

# Predicting Whistleblowing Intentions among Ar-Rahnu Institutions' Employees in Malaysia: Theory of Planned Behaviour Perspectives

Wan Azmeer Wan Mahmood<sup>1</sup>, Yusri Huzaimi Mat Jusoh<sup>2\*</sup>, Wan Nurul Basirah Wan Mohamad Noor<sup>3</sup>, Siti Noor Azmawaty Abd Razak<sup>4</sup> and Wan Muzlaina Wan Mustafa<sup>5</sup>

<sup>1</sup>*Kumpulan Permodalan Kelantan Berhad, Kelantan, Malaysia*

<sup>2, 3, 4, 5</sup>*Faculty of Accountancy, Universiti Teknologi MARA Cawangan Kelantan, Malaysia*

\*Corresponding author: <sup>2</sup>[yusri367@uitm.edu.my](mailto:yusri367@uitm.edu.my)

## ABSTRACT

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*Past research has indicated that whistleblowing serves as an effective tool to uncover violations in ethical practices. Nevertheless, few have studied whistleblowing in the context of Islamic pawn-broking scheme (Ar-Rahnu) despite the reported cases of unethical conducts perpetrated by its employees. Utilizing the Theory of Planned Behaviour, this study aims to identify the relationships among attitude, subjective norms and perceived behavioural control with the whistleblowing intention of employees in Ar-Rahnu institutions in Malaysia. The questionnaires were distributed to 250 employees of Ar-Rahnu institutions across the country. The data was analysed using Partial Least Squares Structural Equation Modelling Version 3.3.3 (PLS-SEM V 3.3.3). The results revealed that subjective norms and perceived behavioural control do have significant positive relationships with whistleblowing intention. Meanwhile, the employee's attitude was found to have an insignificant effect on whistleblowing intention. Theoretically, the study's outcome may contribute to the existing body of literature in the areas of whistleblowing. The findings might shed some practical insights into designing a more effective internal control mechanism by the management of Ar-Rahnu and policymakers in Malaysia so that the good governance practices shall be uplifted throughout the entire system.*

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## 1. INTRODUCTION

Fraudulent financial scandals and corruption remain a growing concern worldwide regardless of the stringent rules to enhance corporate governance. For instance, World Finance (2015) reported that Toshiba, a Japanese conglomerate, was involved in a controversy that led to the resignation of its CEO when it was found that the company inflated its earnings by \$1.2 billion (Edwards, 2015). Meanwhile, Singapore called for more scrutiny on the country's corporate governance due to the case of the alleged use of forged documents by an oil trader to secure funding from HSBC Holding Plc (Yep, 2020). Furthermore, the finance director of King Mongkut's Institute of Technology Ladkrabang in Thailand reportedly embezzled 1.5 billion Baht (USD 52 million) in a significant financial scandal (Terdpaopong & Trimek, 2015). Apart from that, the corruption scandals involving state-owned insurer PT Jiwasraya have resulted in Indonesia's most significant public losses in its history, amounting to Rp 16.8 trillion (USD1.15 million) worth of embezzlement (Jakarta Post, 2020). Malaysia is not spared either, where a well-known corporate scandal has recently hit the country in the form of 1 Malaysia Development Berhad (1MDB), with RM4.5 billion laundered through a series of complex agreements and phony shell companies with bank accounts in Singapore, Switzerland, Luxembourg, and the United States (Ali, 2018).

Financial scandals involving corporate giants such as Enron, WorldCom and Tyco were mainly exposed when their employees blew the whistle (Ab Ghani, 2013). Whistleblowing refers to the exposure of an individual or group incorporated as an organizational member concerning unlawful, immoral, or other illegal conduct (Tarjo et al., 2019). It is an effective control mechanism for detecting fraud in organizations (Rustiarini & Merawati, 2021). The act of whistleblowing may promote good governance and improve transparency and accountability (Pillay et al., 2018). Due to this, the government sees that whistleblowing should become an instrument of accountability and risk management to protect the interests of shareholders, organizations, and the public (Yatim, 2009; Tarjo et al., 2019; Chang et al., 2017). Employees play a significant role in identifying fraud within organizations since they might be the first to notice any possible wrongdoings (Park & Blenkinsopp, 2009; Micelli et al., 2009). In line with this, the Association of Certified Fraud Examiners reported in 2020 that employees did 50% of occupational fraud disclosures. However, whistleblowing is rather challenging to implement because employees may opt to remain silent despite their awareness of the misconduct since whistleblowers are often subjected to demotion, dismissal, and safety threats (Near & Miceli, 1996; Chang et al., 2017; Mesmer-Magnus & Viswesvaran, 2005; Schwartz, 2016).

Studies investigating whistleblowing intentions of individuals have been on the ascendency. The Theory of Planned Behaviour (TPB) seems to be an adequate theoretical framework for predicting one's intentions regarding ethical behavior (Buchan 2005; Chang 1998; Mcmillan & Conner, 2003). From the perspective of the TPB, intentions are influenced by three determinants: attitude, subjective norms, and perceived behavioral control (Ajzen, 1991). First is attitude, which refers to an individual's positive or negative reaction to a specific object, person, entity, event, or behavior (Ajzen & Fisbien, 2005). Several researchers concluded that if people have a positive attitude toward whistleblowing, they will agree that it has positive effects and that it is essential to act against misconduct (Park & Blenkinsopp, 2009). The second is subjective norm, which reflects an individual's normative beliefs about approval or disapproval by influential referent individuals or groups about a given behavior (Ajzen, 1991). When an authority, organization, or key members of a group approves or supports the intention to report wrongdoing, observers are more likely to report the misconduct (Trongmateerut & Sweeney, 2013). The third determinant is perceived behavioral control, defined as the perceived ease or difficulty of performing the behavior (Ajzen, 2005).

