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# The Effect Of Internal Locus Of Control And Fraud Seriousness Level On Whistleblowing Intention: The Mediating Role Of Organizational Commitment

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**ABSTRACT**

This study aimed to explore the effects of internal locus of control and fraud seriousness levels on whistleblowing intention, with organizational commitment as a mediating variable. SEM-PLS method was employed with the support of SmartPLS 4 software to analyze the data. Based on the findings, internal locus was found to have a positive effect on organizational commitment. Additionally, organizational commitment was also found to positively affect whistleblowing intention. Despite the findings, internal locus of control and fraud seriousness level had no direct association with whistleblowing intention. The result of mediation analysis indicated that organizational commitment functioned as a mediator between internal locus of control and whistleblowing intention. This suggested that the effect of internal locus of control on whistleblowing intention occurred through organizational commitment as a mediating variable (full mediation). In comparison, no mediating effect of organizational commitment was found in the relationship between fraud seriousness level and whistleblowing intention. The implications of this study emphasized the importance of strengthening organizational commitment and developing employees' internal characteristics to enhance their willingness to report misconduct. Furthermore, the findings theoretically supported the Theory of Planned Behavior.

## INTRODUCTION

The Association of Certified Fraud Examiners (ACFE) indicates that fraud remains a serious threat to organizations worldwide. In The 2024, the ACFE emphasizes that the most effective method of identifying fraud is tips or reports from employees and stakeholders, making the existence and functionality of whistleblowing mechanisms vital for early fraud prevention and detection. This global situation is also reflected in Indonesia, where corruption, asset misappropriation, and financial statement fraud remain prevalent, particularly in the public sector. Data from KPK for the 2004–2025 period recorded 1,706 corruption cases, dominated by local governments, ministries/agencies, and state-owned enterprises. Although many institutions have implemented whistleblowing systems, their effectiveness still depends on employees' willingness to report misconduct (Kpk.go.id, 2025).

Based on the KPK's, through the 2024 Integrity Assessment Survey (SPI), the low reporting culture and limited willingness of individuals to act as whistleblowers are evident, as the survey revealed that bribery and gratuity practices remain common in government institutions, with approximately 90% of ministries/agencies and 97% of local governments reporting such incidents. In addition, 36% of respondents stated that they had witnessed or heard of employees receiving money, goods, or facilities from service users (Kpk.go.id, 2025). One notable example is the corruption case involving the Kepahiang Regional People's Representative Council (DPRD) Secretariat between 2019 and 2024, where the Corruption Court of Bengkulu Province found 10 defendants guilty of embezzling more than Rp28 billion in state funds through fictitious Official Travel Orders (SPPD). Despite occurring systematically over five years, no internal reports were made by employees, indicating that the existing whistleblowing mechanism within the Kepahiang Regency Government, regulated under Regent Regulation No. 21 of 2023, has not yet been utilized effectively.

From the perspective of the Theory of Planned Behavior proposed by Ajzen (1991), attitudes toward the behavior, subjective norms, and perceived behavioral control shape whistleblowing intention. In particular, internal locus of control represents an individual's beliefs that outcomes are linked to presonal effort and decisions, leading individuals to become more proactive, responsible, and confident in handling situations (Hakim et al. 2025). Regarding whistleblowing, individuals with stronger internal locus of control have the tendency to consider reporting fraud as an action within their control (Tseng et al. 2022). Meanwhile, fraud seriousness level refers to individuals' perceptions regarding the severity and impact of fraudulent actions. Grounded in the Theory of Planned Behavior framework, perceived fraud seriousness can strengthen positive attitudes toward whistleblowing because reporting misconduct is viewed as beneficial and necessary. Previous studies also show that the more serious fraud is perceived, the stronger the motivation to engage in whistleblowing (Rahmanesya & Oktarina, 2023).

The findings of Syafrudin et al. (2020) also indicate that professional commitment and other factors, such as personal cost, play a significant role in shaping an individual's decision making involved in whistleblowing. In this context, individuals with a stronger level of organizational commitment typically feel a greater sense of responsibility, making them more willing to report violations, as they perceive such actions as supporting the organization's sustainability and integrity. On the other hand, Surya et al. (2021) and Hakim et al. (2025) conducted studies indicating that internal locus of control contributes to whistleblowing intention. In contrast to these findings, whistleblowing intention was not affected by locus of control (Hastuti et al. 2023; Fahmi et al. 2024)

Furthermore, studies by Arismaya (2025) and Rahmanesya and Oktarina (2023) revealed an individual's intention to blow the whistle is associated with the seriousness level of fraud. Conversely, another study by Ningsih et al. (2024) found that the intention to whistleblowing is not related with perceived seriousness. To enrich the context, Abdillah et al. (2025) found that the level of fraud seriousness influences organizational commitment. However, it did not have a direct effect on whistleblowing intention. Organizational commitment, in turn, serves as a variable that influences employees' intention to whistleblow; thus, the role of organizational commitment appears to be more decisive than the direct influence of perceived fraud seriousness on employees' intention to report.

This claim corroborates with several studies. To mention, a study explored by Surya et al. (2021) highlighted the mediating role from organizational commitment in the relationship between internal locus of control and whistleblowing intention. Additionally, the findings of Abdillah et al. (2025) also confirmed the same claims upon the role of organizational commitment in mediating the relationship between the fraud seriousness level and whistleblowing intention. Likewise, Ningsih et al. (2024) and Solikhah et al. (2020) further support the same insight on the organizational commitment to influence the intention to blow the whistle. However, the findings presented by Hidayat (2025) stated that organizational commitment has the opposite influence to not influence the intention of whistleblowing.

