations (Chaudhary et al., 2019; Horiguchi et al., 2024). Likewise, an ethical organizational climate and transparent governance structures have been shown to directly enhance employees' readiness to disclose misconduct (Kaptein, 2022). The results further corroborate evidence that high perceived support strengthens employees' confidence that whistleblowing will lead to constructive organizational responses (Alleyne et al., 2018). In this context, POS reinforces employees' belief that whistleblowing is both safe and morally justified.

The analysis further confirms that Attitude Toward Whistleblowing has a positive and significant effect on Whistleblowing Intention. Employees who perceive whistleblowing as ethical, beneficial, and non-harmful demonstrate stronger intentions to report misconduct. This finding is consistent with the Theory of Planned Behavior, which posits attitude as a central predictor of intention (Ajzen, 1991).

Importantly, the mediation test reveals that Attitude Toward Whistleblowing significantly mediates the relationship between Perceived Organizational Support and Whistleblowing Intention (P Value 0,005). This indicates that organizational support not only influences whistleblowing intention directly but also indirectly by shaping employees' positive attitudes toward whistleblowing. In other words, when employees perceive strong organizational backing, they are more likely to view whistleblowing as a safe and morally appropriate action, which subsequently strengthens their intention to report wrongdoing.

Theoretical Implications

This study offers important theoretical contributions to the literature on organizational behavior, business ethics, and whistleblowing by emphasizing the interplay between Perceived Organizational Support, Attitude Toward Whistleblowing, and Whistleblowing Intention. The findings extend the Theory of Planned Behavior (Ajzen, 1991) by empirically demonstrating the mediating role of Attitude Toward Whistleblowing in the relationship between perceived organizational support and whistleblowing intention. While the Theory of Planned Behavior traditionally highlights attitudes, subjective norms, and perceived

behavioral control as direct antecedents of intention, this study enriches the framework by incorporating organizational context, particularly perceived support, as a critical antecedent shaping ethical attitudes and intentions.

The results show that organizational context plays a central role in ethical decision-making processes. Specifically, employees' perceptions of organizational support contribute significantly to the formation of positive attitudes toward whistleblowing, which subsequently translate into stronger intentions to report wrongdoing. The high explanatory power of the model underscores the robustness of integrating organizational-level and attitudinal variables into behavioral prediction models within workplace ethical research.

Furthermore, this study contributes to Organizational Support Theory (Eisenberger et al., 1986) by demonstrating that Perceived Organizational Support extends beyond its established effects on performance and commitment to influence employees' ethical orientations and moral courage. By linking perceived organizational support directly and indirectly to whistleblowing intention, the findings broaden the scope of organizational support theory to include prosocial and integrity-driven behaviors. This extension highlights that organizational support is not merely instrumental but also normative and moral in nature, reinforcing employees' psychological attachment and ethical responsibility toward the organization.

Importantly, the mediating role of Attitude Toward Whistleblowing serves as a conceptual bridge between organizational-level conditions and individual ethical intentions. While prior studies have often focused on the direct effects of organizational support on whistleblowing intention, limited attention has been given to the underlying psychological mechanisms explaining this relationship. This study addresses that gap by demonstrating that favorable attitudes toward whistleblowing constitute the cognitive pathway through which organizational support fosters ethical reporting behavior. In doing so, the research strengthens the theoretical integration of contextual (organizational support) and cognitive (attitudinal) factors within a unified behavioral framework.

Managerial Implications

From a managerial perspective, the findings provide actionable insights for strengthening ethical governance and enhancing the effectiveness of whistleblowing systems, particularly within the banking sector. The strong influence of Perceived Organizational Support on Attitude Toward Whistleblowing indicates that employees' willingness to report wrongdoing largely depends on whether they feel protected and valued by their organization. Accordingly, management should prioritize the development of a supportive

environment by enforcing clear anti-retaliation policies, consistently communicating protection mechanisms, and ensuring confidentiality and anonymity in whistleblowing procedures.

In addition, visible and transparent managerial responses to reported misconduct are essential for building employee trust in whistleblowing systems. Ethics and integrity training programs should explicitly frame whistleblowing as an expression of organizational loyalty and professional responsibility rather than disloyal behavior. By strengthening perceived organizational support, organizations can foster positive attitudes toward whistleblowing, which in turn enhance employees' intentions to report unethical practices.

Policy and Governance Implications

At the policy level, this study highlights the importance of embedding whistleblowing mechanisms within broader compliance and governance frameworks mandated by regulatory authorities, such as the Otoritas Jasa Keuangan (OJK). Regulators are encouraged to require periodic evaluations of whistleblowing system effectiveness and to promote the integration of employee psychological safety indicators into corporate governance disclosures. Furthermore, ethics training and certification programs can strengthen organizational capacity to handle whistleblower reports in a confidential, fair, and professional manner. Cross-industry benchmarking among financial institutions may also facilitate the dissemination of best practices and enhance the overall quality of whistleblowing implementation across the banking sector.

4. Conclusion

This study provides empirical evidence on the behavioral mechanism underlying whistleblowing intention by examining the roles of perceived organizational support and attitude toward whistleblowing. The findings demonstrate that perceived organizational support significantly enhances whistleblowing intention, both directly and indirectly through employees' attitudes toward whistleblowing. These results indicate that organizational support functions not only as a contextual safeguard but also as a psychological driver that shapes how employees evaluate whistleblowing behavior.

Furthermore, the mediating role of attitude toward whistleblowing highlights the importance of attitudinal formation in translating organizational conditions into behavioral intentions. Employees who perceive strong organizational support tend to develop more favorable attitudes toward whistleblowing, which subsequently increases their willingness to report wrongdoing. This finding reinforces the relevance of the Theory of Planned Behavior in explaining whistleblowing

intention and underscores that organizational initiatives alone may be insufficient unless they are accompanied by positive employee attitudes toward ethical reporting.

From a practical standpoint, the findings suggest that organizations—particularly in highly regulated sectors—should go beyond establishing formal whistleblowing systems and focus on fostering a supportive organizational climate. Strengthening perceived organizational support may reduce employees' fear of retaliation, enhance psychological safety, and encourage more favorable attitudes toward whistleblowing, thereby increasing the effectiveness of internal reporting mechanisms.

Despite its contributions, this study has several limitations. The use of cross-sectional data restricts causal inference, and future research may employ longitudinal or experimental designs to further validate the proposed relationships. In addition, future studies may incorporate other components of the Theory of Planned Behavior or contextual variables to enrich the understanding of whistleblowing intention across different organizational settings.

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