In Malaysia, whistleblowing is not a unique method of revealing organizational misconduct (Ngui, 2005); hence, the Whistleblowing Protection Act 2010 was enacted by the Malaysian government to encourage whistleblowers to step forward with any information on alleged organizational misconduct (Yekta, Ahmad, & Kaur, 2010). While numerous studies focused on whistleblowing in various industries using Ajzen (1991) TPB, the number of studies on the whistleblowing intention in Ar-Rahnu institutions is still limited. Ar-Rahnu is an Islamic credit institution encompassing all Muslim employees who must adequately conform to the basic ethical conduct outlined by the institutions. In this regard, the employees should be allowed to express their concerns about any wrongdoing, especially when their everyday operations entail assets (gold and cash). Unfortunately, there have been reports of Ar-Rahnu employees engaging in unethical behavior such as fraud and breach of trust. For instance, in 2017, a former Ar-Rahnu operations manager was charged with 28 violations of trust charges amounting to RM440,409 (Berita Harian, 2017), while Ar-Rahnu Xchange's former finance firm executive was indicted with 31 forgeries and breach of trust charges amounting to RM494,554 in 2019 (Berita Harian, 2019). Given these issues, the current study aims to address the gap by identifying the relationships between attitude, subjective norms, and perceived behavioral control with the whistleblowing intention of employees in Ar-Rahnu institutions in Malaysia.

The rest of this paper is structured as follows. The following section provides context for the current study by describing the TPB in detail, followed by prior literature and the development of hypotheses. The research methodology section describes research methods, detailed sample explanation, collection of data as well as the regression models that are to be examined to achieve the desired results. The following section discusses the findings and discussion while the final section concludes the study's outcome.

## **2. LITERATURE REVIEW**

### ***2.1 Theory of Planned Behaviour***

The TPB is a psychological philosophy encompassing values and actions for understanding human conduct and is well-known for its ability to successfully anticipate and explain the elements that influence whistleblowing intentions (Zakaria et al., 2016). According to Ajzen (1991), the three main factors influencing an individual's intention to perform any action are attitude, subjective norms, and perceived behavioral control. Attitude towards behavior denotes how an individual evaluates a particular behavior favorably or unfavorably. In contrast, subjective norms characterize a social factor in the perceived social pressure of whether to perform such behavior. Perceived behavioral control indicates how an individual perceives the ease or difficulty of performing the behavior, presumably reflecting on past experiences and anticipated obstacles. Individual intention to achieve a particular behavior is associated with a more significant positive attitude, subjective norms, and perceived behavioral control. Since this idea impacts employee morale and behavior, the current study sets out to identify the factors (attitude, subjective norms, and perceived behavioral control) outlined in the TPB that influence the whistleblowing intention of Ar-Rahnu employees.

### ***2.2 Whistleblowing Intention***

Whistleblowing intention refers to the likelihood that the member of an organization would expose fraudulent or unethical conduct to parties inside the association that are readily able to repair such misconduct (Mesmer-Magnus & Viswesvaran, 2005). However, "universal whistleblowing" has no precise meaning (Jubb, 1999). While Farooqi et al. (2017) defined whistleblowing as the disclosure of an unlawful, unethical, or illegitimate conduct by members

of an organization to individuals or organizations who might be affected, whistleblowing intention, on the other hand, is defined as the actual whistleblowing behavior to be performed by an individual (Chiu, 2003). Since numerous researchers asserted that forcing actual whistleblowing behavior is complex, studies have mainly examined whistleblowing intentions rather than actual whistleblowing behavior (Park & Blenkinsopp, 2009; Suyatno, 2018; Zakaria et al., 2020).

The two perspectives on whistleblowing are purpose and actual actions (Tarjo et al., 2019). As indicated by Ajzen (1991), the actual actions of individuals can be described by recognizing individual intention or tendency to demonstrate a particular behavior. While observations of the actual behavior can be rather difficult (Awang & Ismail, 2018), it is possible to define the behavior by examining the possibility of its appearance. Besides, since the individual intention is a predictor of actual behavior (Ajzen, 1991), whistleblowing can further be defined by the reason for which it is done (Park & Blenkinsopp, 2009), owing to the possible link between purpose and the actual behavior (Chang et al., 2017). According to Ab Ghani (2013), since whistleblowing intention is treated as the dependent variable in this study instead of actual whistleblowing behavior, the issue surrounding behavioral intention must, therefore, be considered. Ajzen's (1991) TPB also indicated behavioral intention as a strong predictor of actual behavior (Chiu, 2003). In other words, the strongest predictor of actions is the intention, which cognitively represents individual readiness to execute a specific action that is recognized as the immediate behavioral precedence (Ajzen, 1991).

### ***2.3 Attitude and Whistleblowing Intention***

Attitude is the first factor influencing whistleblowing intention, which refers to how an individual positively or negatively reacts to a specific object, organization, or activity (Suyatno, 2018). Distinguished assumptions about the behavioral counterpart and the contextual appraisal of consequences form the basis of attitude (Suyatno, 2018; Park & Blenkinsopp, 2009), which estimates any questionable behavior and its impacts (Ab Ghani, 2013). Whistle-blowers value whistleblowing as an appropriate action instead of passive observers (Near & Miceli, 1996). If individuals have a positive attitude toward whistleblowing, they will likely agree with its positive influence and importance in battling corruption (Suyatno, 2018; Park & Blenkinsopp, 2009). However, a positive attitude towards whistleblowing does not mean that when the time comes to whistleblow, everyone will be able to disclose the misconduct (Park & Blenkinsopp, 2009). Only a few people act accordingly. Individual judgments or evaluations of whistleblowing's good or bad consequences may be the subject of whistleblower attitudes. If one believes that whistleblowing only causes a harmful impact, then one will continue to resist it; however, if whistleblowing is deemed a worthwhile action, one will prefer doing it.