Based on this discussion, a research gap emerges between the importance of whistleblowing in fraud prevention and the persistently high number of fraud cases in Indonesia, including within the Kepahiang Regency Local Government, as well as inconsistent findings from previous studies regarding factors influencing whistleblowing intention. Therefore, this study examines the effects of internal locus of control and fraud seriousness level on whistleblowing intention, with organizational commitment as a mediating variable. The study is expected to contribute theoretically to enrich topics covering whistleblowing research based on the Theory of Planned Behavior and provide practical insights for strengthening fraud prevention in public sector organizations.

## LITERATURE REVIEW

### Theory of Planned Behavior

The Planned Behavior Theory was posited by Ajzen (1991). Within this context, human behavior is driven by intention. Primarily, the attitude toward behavior, subjective norm, and perceived behavioral control are the three key components that shape it. In a deeper sense of whistleblowing context, attitude toward behavior reflects whether individuals perceive reporting violations as ethical and beneficial, while subjective norm refers to social support or pressure from colleagues, superiors, and the organization.

Perceived behavioral control refers to someone's beliefs upon ability to execute whistleblowing without facing major obstacles such as threats or retaliation. Individuals who possess strong confidence in their abilities have greater tendency to exhibit stronger whistleblowing intentions. Fraud seriousness level contributes to shaping positive attitudes toward whistleblowing. When fraud is perceived as serious and harmful to the organization, there is a heightened propensity among individuals to report whistleblowing as an ethical form of responsibility. Thus, the integration of these factors makes the Theory of Planned Behavior a relevant framework to describe whistleblowing intention (Ajzen, 1991).

### Whistleblowing Intention

The concept of whistleblowing was explained by Miceli and Near (1985), who defined whistleblowing intention as a person's intention to report illegal, unethical, or unauthorized practices to internal or external parties. Whistleblowing is considered a form of prosocial behavior aimed at preventing actions that may harm the organization and public interest. Whistleblowing intention is performed under the influence of the individual itself, organizational, and situational factors.

Individual factors include moral values, ethical attitudes, courage, and self-control, while organizational factors involve ethical culture, management support, organizational commitment, and whistleblower protection systems. Situational factors relate to the seriousness of fraud, the position of the offender, and the impact of the violation.

According to Efendi and Nuraini (2019), whistleblowing intention can be measured through several indicators, including motivation to report violations, perception of the harmful impact of fraud, belief in the benefits of whistleblowing, intention to report through internal channels, and intention to report through external channels.

**Internal Locus of Control**

Rotter (1966) postulated the definition of internal locus of control as the belief that an individual's life outcomes are determined by personal effort. This perspective further suggests that successes or failures in life are not attributed to external factors such as fate or luck. Thus, individuals with a high internal locus of control firmly believe that they have authority over their own actions and the resulting consequences.

Therefore, internal locus of control can be understood as an individual characteristic that encourages moral responsibility, confidence, and courage in facing risks. Those who have a higher level of internal locus of control have greater tendency to engage in ethical behavior, especially whistleblowing. Herisdawati & Arita (2025) mentions, the indicators of internal locus of control include confidence in personal abilities, belief that hard work leads to success, proactive information seeking, responsibility for decisions, and self-control.

**Fraud Seriousness Level**

According to Miceli and Near (1985), fraud seriousness refers to perception possessed by an individual about the extent and potential harm caused by fraudulent actions to the organization. In ethical decision-making, the perceived seriousness of fraud influences individuals' evaluation of the risks and benefits of whistleblowing. When fraud is viewed as highly harmful, individuals are more likely to consider whistleblowing as an important action to prevent greater losses.

Fraud seriousness level can be understood as an important factor that encourages individuals' moral and ethical responsibility to report violations. Higher perceptions regarding the severity and impact of fraud strengthen individuals' intention to engage in whistleblowing behavior. According to Rahmanesya & Oktarina (2023), the greater fraud is perceived, the greater the probability that individuals will report it. They also mentioned the indicators of fraud seriousness level include the scale of fraud, misuse of position, employee relationships or relations, and fraud committed for personal gain.

**Organizational Commitment**

Another key concept to define is organizational commitment. It reflects the attachment and loyalty level from an individual in relation to the organization where they work (Meyer & Allen, 1991). Three key dimensions including affective commitment, continuance commitment, and normative commitment are noted. First, affective commitment reflects employees' emotional attachment and sense of belonging to the organization. Second, continuance commitment is related to considerations of the consequences of leaving the organization. Lastly, normative commitment refers to a sense of moral obligation to remain loyal and support organizational values.

Stronger organizational commitment among employees functions to protect organizational integrity, including through whistleblowing behavior. Higher organizational commitment encourages employees to report fraud as a form of responsibility and loyalty to the organization. According to Rahmanesya & Oktarina (2023), the indicators of organizational commitment include employee dedication to organizational goals, loyalty, pride in the organization, a sense of belonging, and intention to remain with the organization.

## METHODS

### Population and Sample

This study was conducted by inviting local government employees in Kepahiang Regency to participate. Building upon the sampling, a purposive sampling technique was employed to conduct sampling based on specific criteria determined. The sampling criteria in this study were employees with a direct role in financial or budget management, namely Technical Implementation Officers (PPTK) and Treasurers. These two positions have direct access to financial information and documents within their respective agencies, and are therefore considered capable of identifying and detecting potential budget irregularities, making them relevant for measuring the intent to blow the whistle.

### Operational Definition and Measurement of Variables

Internal locus, fraud seriousness level, organizational commitment, and intention to whistleblow were the four key variables that were involved in this study. In processing the variables, a five-point Likert scale used was from 1 (strongly disagree) to 5 (strongly agree). Beliefs of someone that success or failure depends on personal effort rather than extrinsic factors such as luck or fate are known as control's internal locus. Its indicators include self-confidence, hard work, responsibility, proactive behavior, and self-control (Herisdawati & Arita, 2025).

