18. Exploring the courage of accounting students in disclosing fraud

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ABSTRACT

This study aims to explore the courage of accounting students to become a whistle-blower. The paradigm of this study is qualitative interpretive. The research site is at University of Pembangunan Nasional "Veteran" Jawa Timur, with 4 accounting students selected as the informants. The results show that the accounting students have a low level of courage. In addition to individual's intention and courage, there is no support from the environment, or the so-called negative subjective norms. This spontaneously causes a negative perception on whistle-blowing, thus reducing people's motivation to take action. The informants consider that there are still more important things to do than to perform whistle blowing. National defense philosophy, nationalism and religiosity need to be implemented in the learning process. It requires the support of the entire academic community related to the values of honesty and ethics, especially from the role models of lecturers and college leaders.

ABSTRAK

Penelitian ini bertujuan untuk mengeksplorasi keberanian mahasiswa akuntansi untuk menjadi whistleblower. Paradigma penelitian ini adalah interpretatif kualitatif. Lokasi penelitian adalah di Universitas Pembangunan Nasional "Veteran" Jawa Timur, dengan 4 siswa akuntansi yang dipilih sebagai informan. Hasil penelitian menunjukkan bahwa mahasiswa akuntansi memiliki tingkat keberanian yang cukup rendah. Selain niat dan keberanian individu, mereka tidak ada dukungan dari lingkungan, atau yang disebut norma subjektif negatif. Ini secara spontan menyebabkan persepsi negatif terhadap whistle-blowing, sehingga mengurangi motivasi orang untuk mengambil tindakan. Informan non-penggoya bahwa masih ada hal yang lebih penting untuk dilakukan dari pada melakukan whistle-blowing. Filosofi pertahanan nasional, nasionalisme, dan religiositas perlu dilaksanakan dalam proses pembelajaran. Hal ini membutuhkan dukungan dari seluruh civitas akademika terkait dengan nilai-nilai kejujuran dan etika, terutama dari model peran dosen dan para pemimpin perguruan tinggi.

1. INTRODUCTION

Being honest in stating, speaking, and acting has been difficult in today's modern society. It takes courage to become a person who can uphold the values of integrity. Accountant, as a pillar of the enforcement of good governance, is required to have courage to reveal dishonesty. Someone who reveals the truth is known as whistle blower. This is the disclosure of unethical and illegal deed by the members of an organization (Dozier and Miceli 1985). Whistle blowing is the act of a person in an organization to disclose or report unethical things happening in an environment, associated with ethi-

cal violations or other illegal deeds (Jubb 1999).

Being a whistleblower is not easy (Bernardi, Larkin, et al., Rustiarini and Sunarsih 2015, Septianti 2015, Layn 2011, Bagustianto and Nurkholis 2015). It takes courage and strong conviction to do so, because the whistleblower will possibly get terror and threats from those who are not pleased with his existence. For example, Police Commissioner General Susno Duadji, who became the whistleblower on the case of tax mafia committed by Gayus Tambunan and the case of Driving license simulator committed by Police Inspector General Djoko Susilo, reported to have pressure

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(Setiawati 2013, Baird and Monica Wihardja 2010), 192002. Time magazine awarded three reporters, Cynthia Cooper, Coleen Rowley and Sherron Watkins, as Persons of the Year and praised them as a national hero who had taken great professional and personal risk to expose the wrongdoings committed by WorldCom, Enron, and FBI (Lacayo and Ripley 2002).

The integrity of professional accountant is shaped by the process of education. College, as an institution, creates a profession, which is not only responsible for the accounting profession competency but also need to equip the individual with courage, values of honesty and ethics. Therefore, exploring the level of students' courage in expressing irregularities is necessary in order to obtain recommendations for improvement and as the learning process in shaping good character. The research related to whistle-blowing and cheating classroom is interesting to explore. (Bernardi, Banzhoff, et al., Bernardi, Larkin, et al.). The research, which was conducted in 2011, searched for correlations among gender, cheating behavior and social desirability response bias on 195 students. It was found that students, with high-intensity of whistle blowing, tend to have greater attention to the environment.

Researches on morality and ethics have long been conducted. Specifically, the researches on whistle-blowing have been conducted after the Enron case was disclosed. Studies (Bierstaker, Brody, and Pacini, 2006, Bierstaker, Hunton, and Thibodeau 2012) on the differences in fraudulent and corrupt behavior cross-culturally suggest the need to identify why executives, in countries with higher level of corruption, assume that the whistleblower's complaints are less effective and suggest the need for investigation on the culture as the factor of the effectiveness of whistleblower (Chang 2010, Yuhertiana and Hernawati 2013).

Research on whistle blowing was conducted by Hwang, et al. (2008) with the aim to examine the impact of culture on the intention of professional accountants and auditors, today and future, to be a whistleblower in the social culture of China. The results of this study show that the majority of respondents believe that the meaning of morality, in general, is the most important factor to encourage whistle-blowing, by obeying the rules of their organization. In Indonesia, researches on whistle-blowing, with students as the respondents, were conducted by Merdikawati and Prastiwi (2012), Sulistomo (2012) and Naomi and Lampung (2014). These researches investigated the accounting students' perception on the disclosure of fraud. Professional commitment, social anticipation and moral tendency are associated to explain the intentions of courage to perform whistle-blowing (Layn 2011).