Several empirical studies have found that attitude is an essential predictor of ethical intentions in general. For example, Ab Ghani (2013) investigated the impact of attitude on the whistleblowing intentions of 311 personnel of Malaysian publicly listed manufacturing corporations. The findings indicated that the more positive the attitude was towards whistleblowing, the more likely the whistleblowing intention. Similar results are reported among internal auditors of state-owned enterprises (SOEs) in Indonesia in a study conducted by Harsanti et al. (2016). In addition, Alleyne et al. (2018) studied a sample of public accountants in Barbados and documented that attitude significantly influences both internal and external whistleblowing intentions. Likewise, Tarjo et al. (2019) examined the influence of attitude on whistleblowing intentions among 112 East Java Bank employees in Indonesia, which indicated a significant relationship between the variables. Finally, Dalan et al. (2019) explored some of the critical antecedents that drive non-executive public servants'

whistleblowing intention in Kuala Lumpur and revealed that attitude significantly impacts whistleblowing behavior. Therefore, based on the above discussion, the following hypothesis is developed:

H1: Attitudes positively influence employees' whistleblowing intention.

#### ***2.4 Subjective Norms and Whistleblowing Intention***

Subjective norms are the second factor influencing whistleblowing intention, which denotes the perceived social pressure of whether to perform a particular behavior (Zakaria et al., 2020; Tarjo et al., 2019; Ajzen, 1991). Ajzen (1991) explains that social norms represent an individual's normative ideas about the approval or rejection of a specific action by relevant referent groups or individuals. In other words, subjective norms refer to individual beliefs or knowledge of a particular behavior from the perspectives of others (Park & Blenkinsopp, 2009). Furthermore, subjective norms are defined as a function of expectation and value, determined by normative beliefs about what others believe an individual is capable of, multiplied by the individual's incentive to comply (Ab Ghani, 2013). In this regard, when an official, agency, or significant members of a party acknowledge or encourage the intention to investigate fraud, observers are more prone to report the misconduct (Trongmateerut & Sweeney, 2013). This has also been supported by prior literature (Dozier & Miceli, 1985; Mesmer-Magnus & Viswesvaran, 2005; Near & Miceli, 1995).

Subjective norms can regulate the link between the intention to report misconduct and the actual whistleblowing behavior (Mesmer-Magnus & Viswesvaran, 2005). People live in various contexts in specific communities, and such things are typically determined in society to suit an individual within a group by performing or not performing anything. The individual might be excluded from the group or vice versa. As such, individual behaviors are influenced by norms when describing the habits expected of them and a group. When a benchmarked group expresses an opinion or implicitly chooses to whistleblow, then members of the social group would desire to do so, and while they are prominent in a social group, they consent and conduct as per the benchmarked average (Feldman & Lobel, 2010; Seifert, Sweeney, Joireman & Thornton, 2010).

Existing studies generally suggest that subjective norms affect the whistleblowing intentions of individuals. Richardson et al. (2012) document that the subjective norm predicts whistleblowing intentions of students, whereas Harsanti et al. (2016) found similar results among internal auditors in Indonesia's SOEs. A recent study of accounting students from the University of Ghana Business School revealed that subjective norms are critical predictors of internal whistleblowing intentions (Owusu et al., 2020). Another study by Karlina et al. (2021) involving the employees of insurance companies in Palembang revealed similar findings. On the contrary, the subjective norm has no significant relationship with whistleblowing intention towards whistleblowing behavior among the Malaysian civil servants and government auditors working on the auditor board in Bali, as discovered by Lazim et al. (2022) and Rustiarini and Sunarsih (2017) respectively. Given this ambiguity, this study hypothesizes that:

H2: Subjective norms positively influence employees' whistleblowing intention.

#### ***2.5 Perceived Behavioural Control and Whistleblowing Intention***

Perceived behavioral control is the third factor influencing whistleblowing intention, which refers to how an individual perceives the ease or difficulty of performing a particular behavior

(Zakaria et al., 2020; Tarjo et al., 2019; Zakaria et al., 2016; Ajzen & Fisbein, 2005). An individual is more likely to blow the whistle when that person perceives that they can successfully overcome hindrances associated with the act of reporting wrongdoings (Park and Blenkinsopp, 2009). The two aspects of perceived behavioral control are control values and behavioral control (Ab Ghani, 2013). According to Madden and Ajzen (1986), control values are linked to unique ideas about the variables that may encourage or discourage certain behaviors. For instance, if employees report misconduct, they may face harassment and management retaliation, but they would also weigh the aftermath of whistleblowing. However, leveraging social media for whistleblowing might decrease such consequences (Latan et al., 2020). On the other hand, Ajzen (1991) mentioned that behavior control denotes individual belief in particular behaviors.