Fraud seriousness level refers to individuals' perceptions regarding the severity and impact of fraud on the organization. The indicators include the scale of fraud, misuse of position, employee relationships, and fraud committed for personal gain (Rahmanesya & Oktarina, 2023). Organizational commitment reflects the attachment and loyalty of employees toward the organization, measured through loyalty, pride, sense of belonging, contribution to organizational goals, and commitment to remain within the organization (Rahmanesya & Oktarina, 2023).

The intention of an individual reporting illegal or unethical practices to internal or external parties is known as whistleblowing intention. This variable was measured through indicators such as intention to report fraud, perception of fraud-related losses, belief in the positive impact of whistleblowing, intention to report through internal channels, and intention to report through external channels (Efendi & Nuraini, 2019).

### Data Type and Collection Technique

Consistent with the methodological framework, this study gathered quantitative data. Data collection was conducted by administering a form of questionnaire as the main data sources. According to Sekaran (2016), through questionnaires, participants would be provided with a set of written statements to answer. To effectively collect the data, the Google Forms platform was used to distribute the questionnaire. The respondents got the link via a WhatsApp group or individuals entrusted to distribute the link. Distribution via WhatsApp was chosen due to its ease in reaching respondents quickly and efficiently, as well as allowing the questionnaire to be completed directly via mobile devices.

### Data Analysis

In analysing the data, the Partial Least Squares Structural Equation Modelling (PLS SEM) method was leveraged. Besides, the application of SmartPLS version 4.0.9.9 was also used to assist the analysis process. As an alternative to covariance-based SEM, PLS mainly gives greater emphasis on prediction rather than theory or causality tests. In this study, this method was used to the linkage among the latent variables. Some of the analysis methodologies were the measurement model evaluation (outer model), including validity and reliability, structural model assessment (inner model), hypothesis testing, and mediation testing

## RESULTS

### Respondent Characteristics

This study involved 105 respondents consisting of Technical Implementation Officers (PPTK) and treasurers working in the Regional Government of Kepahiang Regency. The detailed results of the analysis are shown in Table 1 below.

**Table 1. Respondent Characteristics**

| No | Characteristics | Number of Respondents | Percentage |
|---|---|---|---|
| 1 | Position | | |
| | Treasurer | 28 | 26.7% |
| | PPTK | 77 | 73.3% |
| | **Total** | **105** | **100%** |
| 2 | Gender | | |
| | Male | 66 | 62.9% |
| | Female | 39 | 37.1% |
| | **Total** | **105** | **100%** |
| 3 | Age | | |
| | <25 Years | 2 | 1.9% |
| | 25–35 Years | 15 | 14.3% |
| | 36–45 Years | 55 | 52.4% |
| | >45 Years | 33 | 33.4% |
| | **Total** | **105** | **100%** |
| 4 | Marital Status | | |
| | Married | 95 | 90.5% |
| | Unmarried | 10 | 9.5% |
| | **Total** | **105** | **100%** |
| 5 | Educational Background | | |
| | Senior High School | 3 | 2.9% |
| | Diploma (D3) | 9 | 8.6% |
| | Bachelor's Degree (D4/S1) | 80 | 76.2% |
| | Master's Degree (S2) | 13 | 13.3% |
| | **Total** | **105** | **100%** |
| 6 | Years of Service | | |
| | <2 Years | 25 | 23.8% |
| | 2–5 Years | 62 | 59.0% |
| | 6–9 Years | 10 | 9.5% |
| | ≥10 Years | 8 | 7.6% |
| | **Total** | **105** | **100%** |

*Source: Data Processed, 2026*

The majority of respondents were Technical Implementation Officers (PPTK), totaling 77 people (73.3%), while the remaining 28 people (26.7%) served as Treasurers. Both of these positions have direct access to financial transactions and the management of the local budget, placing them in a position where they can realistically observe indications of fraud, making them relevant to the measurement of the fraud seriousness level variable in this study.

By gender, male respondents dominated the sample with 66 individuals (62.9%), while female respondents accounted for 39 individuals (37.1%). Previous studies have shown that gender may influence ethical sensitivity and whistleblowing intentions, although the findings remain inconsistent. Research by Alleyne et al. (2013) suggests that gender differences can affect an individual's tendency to engage in whistleblowing. The predominance of male respondents in this study reflects the demographic composition of the organization under study.

By age, the majority of the respondents were between 36–45 years old (52.4%), followed by those over 45 years old (31.4%), indicating that the majority were relatively mature employees with considerable work experience. According to Rotter (1966), older individuals tend to have more stable personal values and stronger self-control in dealing with ethical dilemmas. Regarding marital status, most respondents were married (90.5%), suggesting that they generally have greater family and financial responsibilities, which may influence their considerations in making whistleblowing decisions.

Based on education, D4/Bachelor's degree holders dominated with 80 individuals (76.2%), followed by Master's degree holders (14 individuals, 13.3%), Associate degree holders (9 individuals, 8.6%), and high school graduates (3 individuals, 2.9%). This relatively high level of education indicates that respondents possess sufficient cognitive capacity to understand the legal and ethical consequences of fraudulent acts, as well as to recognize the available reporting mechanisms.

Finally, regarding tenure, the majority of respondents had been in their positions for 2–5 years (62 people, 59.0%), followed by those with less than 2 years of tenure (25 people, 23.8%), 6–9 years of tenure (10 people, 9.5%), and 10 years or more of tenure (8 people, 7.6%). These data indicate that the most respondents have worked sufficiently in performing their duties and understand the organizational environment in which they work.