Researches on whistle-blowing are mostly done using quantitative approach, with the aim to explain the intention to become whistleblower as well as the explanatory factors. On the other hand, being a whistleblower or not is greatly influenced by psychological factor and becomes personal decision of in individual. Therefore, the underlying reason is different from one to another, depending on the character, personal, and other causative factor. A more precise approach is needed to explore and understand why someone does, or not, to blow the whistle. A qualitative approach recognizes the need for it, as it aims to identify and explore one's courage in expressing the injustice in natural setting. This study is conducted to answer such things, so it is done qualitatively with an interpretive approach. Therefore, the purpose of this study is to determine the level of courage of the accounting students in disclosing fraud (whistle blowing) as well as to analyze the factors affecting the level of courage of the accounting students to perform whistle-blowing.

This research was conducted on accounting students of University of Pembangunan Nasional "Veteran" East Java, with the activists of the board of Accounting Students Organization (HMAK) as the informants. The activists of the board are selected because, as the board, they have higher concern and social sensitivity. As the board, they are required not only to focus on learning, but also to develop the student organization with a variety of programs that have been created. This makes their sensitivity to friends, faculty, staff and campus environment increasingly greater. Proximity to the environment will force the courage to take decisions.

2. THEORETICAL FRAMEWORK

Every person needs other people in running his life. The behavior exhibited by a person will also affect the behavior of others. Ajzen (2005) perfected the Theory of Reasoned Action (TRA) and gave the name of Theory of Planned Behavior (TBP). This theory provides a framework to study attitude on behavior. Based on this theory, the most important determinant of a person's behavior is the intention to behave, whether from internal or external. The individual's intention to show a behavior is a combination of attitude to show the behavior and subjective norm. The individual's attitude on behavior

includes the belief in behavior, evaluation of the results of the behavior, subjective norm, normative beliefs and motivation to comply. If a person perceives that the result in performing such behavior is positive, the person will have a positive attitude to such behavior, and vice versa. If other people view the behavior performed as something positive and that the people are motivated to meet relevant expectations of others, it is called a positive subjective norm. If other people view the behavior that will be performed as something negative and that the individual wants to meet the expectations of the other people, it is called negative subjective norms. Subjective attitude and norm are measured by the scale (e.g., Likert scale) using phrases "like/dislike, good/bad, agree/disagree". The intention to perform a behavior is depending on the results of measurements of subjective attitude and norm. A positive result indicates the intention to behave.

The major difference between TRA and TPB is the addition of the three determinants of intention to behave, namely Perceived Behavioral Control (PBC). PBC is determined by two factors: control beliefs (the beliefs in the ability to control), and perceived power (the perceptions of the power and control power to perform a behavior). PBC indicates that the person's motivation is influenced by the perception of the level of difficulty or ease to perform a certain behavior. If a person has strong control beliefs regarding the existing factors that will facilitate a behavior, it means that the person has a high perception to be able to control the behavior. Conversely, a person will have a low perception in controlling a behavior, if the person has a strong control belief regarding the factors that obstruct the behavior. This perception may reflect past experience, anticipate the upcoming situation, and the attitudes toward norms that influence around the individual. Theory of Planned Behavior (TPB) is based on the assumption that human is a rational creature and uses the possible information for him systematically. People think about the implications of the action before deciding to do or not do certain behaviors.

TRA TPB starts by viewing the intention to behave. It is believed that the stronger the intention of a person to perform certain behavior, the more successful the person to do so. Intention is a function of beliefs and or important information about the likelihood that performing certain behavior will lead to a specific outcome. Intention may change because of time. The longer the distance between intention and behavior is, the greater the tendency of the occurrence of intention changes. Attitude is considered as the first antecedent of behavior intention.

Attitude is positive or negative beliefs to perform a certain behavior. Those beliefs are called behavioral beliefs. An individual will intend to perform a certain behavior when the individual considers it positively. Attitude is determined by the individual's beliefs about the consequences of performing a behavior (behavioral beliefs), weighted based on the results of outcome evaluation. These attitudes are believed to have a direct influence on the intention to behave and associated with subjective norms and perceived behavioral control.

Subjective norm is also assumed as the function of beliefs, in which specifically someone agrees or disagrees to perform a behavior. The beliefs that are included in subjective norms are also called normative beliefs. An individual will intend to perform a specific behavior if he has perception that other people think that something must be done. It is determined by asking respondents to assess whether the other people will tend to agree or disagree if the behavior is performed. An individual may have complete control when there are no obstacles whatsoever to perform a behavior. In the opposite extreme circumstances, perhaps there is absolutely no possibility to control a behavior due to the absence of opportunity and the lack of resources or skills. The controlling factors consist of internal and external factors. Internal factors include skills, abilities, information, emotion, stress, etc. External factors include the situation and environmental factors. An individual tends not to shape a strong intention to perform a certain behavior if he does not have resources or opportunity to do so although he has a positive attitude and believe that other people will agree. PBC (perceived behavioral control) can affect the behavior directly or indirectly through intention. Direct path from PBC to behavior is expected to arise when there is conformity between the perceptions regarding control and the actual control of a person on a behavior.