Previous studies have found support for perceived behavioral control in predicting the intention to perform a particular behavior. For instance, Harsanti et al. (2016) found that perceived behavioral control positively influences the whistleblowing intentions of internal auditors. Also, Park and Blenkinsopp (2009) reported that perceived behavioral control has a significant positive effect on the internal whistleblowing intentions of police officers. Also, Alleyne et al. (2018) found a positive and significant relationship between public accountants' internal and external whistleblowing intentions and perceived behavioral control. Based on a past study on whistleblowing challenges in Nigeria by Okafor et al. (2020), the lack of understanding and fear of physical harm would weaken the effectiveness of whistleblowing, although it is recognized as an accountability tool to combat fraud and corruption. Likewise, Mansor et al. (2021) investigated external auditors' whistleblowing intentions by applying the moderated multicomponent of TPB and revealed positive relationships between perceived behavioral control and whistleblowing intentions. A more recent study by Tripermata et al. (2022) has demonstrated that perceived behavioral control positively and significantly affects the whistleblowing intention of 236 respondents: the Head of the Finance Subdivision and Head of the Reporting Planning Subdivision and the finance staff in Indonesia. Therefore, based on the above discussion, the following hypothesis is formulated:

H3: Perceived behavioral control positively influences employees' whistleblowing intention.

Overall, a conceptual framework has been constructed in this study to depict the relationships among attitude, subjective norms, and perceived behavior as the independent variables of this study, with the dependent variable, whistleblowing intention (refer Figure 1).

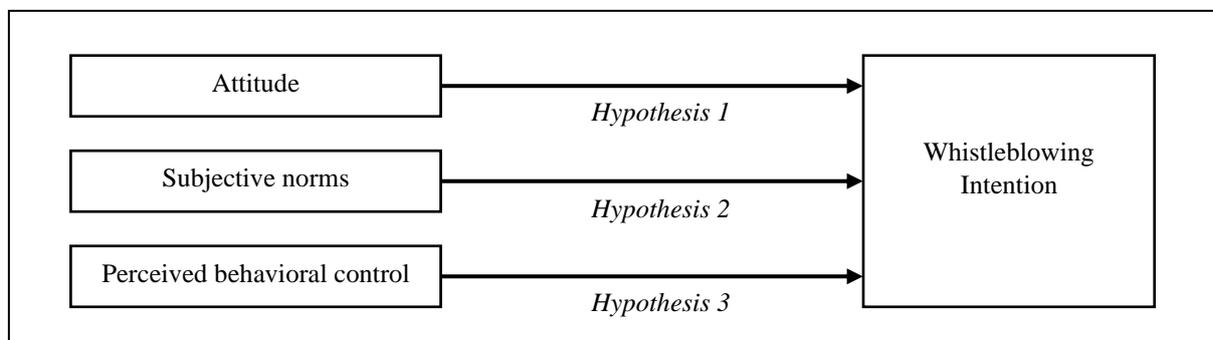


Figure 1. Conceptual Framework

### 3. METHOD

The current study employed a survey method using questionnaires adopted from Park and Blenkinsopp's (2009) study on whistleblowing intention among police officers. The questionnaire consists of a few questions measuring whistleblowing intention and TPB's three determinants: attitude, subject norm, and perceived behavior control. The questionnaires in the current study are based on a 5-point Likert scale: 1 for "Strongly Disagree"; 2 for "Disagree"; 3 for "Neither Agree nor Disagree"; 4 for "Agree"; and 5 for "Strongly Agree". Approximately, Ar-Rahnu institutions in Malaysia consist of 85 branches with about four to five employees per branch. Hence, the current study estimates that there are about 340 Ar-Rahnu employees. Before distributing the questionnaires to the respondents, the panel expert reviewed the questionnaires. The questionnaire was also distributed to the senior manager of the pawn business to test the validity instrument. The result of Cronbach Alpha showed that the finding was at an acceptable level.

All employees in the branch were given the opportunity to participate in this research. The respondents were given a link through WhatsApp and email to answer the questionnaires within two weeks. If they did not return them after the period, a notification was sent to remind them to respond and return the questionnaires. After two weeks, only 157 respondents returned the questionnaires through a Google form. The Cronbach's alpha values for all variables with multi-items ranged from 0.75-0.96, thus suggesting the reliability of the questionnaires (Kline, 2013). Based on Krejcie and Morgan's (1970) table for determining sample size, the current study required sample size of 181. Besides, as Roscoe (1975) suggested, a sample size of greater than 30 but less than 500 is adequate for most studies. Thus, based on the rule of thumb, each sub-category or independent variable requires a minimum sample size of 30. Through a Google Form link forwarded via email and WhatsApp, the researchers personally distributed 250 questionnaires to Ar-Rahnu employees, the respondents. A response rate of 157 has been recorded, which exceeds the 30% threshold as recommended by Frohlich (2002).

### 4. DATA ANALYSIS AND RESULTS

#### *4.1 Socio-Demographic Characteristics*

Table 1 shows the respondents socio-demographic profiles. Eighty-two (52.2%) respondents from this study were males, while others were females. As for marital status, most of the respondents are married, with 126 respondents (80.2%) married and only 31 respondents (19.8%) still single. There are 48 respondents (30.5%) aged between 20 to 30 years, 91 respondents (57.9%) aged between 31 to 40 years, 12 respondents (7%) aged between 41 to 50 years, and only seven respondents (4.6%) aged between 51 to 60 years old. The education level section revealed that 62 respondents (39.5%) are degree holders, followed by 60 respondents (38.2%) having STPM or Diploma, 33 respondents (21%) having SPM certificate, and only two respondents (1.3%) are postgraduate holders. Based on working experience, 62 respondents (39.5%) had working experience from 1 to 5 years, followed by 53 respondents (33.7%) from 6 to 10 years, and 24 respondents (15.3%) from 11 to 15 years. Ten respondents (6.4%) had working experience of more than 15 years, and only eight respondents (5.1%) had working experience of less than a year.