**Descriptive Statistics**

In analyzing the data, descriptive statistics were applied. The minimum, maximum, mean, and standard deviation were used to describe the variables generally. Using a five-point Likert scale, all statement items were measured. The interval categories were interpreted as follows: very low (1.00–1.80), low (1.81–2.60), moderate (2.61–3.40), high (3.41–4.20), and very high (4.21–5.00).

**Table 2. Descriptive Statistics**

| Statement Items | Mean | Minimum | Maximum | Standard Deviation |
|---|---|---|---|---|
| ILC1 | 4.429 | 1 | 5 | 0.741 |
| ILC2 | 4.524 | 2 | 5 | 0.587 |
| ILC3 | 4.352 | 2 | 5 | 0.617 |
| ILC4 | 4.476 | 3 | 5 | 0.518 |
| ILC5 | 4.343 | 3 | 5 | 0.549 |
| FSL1 | 4.657 | 1 | 5 | 0.583 |
| FSL2 | 4.467 | 1 | 5 | 0.618 |
| FSL3 | 4.552 | 1 | 5 | 0.617 |
| FSL4 | 4.486 | 1 | 5 | 0.649 |
| FSL5 | 4.657 | 1 | 5 | 0.583 |
| KO1 | 4.648 | 3 | 5 | 0.534 |
| KO2 | 4.419 | 2 | 5 | 0.582 |
| KO3 | 4.410 | 3 | 5 | 0.597 |
| KO4 | 4.381 | 3 | 5 | 0.575 |
| KO5 | 3.771 | 2 | 5 | 0.842 |
| NW1 | 4.010 | 3 | 5 | 0.697 |
| NW2 | 3.981 | 3 | 5 | 0.690 |
| NW3 | 4.000 | 2 | 5 | 0.704 |

| | | | | |
|---|---|---|---|---|
| NW4 | 4.000 | 2 | 5 | 0.676 |
| NW5 | 3.352 | 1 | 5 | 0.976 |

Source: Data Processed, 2026

The mean score of the internal locus of control was 4.43, which falls into the very high category. It suggests that Treasurers and Technical Implementation Officers (PPTK) in the Regional Government of Kepahiang Regency strongly believe that work results depend on individual effort rather than extrinsic factors. The highest mean score was related to the belief that hard work leads to success, while the lowest score concerned self-control ability, although it remained in the very high category. In addition, the standard deviation values ranged from 0.518 to 0.741, indicating relatively homogeneous responses among respondents.

The fraud seriousness level variable obtained a mean score of 4.56, which also fell into the very high category. This indicates that respondents perceived fraudulent actions as serious violations with negative impacts on the organization. The highest mean scores were related to large-scale financial fraud and misuse of organizational budgets for personal interests, while the lowest mean score concerned small-scale financial fraud, which was still categorized as very high. Standard deviation values ranged from 0.583 to 0.649. This indicates a consistent level of respondent's perceptions.

The organizational commitment variable showed a mean score of 4.32, categorized as very high. This finding indicates that respondents possessed strong loyalty and attachment to their organization. The highest mean score was related to efforts to provide the best performance for organizational success, whereas the lowest mean score concerned remaining in the organization due to financial considerations, which was categorized as high. The standard deviation values ranged from 0.534 to 0.842, indicating relatively homogeneous responses.

Finally, the whistleblowing intention variable obtained a mean score of 3.87, categorized as high. This suggests that respondents generally had the intention to report illegal or unethical practices within the organization. The highest mean score was related to the intention to immediately report known fraud, while the lowest mean score concerned reporting through external channels such as the media when internal channels were unavailable. The standard deviation values ranged from 0.676 to 0.976, indicating relatively similar perceptions among respondents.

## Results of Measurement Model Evaluation (Outer Model)

To assess the validity and reliability of the data, the measurement model (outer model) was evaluated (Ghozali & Latan, 2015). The evaluation of the outer model included several tests, namely convergent validity, average variance extracted (AVE), discriminant validity, reliability test, and multicollinearity test.

## Convergent Validity

By examining the factor loadings, convergent validity was tested. The factor loadings were derived from the correlations between the scores of each indicator and the scores of its construct. If it has a factor loading greater than 0.7, an indicator achieve the reliability criteria (Ghozali & Latan, 2015). Table 3 below displays the factor loadings result.

**Table 3. Loading Factor Value**

| Variable | Code | Loading Factor | Description |
|---|---|---|---|
| Internal Locus Of Control (X1) | ILC1 | 0.716 | Valid |
| | ILC2 | 0.730 | Valid |
| | ILC3 | 0.732 | Valid |

| | | | |
|---|---|---|---|
| | ILC4 | 0.748 | Valid |
| | ILC5 | 0.756 | Valid |
| Fraud Seriousness Level (X2) | FSL1 | 0.845 | Valid |
| | FSL2 | 0.887 | Valid |
| | FSL3 | 0.868 | Valid |
| | FSL4 | 0.883 | Valid |
| | FSL5 | 0.847 | Valid |
| Organizational Commitment (M) | KO1 | 0.715 | Valid |
| | KO2 | 0.826 | Valid |
| | KO3 | 0.869 | Valid |
| | KO4 | 0.882 | Valid |
| | KO5 | 0.710 | Valid |
| Whistleblowing Intention (Y) | NW1 | 0.924 | Valid |
| | NW2 | 0.905 | Valid |
| | NW3 | 0.892 | Valid |
| | NW4 | 0.890 | Valid |
| | NW5 | 0.755 | Valid |

*Source: Data Processed, 2026*

As presented in Table 3, all indicators in this study showed factor loadings exceeding 0.7, thereby meeting the requirements for convergent validity. Therefore, no indicators need to be removed. As a result, all variables can be retained for further analysis. Additionally, it can be used to evaluate convergent validity if the Average Variance Extracted (AVE) value is greater than 0.5. Table 4 below displays The Average Variance Extracted (AVE) values.