Table 1. Respondents Demographic Characteristics

<b>Demographic Characteristics</b>	<b>Total</b>	<b>Percentage (%)</b>
<b>Gender:</b>		
Male	82	52.2
Female	75	47.8
<b>Marital Status:</b>		
Single	31	19.8
Married	126	80.2
<b>Age:</b>		
20 to 30 years	48	30.5
31 to 40 years	91	57.9
41 to 50 years	11	7.0
51 to 60 years	7	4.6
<b>Education Level:</b>		
SPM	33	21.0
STPM/Diploma	60	38.2
Degree/Professional	62	39.5
Postgraduate	2	1.3
<b>Working Experience:</b>		
Less than 1 year	8	5.1
1 to 5 years	62	39.5
6 to 10 years	53	33.7
11 to 15 years	24	15.3
16 years above	10	6.4
<b>Locality:</b>		
East Coast	90	57.3
North Coast	26	16.5
South Coast	5	3.2
West Coast	15	9.6
East Malaysia	21	13.4
<b>Position:</b>		
Branch Manager	57	36.3
Assistant Branch Manager	30	19.1
Valuer	50	31.8
Teller	20	12.8

In terms of geographical location, more than half of the respondents were from East Coast (57.3%), 26 respondents (16.5%) from North Coast, 21 respondents (13.4%) from East Malaysia, 15 respondents (9.6%) from West Coast and six respondents (3.2%) from South Coast. Fifty-seven of the respondents (36.3%) held the position of branch manager, followed by 50 respondents (31.8%) were valuers, 30 respondents (19.1%) were assistant branch managers, and 20 respondents (12.8%) were counter tellers.

Table 2 presents the descriptive result in measuring the research variables. Mean and standard deviation describe the level of attitude, subjective norms, and perceived behavioral control among Ar-Rahnu employees towards whistleblowing intention. According to Othman and Ishak (2011), the mean score between 1.00 to 2.00 is considered low, 2.01 to 3.00 medium-low, 3.01 to 4.00 medium-high and 4.01 to 5.00 is high. In this study, mean scores for variables are acceptable.

Table 2. Descriptive Statistics of Variable Dimension

Variable	Dimension	Mean	Median	Std Deviation
<b>Attitude</b>	Behavioural beliefs	4.25	4.50	0.715
	Outcome evaluation	4.24	4.40	0.699
<b>Subjective norms</b>	Motivation to comply	3.66	3.80	0.865
	Normative belief	3.60	3.60	0.929
<b>Perceived behavioural control</b>	Belief in control factor	2.98	3.00	0.937
	Evaluation of control factor	2.93	3.00	0.968
<b>Whistleblowing Intention</b>	Internal intention	3.70	3.75	0.756
	External intention	3.00	3.16	0.872

#### 4.2 Common Method Variance

There was a possibility of common method variance due to the nature of the data. A bias or measurement error in a self-reported data set is known as the Common Method Variance (CMV). The study adopted the statistical method to overcome this issue, which is a full collinearity test. As Kock and Lynn (2012) explained, the maximum collinearity test was proposed as a systematic method for assessing both vertical and lateral collinearity simultaneously. Variance inflation factors (VIFs) are checked as part of the procedure. VIFs greater than 3.3 indicate pathological collinearity and that a model could be contaminated by common method variance (Kock, 2015). Therefore, if all VIFs from a complete collinearity test are equal to or less than 3.3, the model is free of common method bias. Table 3 shows the latent variables in the model with VIFs less than 3.3. Therefore, the model is free from common method variance as proposed by Kock and Lynn (2012).

Table 3. Full Collinearity of Variance Inflation Factors (VIFs)

CMV	WBI	ATT	SNM	PBC
<b>VIFs</b>	1.357	1.370	1.491	1.169

*WBI = Whistleblowing Intention, ATT = Attitude, SNM = Subjective norms, PBC = Perceived behavioural control.*

### ***4.3 Assessment of Measurement***

To examine the research model, the Partial Least Square (PLS) analysis technique was employed using the SmartPLS 3 Version 3.3.3. It uses two-stage analytical techniques to refine all structural equation models, testing the measurement model as recommended by Hair et al. (2014). Before structural modeling, this study would evaluate the latent constructs model for dimensionality, validity, and reliability. The measurement model used in this study included four constructs which are Whistleblowing Intention (WBI), Attitude (ATT), Subjective Norms (SNM), and Perceived Behavioural Control (PBC). In addition, the loading associated latent variable must be calculated and compared to a threshold in assessing model reliability. Generally, a loading higher than 0.6 for indicator reliability is considered acceptable (Hair et al., 2019). Meanwhile, a loading that is lower than 0.4 indicates that an item should be removed, and items with a loading of 0.4-0.6 should be considered if they decrease the composite reliability (CR) and Average Variance Extracted (AVE) above the threshold (Hair et al., 2010). As a result, Table 5 illustrates that most Factor Loading, CR, and AVE are satisfied.

### ***4.4 Validity Assessment of Measurement Model***

Convergent and discriminant validity is used to determine validity. The degree to which the scale compares favourably with other tests of the same structures is known as convergent validity (Marcoulides, 2014). The factor loading, composite reliability (CR), and average variance extracted (AVE) are typically used to determine the measurement model's convergent validity. All the values were above 0.5, showing the convergent validity of the model. Convergent validity can be evaluated by examining the loading  $\geq 0.5$ , AVE  $\geq 0.5$ , and CR  $\geq 0.7$  (Hair et al., 2019). Table 4 shows that the factor loading threshold level results are above 0.5, CR more than 0.7 and AVE greater than 0.5, as recommended by Hair et al. (2019).

On top of the assessment of convergent validity, the study also evaluated the discriminant validity. Discriminant validity is the degree to which a measure diverges from another measure whose underlying construct is conceptually unrelated to it. Discriminant validity can be evaluated by examining Heterotrait-Monotrait Ratio (HTMT) (Henseler et al., 2014). Assessing HTMT as a criterion involves comparing predefined thresholds. If the value of HTMT is higher than this threshold, one can conclude that discriminant validity is lacking. Hair et al. (2019) proposes a value of 0.90. The measurement model's discriminant validity assessment using the HTMT ratio indicates that the model possesses acceptable discriminant validity, as shown in Table 5.

Table 4. Factor Loading, Composite Reliability and Average Variance Extracted

Constructs	Dimension	Items	Factor Loadings	Cronbach Alpha	CR	AVE
Attitude	Behavioural beliefs	ATB1	0.814	0.978	0.979	0.725
		ATB2	0.857			
		ATB3	0.836			
		ATB4	0.826			
		ATB5	0.916			
		ATB6	0.838			
		ATB7	0.818			
		ATB8	0.922			
		ATB9	0.862			
	Outcome evaluation	ATO1	0.813			
		ATO2	0.848			
		ATO3	0.888			
		ATO4	0.776			
		ATO5	0.920			
		ATO6	0.866			
		ATO7	0.794			
		ATO8	0.860			
		ATO9	0.856			
Subjective norms	Motivation to comply	SM1	0.602	0.964	0.974	0.731
		SM2	0.845			
		SM3	0.686			
		SM4	0.696			
		SM5	0.843			
		SM6	0.818			
		SM7	0.820			
	Normative belief	SN1	0.693			
		SN2	0.847			
		SN3	0.771			
		SN4	0.684			
		SN5	0.868			
		SN6	0.771			
		SN7	0.902			
		SN8	0.886			
		SN9	0.904			
		SN10	0.883			
Perceived behavioural control	Belief in control factor	PB1	0.738	0.972	0.968	0.640
		PB2	0.836			
		PB3	0.833			
		PB4	0.856			
		PB5	0.865			
		PB6	0.835			
	Evaluation of control factor	PE1	0.892			
		PE2	0.905			
		PE3	0.920			
		PE4	0.906			
		PE5	0.890			
		PE6	0.842			
		PE7	0.792			
		PE8	0.844			
Whistleblowing Intention	Internal intention	WI1	0.754	0.800	0.859	0.510
		WI2	0.784			
		W3	0.734			
		W4	0.836			
	External intention	WE1	0.588			
		WE2	0.542			

Table 5. Heterotrait-Monotrait Ratio

Constructs	WBI	ATT	SNM	PBC
<b>WBI</b>				
<b>ATT</b>	0.333			
<b>SNM</b>	0.409	0.541		
<b>PBC</b>	0.408	0.084	0.138	

WBI = Whistleblowing Intention, ATT = Attitude, SNM = Subjective norms, PBC = Perceived behavioural control.

#### 4.5 Assessment of Structural Model

Table 6 shows the Structural Equation Modelling statistical results for the study. The  $R^2$  value for WBI is 0.249, indicating that the 24.9% of the variance ATT, SNM and PBC is explained by the Whistleblowing Intention (WBI). Since the value of  $R^2$  is considerably low, it indicated that the model provides little predictive value.

Table 6. Path Coefficient and Hypotheses Testing

Constructs	$\beta$	S.E.	<i>t</i> -value	<i>p</i> -value	$R^2$	VIF	Decision
Hypothesis 1	0.108	0.084	1.077	0.282	0.249	1.358	Unsupported
Hypothesis 2	0.337	0.086	3.936	0.000		1.015	Supported
Hypothesis 3	0.300	0.074	3.987	0.000		1.374	Supported

As proposed by the literature, besides the blindfolding procedure, it is also beneficial to run the PLS prediction (Hair et al., 2019). The model assumes to have less error in predicting performance if the Root Mean Squared Error (RMSE), Mean Absolute Error (MAE) and Mean Absolute Percentage Error (MAPE) values in the PLS model have lower values compared to the Linear Model (LM) and the  $Q^2$  value for PLS is higher than LM. As shown in Table 7, all the values fulfil the requirements. Hence it establishes a path model that improves the predictive performance of the available indicator data.

Table 7. PLS Predict

	PLS Model				Linear Model			
	RMSE	MAE	MAPE	$Q^2_{predict}$	RMSE	MAE	MAPE	$Q^2_{predict}$
<b>IWI1</b>	0.850	0.691	21.549	0.073	0.936	0.693	21.788	-0.126
<b>IWI2</b>	0.842	0.679	21.194	0.102	0.983	0.727	23.787	-0.244
<b>IWI3</b>	0.824	0.666	19.539	0.085	0.847	0.616	19.576	0.034
<b>IWI4</b>	0.081	0.666	20.371	0.111	0.916	0.686	20.518	-0.138
<b>EWI1</b>	1.143	0.940	54.779	0.141	1.223	0.953	55.083	0.016
<b>EWI2</b>	1.292	1.139	69.862	0.083	1.445	1.166	69.897	-0.147