**Table 4. Average Value of Extracted Variance (AVE)**

| Variable | Average Variance Extracted (AVE) | Description |
|---|---|---|
| Internal Locus Of Control (X1) | 0.543 | Valid |
| Fraud Seriousness Level (X2) | 0.750 | Valid |
| Organizational Commitment (M) | 0.646 | Valid |
| Whistleblowing Intention (Y) | 0.766 | Valid |

Source: Data Processed, 2026

With Average Variance Extracted (AVE) values exceeding the minimum threshold which was 0.50, the convergent validity test results disclose that all variables are valid and meet the predetermined criteria. The whistleblowing intention variable obtained the highest AVE value of 0.766, indicating strong construct validity. Meanwhile, the AVE values for internal locus of control, fraud seriousness level, and organizational commitment were 0.543, 0.750, and 0.646, respectively. More than 50% of the variation in their indicators can be explained by these findings and all constructs in the research model are valid.

## Discriminant Validity

This is a testing tool to ensure that every variable or construct in the measurement model accurately reflects different concepts and does not overlap with one another. Three methods used in this study to examine discriminant validity: cross-loading analysis, the Fornell-Larcker criterion, and the heterotrait-monotrait ratio (HTMT). Table 5 displays the cross-loading values.

**Table 5. Cross-Loading Value**

| Code | FSL | ILC | KO | NW |
|---|---|---|---|---|
| **FSL1** | 0.845 | 0.278 | 0.238 | 0.027 |
| **FSL2** | 0.887 | 0.394 | 0.384 | 0.232 |
| **FSL3** | 0.868 | 0.248 | 0.207 | -0.011 |
| **FSL4** | 0.883 | 0.322 | 0.334 | 0.123 |
| **FSL5** | 0.847 | 0.342 | 0.312 | 0.055 |
| **ILC1** | 0.103 | 0.716 | 0.361 | 0.266 |
| **ILC2** | 0.235 | 0.730 | 0.435 | 0.205 |
| **ILC3** | 0.284 | 0.732 | 0.509 | 0.292 |
| **ILC4** | 0.440 | 0.748 | 0.456 | 0.251 |
| **ILC5** | 0.312 | 0.756 | 0.412 | 0.297 |
| **KO1** | 0.309 | 0.471 | 0.715 | 0.247 |
| **KO2** | 0.381 | 0.567 | 0.826 | 0.404 |
| **KO3** | 0.210 | 0.509 | 0.869 | 0.524 |
| **KO4** | 0.317 | 0.458 | 0.882 | 0.430 |
| **KO5** | 0.236 | 0.370 | 0.710 | 0.420 |
| **NW1** | 0.107 | 0.333 | 0.473 | 0.924 |
| **NW2** | 0.153 | 0.365 | 0.452 | 0.905 |
| **NW3** | 0.132 | 0.246 | 0.374 | 0.892 |
| **NW4** | 0.161 | 0.295 | 0.386 | 0.890 |
| **NW5** | 0.017 | 0.301 | 0.504 | 0.755 |

Source: Data Processed, 2026

The cross-loading method showed that each indicator, with the construct measure, has a stronger correlation value than with other constructs. The findings show that without significant inter-construct correlation, each latent variable can be represented by its indicator. Consequently, the requirements for discriminant validity was satisfied by the measuring model used in this study. This also confirms that each construct has clear empirical differences. In short, the instrument in this research can be considered valid to measure variables determined.

Additionally, the Fornell-Larcker criteria approach was used to evaluate discriminant validity. Based on this criterion, the correlation values between other constructs, both in the same column and row, must be smaller than the AVE square root value on table's diagonal. According to Hair et al. (2017), this condition shows that there is a stronger relationship between a construct with its own indicators than with other constructs. Table 6 presents the Fornell-Larcker test results.

**Table 6. Fornell-Larcker Criterion**

| Variable | FSL | ILC | KO | NW | Description |
|---|---|---|---|---|---|
| **FSL** | 0.866 | | | | Valid |
| **ILC** | 0.381 | 0.737 | | | Valid |
| **KO** | 0.361 | 0.595 | 0.804 | | Valid |
| **NW** | 0.125 | 0.358 | 0.511 | 0.875 | Valid |

Source: Data Processed, 2026

In comparison to the correlation coefficients between other constructs, Table 6 demonstrates that the square root of the AVE for each construct, shown on the diagonal of the table, has a greater value. These results indicate that the requirements for discriminant validity were met by all variables in this study. Additionally, the heterotrait-monotrait ratio (HTMT) method was conducted for discriminant validity testing. This method was employed to ensure that every construct in the research model was statistically distinct from the others. A construct was deemed to satisfy discriminant validity if its HTMT value was less than 0.90. Table 7 displays the HTMT test results.

**Table 7. Heterotrait-Monotrait Ratio**

| Variable | Heterotrait-Monotrait Ratio | Description |
|---|---|---|
| Internal Locus of Control <->Fraud Seriousness Level | 0.419 | Valid |
| Organizational Commitment <-> Fraud Seriousness Level | 0.385 | Valid |
| Organizational Commitment <-> Internal Locus of Control | 0.712 | Valid |
| Whistleblowing Intention <-> Fraud Seriousness Level | 0.140 | Valid |
| Whistleblowing Intention <-> Internal Locus of Control | 0.410 | Valid |
| Whistleblowing Intention <-> Organizational Commitment | 0.555 | Valid |

Source: Data Processed, 2026

According to Table 7, all heterotrait–monotrait ratio (HTMT) values for each pair of variables were less than the predetermined limit of 0.90. The fraud seriousness level and whistleblowing intention correlation had the lowest HTMT value (0.140). Meanwhile, the highest value (0.712), which still within the permissible limit, was found in the association between organizational commitment and internal locus of control. The results suggest that there is no overlap across variables and that every construct in the study can be clearly distinguished empirically. As a result, every construct in this study satisfies the requirements for discriminant validity.

**Reliability Test**

To confirm the precision, the instrument's accuracy and consistency in measuring the construct, a reliability test was carried out. According to Ghozali & Latan (2015), a construct is considered reliable when the composite reliability and Cronbach's alpha values reaches score above 0.70. Table 8 displays the reliability test results.

**Table 8. Reliability Test**

| Variable | Cronbach's Alpha | Composite Reliability | Description |
|---|---|---|---|
| Internal Locus of Control | 0.790 | 0.793 | Reliabel |
| Fraud Seriousness Level | 0.919 | 0.963 | Reliabel |
| Organizational Commitment | 0.861 | 0.873 | Reliabel |
| Whistleblowing Intention | 0.923 | 0.928 | Reliabel |

Source: Data Processed, 2026

Table 8 shows that the reliability values for every variable in the model exceed the minimum threshold of 0.70. This indicates that the research instrument has a good level of reliability, meaning that each construct was measured consistently. The fraud seriousness level variable obtained the highest composite reliability value, namely 0.963, followed by whistleblowing intention at 0.928, organizational commitment at 0.873, and internal locus of control at 0.793. Therefore, every variable in this study is considered reliable and consistent.

## Multicollinearity Test

To verify that there is no excessive connection between the indicators found within a single construct, a multicollinearity test was employed. A high level of correlation in a structural model can introduce bias in the analysis results. According to Ghozali and Latan (2015), the Variance Inflation Factor (VIF) value can be used to identify multicollinearity, in which a VIF value greater than 5 indicates that there is multicollinearity among independent variables. Table 9 shows the multicollinearity findings.

**Table 9. Multicollinearity Test**

| Code | VIF | Description |
|---|---|---|
| FSL1 | 2.745 | Free from multicollinearity |
| FSL2 | 2.581 | Free from multicollinearity |
| FSL3 | 3.347 | Free from multicollinearity |
| FSL4 | 3.117 | Free from multicollinearity |
| FSL5 | 2.470 | Free from multicollinearity |
| ILC1 | 1.690 | Free from multicollinearity |
| ILC2 | 1.769 | Free from multicollinearity |
| ILC3 | 1.482 | Free from multicollinearity |
| ILC4 | 1.820 | Free from multicollinearity |
| ILC5 | 1.859 | Free from multicollinearity |
| KO1 | 1.560 | Free from multicollinearity |
| KO2 | 2.253 | Free from multicollinearity |
| KO3 | 2.718 | Free from multicollinearity |
| KO4 | 3.209 | Free from multicollinearity |
| KO5 | 1.589 | Free from multicollinearity |
| NW1 | 4.403 | Free from multicollinearity |
| NW2 | 4.261 | Free from multicollinearity |
| NW3 | 4.174 | Free from multicollinearity |
| NW4 | 4.458 | Free from multicollinearity |
| NW5 | 1.619 | Free from multicollinearity |

Source: Data Processed, 2026

### Structural Model Evaluation Results (Inner Model)

The next step was to evaluate the structural model (inner model) after the outer model had met all the requirements. The coefficient of determination ($R^2$) analysis, the f-square ($f^2$) test, and the model fit test were the three methods used to assess the inner model.

### Coefficient of Determination (R-Square) Test

By using the coefficient of determination test, the extent to which the independent contributing to explaining the dependent variable variation can be discovered. In this study, the criteria of 0.67 was used for the interpretation of $R^2$ value. The results showed that 0.33 was interpreted as a moderate level. Then, 0.19 was interpreted as a weak level. The test results of the coefficient of determination can be seen in Table 10 below.

**Table 10. Coefficient of Determination (R-Square) Test**

| Variable | R-Square | R-Square Adjusted |
|---|---|---|
| Organizational Commitment | 0.375 | 0.363 |
| Whistleblowing Intention | 0.272 | 0.250 |

*Source: Data Processed, 2026*

The results of the coefficient of determination showed that organizational commitment has an R-square value of 0.375, meaning that the independent variables in the model account for 37.5% of its variation, with other factors outside the research influencing the remaining 62.5%. This value falls within the moderate category. Whistleblowing intention, on the other hand, has an R-square value of 0.272, which indicates that the model accounts for 27.2% of its variation while other external factors impact 72.8%.

**F-Square Test**

To determine the level of contribution, whether it is small, moderate, or large, each independent variable's impact on the dependent variable is assessed using the F-square test ($f^2$). In its interpretation, an $f^2$ value of 0.02 indicates a small effect, 0.15 indicates a moderate effect, and 0.35 indicates a large effect. Table 11 shows the F-square test results for this study.

**Table 11. F-Square Test**

| Variable | FSL | ILC | KO | NW |
|---|---|---|---|---|
| FSL | | | 0.034 | 0.009 |
| ILC | | | 0.393 | 0.009 |
| KO | | | | 0.198 |
| NW | | | | |

Source: Data Processed, 2026

Based on Table 11, internal locus of control has a significant effect on organizational commitment ($f^2$ = 0.393), whereas perceived fraud seriousness has a small effect ($f^2$ = 0.034), indicating that internal locus of control plays a greater role in strengthening organizational commitment. Regarding whistleblowing intention, both perceived fraud seriousness and internal locus of control show very small effects ($f^2$ = 0.009), whereas organizational commitment demonstrates a moderate effect ($f^2$ = 0.198). These results indicate that organizational commitment is a more influential factor in encouraging whistleblowing intention than the other independent variables.