## 5. DISCUSSION

Hypothesis H1 proposed the relationship between attitude and whistleblowing intention among Ar-Rahnu employees. The statistical results reveal a statistically insignificant but positive association ( $p\text{-value} = 0.282$ ) which causes H1 to be rejected. Previous literature suggested that attitude seems to be one of the major factors for deciding on whistleblowing, as Dozier and Miceli (1985) reported. In addition, Ajzen (1991) TPB also indicated that attitude is an important determinant of whistleblowing intention (Suyatno, 2018). However, the study's empirical result indicates the opposite when it comes to intention, and a positive attitude may not drive the employees to whistleblowing. The finding is supported by Park and Blenkinsopp (2009), who recommended that the relationship between the attitude and the intention to whistleblowing is not essential to whistleblowing sentiment when their study revealed no association between attitude and whistleblowing intention of police officers in South Korea. The minimal relation between attitude and intention reveals that behaviour does not influence whistleblowing by Ar-Rahnu employees. The results contradicted the findings of Zakaria et al. (2016), where it was discovered that the association between attitude and whistleblowing intention is significant but in a negative way. The Ar-Rahnu Institutions need to give some intensive training to their employees so that the employees will have a better understanding and knowledge of whistleblower attitude. Yana et al. (2020) stated that organization also needs to introduce a new reward scheme for the committed employee and support the implementation of whistleblowing.

Despite the insignificance of association between attitude towards whistleblowing intention in H1, hypothesis H2 posited that the subjective norm would significantly influence whistleblowing intention among the Ar-Rahnu employees. Subjective norms are a social pressure perceived as performing or not behaving. Based on the statistical results, hypothesis H2 is accepted with a significant  $p\text{-value}$  of 0.000. The study's finding is consistent with Zakaria et al. (2020), where subjective norms significantly predict whistleblowing intention. Park and Blenkinsopp (2009), amongst other factors, argued that subjective norm is the most critical factor when deciding to report wrongdoing. Effective whistleblowers should request the opinions of others and balance risks and advantages before blowing the whistle (Richardson et al., 2012). Hence, the greater the power of the referent classes, the greater one's incentive to imitate, and therefore the greater one's desire to whistle blow. Hypothesis H3 posited that perceived behavioral control significantly influences whistleblowing intention among the Ar-Rahnu employees. Based on the statistical results, PBC was associated considerably with WBI with a  $p\text{-value}$  of 0.000 which supports Park and Blenkinsopp's (2007) finding that behavioral influence, viewed by the public, affects the intentions of internal and external whistleblowing.

The results may urge greater transparency and good governance in organisations for regulation, policymakers, organizations, and management when whistleblowing. The study revealed that employees might intend to blow the whistle internally. Thus, organisations need to set up an effective monitoring channel and regulations to promote internal tip-off. The organization may develop internal policies, hotlines, boxes of grievances, recognitions, awards, precautions and so forth to motivate employees to do the right things when it comes to any unethical conduct of their co-workers in the organization. The employees should be encouraged to act according to their conscience. In addition to providing adequate security by organizational procedures, it is the responsibility of employees who report misconduct. For instance, there should be policies to ban the repressive treatment of whistleblowers and recompensate them internally for disclosing any misconduct. The policy to encourage internal whistles has two additional advantages for organisations. First, it enhances risk control by reducing the probability of misconduct being undetected. Secondly, it can decrease the risk of external whistleblowing,

which is usually seen to have a detrimental impact on the prestige of an organisation by increasing the chances for internal whistleblowing. If an organization has adopted successful internal monitoring practices, it will discourage external reporting. The management must have these components formulated in a whistleblowing scheme, thus establishing an atmosphere of honesty and accountability that allows workers to whistleblow.

This current study supports the TPB, of which the framework is appropriate to predict whistleblowing intention. Subjective norms and perceived behavioral control are significant factors of whistleblowing intention among employees in Ar-Rahnu institutions. This shall add to the body of knowledge in academic literature. The findings apply to other contexts and countries and can be used in future studies. This study also supports previous research (Zakaria et al., 2020; Suyatno, 2018; Liu, Liao & Wei, 2015) that investigated similar variables.

## **6. CONCLUSION**

To sum up, the study applied Ajzen's (1991) Theory of Planned Behavior as a framework in investigating factors influencing whistleblowing intention among employees of Ar-Rahnu institutions in Malaysia. Three main independent variables of attitude, subjective norms and perceived behavioral control were hypothesized to have significant relationship with whistleblowing intention. The study results revealed only subjective norms and perceived behavioral control are significant predictors of whistleblowing intention, while employees' attitude was insignificantly associated with whistleblowing intention.

The study has some limitations due to the lack of control variables taken into consideration upon performing analysis which may cause unclear identification of the relationship between independent variables and a dependent variable. In addition, the sample taken in the study may not be representative of the whole population of employees working in Ar-Rahnu institutions. Therefore, as a suggestion for future research, it might be helpful to include some control variables that may affect the relationship between independent and dependent variables. Also, increasing the sample size might lead to a better generalization of the study results. It is hoped that this study's results will help better understand the factors influencing whistleblowing intention among employees in Malaysia.

As for Ar-Rahnu, it is hoped that these findings are helpful to the management, the first point of contact in these situations. Should they understand the factors influencing whistleblowing, they would listen more closely to the reporting employees. Listening would show that they are open to being challenged and wish to be informed of any problems in the future before they escalate. Additionally, it could design effective whistleblowing systems and environments in organizations. The company also needs to implement effective training and introduce a new scheme or rewards to the employees committed to and supporting the implementation of whistleblowing. As for the regulators and policymakers, understanding the influencing factors of whistleblowing could be used to enhance law enforcement in terms of protection and support towards whistleblowers when they decide to expose frauds and ethical misconduct of people inside any organization.