**Model Fit Test**

In order to reduce the possibility of model specification errors and determine whether the developed research model aligns with the empirical data, model fit evaluation is carried out. One of the primary indicators in model fit assessment is the Standardized Root Mean Square Residual (SRMR) value. A good model fit is often indicated by an SRMR score less than 0.08. However, an SRMR value below 0.10 can still be considered to meet the criteria for an acceptable fit. Table 12 presents the model fit test results.

**Table 12. Model Fit Test**

| | Saturated Model | Estimated Model |
|---|---|---|
| Standardized Root Mean Square Residual (SRMR) | 0.087 | 0.087 |

Source: Data Processed, 2026

As shown in Table 12, the Standardized Root Mean Square Residual (SRMR) value is 0.087. Based on Hair et al. (2017), an SRMR value below 0.10 indicates an acceptable model fit. Therefore, in this study the model used can be said to fit the analyzed data.

## Hypothesis Testing Results

The bootstrapping technique in SmartPLS4 was used for hypothesis testing in this study to obtain accurate estimates of path coefficients, standard errors, and significance values through data resampling. When the p-value was less than 0.05, the hypothesis was accepted. On the other hand, the hypothesis was rejected when the p-value was greater than 0.05. Furthermore, the original sample values were examined to identify the direction of relationship among variables, with negative values denoting inverse relationship and positive values denoting positive relationship. Table 12 displays the hypothesis test findings.

**Table 13. Hypothesis Testing**

| Construct Relationships | Original Sample | T statistics | P values | Description |
|---|---|---|---|---|
| Internal Locus of Control (X1) → Organizational Commitment (M) | 0.536 | 5.018 | 0.000 | Accepted |
| Fraud Seriousness Level (X2) → Organizational Commitment (M) | 0.157 | 1.127 | 0.130 | Rejected |
| Organizational Commitment (M) → Whistleblowing Intention (Y) | 0.480 | 3.506 | 0.000 | Accepted |
| Internal Locus of Control (X1) → Whistleblowing Intention (Y) | 0.106 | 0.786 | 0.216 | Rejected |
| Fraud Seriousness Level (X2) → Whistleblowing Intention (Y) | -0.088 | 0.663 | 0.254 | Rejected |

Source: Data Processed, 2026

According to Table 13, the first hypothesis is accepted because internal locus of control has a significant positive effect on organizational commitment, as indicated by a coefficient value of 0.536 and a p-value of 0.000. In contrast, the second hypothesis is rejected since perceived fraud seriousness has no significant effect on organizational commitment, with a coefficient value of 0.157 and a p-value of 0.130. Meanwhile, organizational commitment has a positive and significant effect on whistleblowing intention, as indicated by a coefficient value of 0.480 and a p-value of 0.000; thus, the third hypothesis is accepted.

A p-value of 0.216 and a positive coefficient of 0.106 were obtained for the internal locus of control variable. This indicates that whistleblowing intention is not significantly affected by internal locus of control. Since the results do not support the proposed hypothesis, the fourth hypothesis is rejected. Meanwhile, the fraud seriousness level variable has a p-value of 0.254 with a negative coefficient of -0.088. The results indicate that whistleblowing intention is not influenced by fraud seriousness level. Since the results do not support the proposed hypothesis, the fifth hypothesis is also rejected.

### Results of the Mediation Test

To assess the mediating role of organizational commitment in the relationship between internal locus of control, fraud seriousness level, and whistleblowing intention, a mediation test was performed. This test was performed by analyzing the specific indirect effects obtained through the bootstrapping process using SmartPLS.

**Table 14. Mediation Test**

| Construct Value | Original Sample | T statistics | P values | Description |
|---|---|---|---|---|
| Internal Locus Of Control (X1) → Organizational Commitment (M) → Whistleblowing Intention (Y) | 0.257 | 2.866 | 0.002 | Accepted |
| Fraud Seriousness Level (X2) → Organizational Commitment (M) → Whistleblowing Intention (Y) | 0.075 | 1.137 | 0.128 | Rejected |

Source: Data Processed, 2026

Table 14 provides internal locus of control and whistleblowing intention relationship. Both of the variables are significantly mediated by organizational commitment. This is evident from the result of coefficient value of 0.257 and a p-value of 0.002. Since the direct effect of internal locus of control on whistleblowing intention is not significant, organizational commitment acts as a full mediator, leading to the acceptance of the sixth hypothesis. In contrast, organizational commitment does not significantly mediate the relationship between fraud seriousness level and whistleblowing intention, as indicated by a coefficient value of 0.075 and a p-value of 0.128. Therefore, the seventh hypothesis is rejected.

## DISCUSSION

### Effect of Internal Locus of Control on Organizational Commitment

Internal locus of control was found to positively influence organizational commitment. Employees who believe that work outcomes are determined by personal effort and ability tend to have stronger loyalty and attachment to the organization. This belief encourages employees to actively contribute to organizational goals and strengthens their sense of responsibility toward the institution. As a result, employees become more involved in organizational activities and demonstrate greater dedication to supporting institutional success.

The perceived behavioral control dimension of the Theory of Planned Behavior, which explains that individuals with stronger self-control beliefs tend to show more positive attitudes toward their work and organization, is supported by these findings. Similarly, Marwan et al. (2018) and Intani & Haliah (2022), found that individuals with a greater internal locus of control generally possess stronger organizational commitment.

### Effect of Fraud Seriousness Level on Organizational Commitment

Fraud seriousness level was shown to have no significant effect on organizational commitment. Although respondents perceived fraud as a serious violation that could negatively affect the organization, this perception did not directly strengthen their emotional attachment or loyalty to the institution. Understanding the seriousness of fraud only reflects awareness of ethical standards and organizational rules, but it is insufficient to increase organizational commitment.

This result suggests that organizational commitment is more closely related to employees' emotional involvement and sense of belonging than to their perceptions of unethical behavior. Indriani et al. (2019) support the view that ethical judgments regarding fraud seriousness are not always associated with emotional factors, such as organizational commitment.

**Effect of Organizational Commitment on Whistleblowing Intention**

Organizational commitment was found to positively influence whistleblowing intention. Employees with stronger loyalty and attachment to the organization are more likely to report unethical practices in order to protect organizational integrity. Respondents tended to perceive whistleblowing as a form of moral responsibility and organizational protection rather than as a threatening action.

This finding supports the Theory of Planned Behavior, particularly the attitude toward behavior dimension, which clarifies how behavioral intention can be strengthened by positive attitudes toward ethical actions. Previous studies by Solikhah et al. (2020), Rahmanesya & Oktarina (2023), and Ningsih et al. (2024) supported this results that organizational commitment increases the willingness of employees to engage in whistleblowing behavior.

**Effect of Internal Locus of Control on Whistleblowing Intention**

Internal locus of control did not give direct effect on whistleblowing intention. Although respondents believed that work outcomes were influenced by their own efforts and abilities, this belief did not necessarily encourage them to report wrongdoing. Whistleblowing involves more complex considerations, including personal risks, organizational reactions, and protection mechanisms.

This result suggests that personal control beliefs alone are insufficient to encourage whistleblowing behavior without supportive organizational conditions. Employees may still hesitate to report misconduct because of concerns about retaliation or lack of protection. This finding is consistent with Fiddini & Ridaryanto (2024), who also found that whistleblowing intention was not influenced by internal locus of control.

**Effect of Fraud Seriousness Level on Whistleblowing Intention**

Fraud seriousness level has no effect on whistleblowing intention. Although respondents perceive fraud as a serious violation, this perception did not directly encourage them to report unethical behavior. Employees may still avoid reporting because whistleblowing involves potential personal and professional risks.

This finding suggests that the main determinant of whistleblowing intention is not recognizing the seriousness of fraud. Employees are likely to consider other factors, such as organizational support, reporting security, and fear of negative consequences. The result is consistent with the findings of Luh et al. (2023), which suggested that perceived seriousness of fraud alone is insufficient to motivate whistleblowing behavior.

**Mediating Role of Organizational Commitment in the Relationship between Internal Locus of Control and Whistleblowing Intention**

Organizational commitment was found to completely mediate the link between internal locus of control and whistleblowing intention. Employees with strong internal locus of control tend to develop greater organizational involvement and responsibility, which then strengthens their organizational commitment. This commitment subsequently encourages employees to report wrongdoing as a way to protect the organization.

The finding explains why internal locus of control did not directly affect whistleblowing intention. Its influence only emerged after organizational commitment was formed, indicating that employees' personal beliefs must first develop into stronger organizational attachment before influencing ethical reporting behavior. Surya et al. (2021) support this finding, as they identified the mediating role of organizational commitment.

**Mediating Role of Organizational Commitment in the Relationship between Fraud Seriousness Level and Whistleblowing Intention**

The relationship between fraud seriousness level and whistleblowing intention was not found to be mediated by organizational commitment. Although respondents perceived fraud as a serious violation, this perception was not sufficient to strengthen organizational commitment or encourage whistleblowing intention. The findings suggest that perceptions regarding fraud seriousness do not automatically lead to ethical reporting behavior.

This result indicates that whistleblowing intention is more strongly influenced by other factors, such as personal risk considerations and organizational protection systems. Even when employees understand the negative impact of fraud, they may still hesitate to report misconduct if they feel unsafe or unsupported. The results align with Indriani et al. (2019), who also discovered that organizational commitment did not serve as a mediating role in this relationship.

## CONCLUSION

From the research findings, it can be inferred that the control's internal locus gave positive effects toward organizational commitment. To elaborate, the stronger the belief that their work outcomes are determined by their own efforts and decisions, the greater their commitment to the organization. Toward the intention, this internal locus of control did not give a direct effect to blow the whistle. Its effect only emerges when mediated by organizational commitment. This indicates that internal locus of control alone is not sufficient to directly encourage employees to have the intention to blow the whistle. Meanwhile, the fraud seriousness level does not affect organizational commitment. Perceptions regarding the seriousness of fraud are insufficient to drive employees' commitment to the organization. The fraud seriousness level does not directly affect the intention to blow the whistle. This indicates that even if employees view a fraud as a serious violation, this does not necessarily encourage them to report it.

Whistleblowing intention was affected by organizational commitment positively. The strong attachment toward organization of the employees has a big motivation reporting fraud. Organizational commitment was found to fully mediate the control's internal locus effects on the intention engaging in whistleblowing.

This means that the internal locus of control can only drive the intention to report if it first fosters a strong commitment to the organization. Organizational commitment did not mediate the fraud seriousness level effects on the whistleblowing intention. It indicates that employees' perceptions of the fraud's severity do not influence the intention to blow the whistle. Thus, the relationship between fraud seriousness level and the intention to blow the whistle cannot be explained through the organizational commitment.

## LIMITATION

Several limitations were noted. A questionnaire was used to collect the data, which has the potential for bias, such as the tendency for respondents to give responses that are considered socially desirable due to social desirability bias. The results of R-square showed that apart from the model influenced whistleblowing intentions, other variables may also contribute.

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