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## **AUTHOR CONTRIBUTION STATEMENT**

WAWM performed the data collection and refinement. YHMJ wrote the data methodology and data analysis sections. WNBWMN wrote the literature review and development of hypothesis sections. SNAAR wrote the literature review and conclusion sections and oversaw editing the paper. WMWM wrote the introduction and oversaw language editing.

## **DECLARATION OF CONFLICTING INTERESTS**

The authors declare that they have no conflict of interest.

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## APPENDIX

### Appendix 1: Survey Instrument

Variable	Dimension	Item	Code	Cronbach Alpha
<b>Attitude</b>	Behavioural belief (If you reported wrongdoing, how important do you think the following consequences will be to you?)	Control of corruption.	ATB1	0.978
		One's duty to protect the public interest.	ATB2	
		One's duty as an employee.	ATB3	
		Moral satisfaction.	ATB4	
		Sustainability of organization.	ATB5	
		One's conscience.	ATB6	
		Moral agent.	ATB7	
		Management tool to protect organization.	ATB8	
		Make people at work liable for their wrongdoing.	ATB9	
	Outcome Evaluation (If you reported wrongdoing, how important do you think the following consequences will be to you?)	Control of corruption.	ATO1	
		One's duty to protect the public interest.	ATO2	
		One's duty as an employee.	ATO3	
		Moral satisfaction.	ATO4	
		Sustainability of organization.	ATO5	
		One's conscience.	ATO6	
		Moral agent.	ATO7	
		Management tool to protect organization.	ATO8	
		Make people at work liable for their wrongdoing.	ATO9	
<b>Subjective norms</b>	Motivation to comply (The motivation to comply is the perceived pressure one feels to act in accordance with others' expectations)	Members of family.	SM1	0.964
		Subordinates.	SM2	
		Friends.	SM3	
		Neighbours.	SM4	
		Acquaintances.	SM5	
		Public moral.	SM6	
		Government/ Policy makers.	SM7	
	Outcome Evaluation (If you reported wrongdoing, how important do you think the following consequences will be to you?)	Members of family.	SN1	
		Co-workers.	SN2	
		Immediate supervisor.	SN3	
	Subordinates.	SN4		
	Top management.	SN5		
	Friends.	SN6		
	Neighbours.	SN7		
	Acquaintances.	SN8		
	Public moral.	SN9		
	Government/ Policy makers.	SN10		
<b>Perceived behavioral control</b>	Belief in control factor (If you are an employee reporting wrongdoing in an organization, how likely do you think the following are?)	My reporting won't make any difference.	PB1	0.972
		Harassment	PB2	
		Demotion	PB3	
		Isolation	PB4	
		Termination	PB5	
		Close monitoring	PB6	
		Breach of duty of loyalty	PB7	
	Evaluation in control factor (If you are an employee reporting wrongdoing in an organization, how likely do you think the following are?)	The organization ignores the reporting	PE1	
		My reporting won't make any difference.	PE2	
		Harassment	PE3	
		Demotion	PE4	
		Isolation	PE5	
		Termination	PE6	
		Close monitoring	PE7	
		Breach of duty of loyalty	PE8	
<b>Whistleblowing Intention</b>	Internal intention (If you found wrongdoing in your workplace, how hard do you try to do the following?)	Report to the appropriate people within organization.	WI1	0.800
		Let upper level of management know about it.	WI2	
		Tell supervisor.	WI3	
		Report to ethics officer or disciplinary committee.	WI4	
	External intention (If you found wrongdoing in your workplace, how hard do you try to do the following?)	Report to the appropriate authority outside the organization.	WE1	
		Use reporting channels outside of the organization.	WE2	

## **AUTHOR BIOGRAPHIES**

**Wan Azmeer bin Wan Mahmood** holds a Master of Accountancy from Universiti Teknologi Mara. Currently, he is working in Kumpulan Permodalan Kelantan Berhad as a Manager who handles the operation of Ar-Rahnu, the Islamic Pawnshop owned by Kelantan State Economic Development Corporation (KSEDC). His current research interests are in Financial Accounting, Reporting and Corporate Governance.

**Yusri Huzaimi Bin Mat Jusoh** holds a Doctor of Business Administration specializing in Governance and Financial Reporting from Universiti Utara Malaysia. Currently, he is a Senior Lecturer at UiTM Cawangan Kelantan. His research interests are in Financial Reporting, Corporate Governance and Taxation.

**Wan Nurul Basirah Wan Mohamad Noor** is a Senior Lecturer at UiTM Cawangan Kelantan, Malaysia. She has co-authored more than ten publications and conference proceedings over her ten years of teaching. Her research interests include tax evasion and financial criminology, ethics, corporate governance and e-learning.

**Siti Noor Azmawaty Abd Razak** is a Senior Lecturer at the Faculty of Accountancy, UiTM Cawangan Kelantan, since 2011. She graduated with a Master's in Accountancy and passed the professional qualification examination Association of Chartered Certified Accountants (ACCA). She has eight publications, and her current research interest is in Analysing Accountants' Readiness for Digital Economy Using Organizational Change Theory.

**Wan Muzlaina Wan Mustafa** holds a Master of Accountancy from the University of Technology MARA. Currently, she is a Senior Lecturer at the Faculty of Accountancy, UiTM Kelantan teaching Financial Accounting at the diploma and degree level. Current research interests are in Financial Accounting and Fraud Risk Management.