3. RESEARCH METHOD

This study is a non-mainstream and it is included in the interpretive area, as it is meant to understand in depth on the level of individual's courage in blowing the whistle, as a whistleblower or not. This study used interpretive qualitative method. This method was selected in accordance with the purpose of the research to test the courage of accounting students in uncovering fraud (whistle blowing).

Research Locus

This research is conducted with a focus on accounting students of University of Pembangunan Nasional (UPN) "Veteran" East Java as the research subjects. The research site is tailored to the agreement with the informants to conduct interviews. In-depth interviews are conducted with 4 (four) informants who are selected with the criteria as the activists of students association who are considered to have the courage to act and argue.

Data Analysis Method

The data analysis conducted by data triangulation, i.e. comparing the information or data in different ways. Triangulation is essentially the multi-methodological approach conducted by researchers at the time of collecting and analyzing data. The basic idea is that the phenomenon studied can be understood well in order to obtain high-level of truth if it is approached from different viewpoint. Through different perspectives or views, it is expected to obtain the results, which are closer to the truth.

This research analyzes the conversation (interview). Furthermore, the content analysis is used to evaluate the conversation between researcher and informants. This analysis is used to understand and interpret the answers of the four informants on several questions presented by the researchers related to the courage to take the decision to blow the whistle based on TPB (Theory of Planned Behavior). These observations are made in two kinds, namely: 1) literature study. It is conducted using literature, electronic media, articles and biographical data of informants; 2) field study. It is conducted through interviews with informants. In addition, the observations are also conducted using technical documentation. It is conducted by documenting through pictures and/or video recording at the time of the study.

4. DATA ANALYSIS AND DISCUSSION

Details and transcription of the interview file are as follows:

a. The first file was 8 minutes 37 seconds. Recorded on January 15, 2014 at 13:56 pm. This video recording is the result of interviews with informant LTU. The informant stated that he was not so familiar with the term whistle blowing. He stated that he had bravery to reveal the truth, but he was lazy to deal with matters beyond his interests. In the interview, LTU mentioned to have discovered the phenomenon of fraud in the campus environment. This informant is the former general secretary of the Accounting Student Association (HMAK). He submitted this irregularity case to the division in charge of the case, namely HMAK advocacy division. "Because I am not so concerned. I am an ignorant person. Therefore, perhaps I won't do anything". In his statement, LTU preferred to speak in social media about his sense of dissatisfaction against fraudulent behavior committed by college friends as well as by the lecturers. He felt that when he began to blow the whistle, he would be bothered with all sorts of things.

b. The second file is 8 minutes 3 seconds. Recorded on January 15, 2014 at 15:36 pm. This video is the result of an interview with informant WPY. It is the same as the previous informant. The informant was not so familiar with the term whistle blowing, even he admitted that he just heard the term for the first time. He serves as Treasurer and BLMJ of Accounting Students Association (HMAK). The position does not make WPY have willingness to blow the whistle. Being lazy to deal with the various complicated things was his biggest reason. WPY preferred to hand over the cases of irregularities to the division or the party in charge of handling and resolving the issue. He mentioned that there had been a special forum provided by HMAK to handle or mediating space between accounting students and the institutions, namely workshop. And as his personal action against cases of irregularities or fraud, WPY preferred just to talk with college friends or even to post on social media.

c. The third file is 10 minutes. Recorded on January 20, 2014 at 14:50 pm. This video is the result of an interview with informant NMS. Similar to the two previous speakers, NMS recognized not so familiar with the term whistle blowing. He just got the information about whistle blowing from the thesis supervisor. When asked about the act of fraud or misappropriation, NMS seemed very enthusiastic about his opinions, as if he would express his heart out about his dissatisfaction of the condition around him. NMS talked more about the learning system in Accounting Faculty where he studied. As if could not do much about the irregularities that occurred, he was only able to be sincere and accepted the circumstances. NMS said that we, as students, should be sensitive to the situation happening around us, the goal is to avoid ourselves from fraud and to help the running of the internal control system of the university itself. "When asked about the courage, I dare as long

as there is the process". In terms of uncovering fraud, NMS preferred to disclose the cases to the authorities. The above statement indicates that the informant actually has the potential to uncover fraud, but he often feels that there is lack of support from the surrounding environment. NMS entrusts more on the existing processes or procedures.

d. The fourth file is 12 minutes, recorded on January 22, 2014, at 17:20 pm. This video is the result of an interview with the informant AB. This informant has specialty, because in addition to being informant recommended by two previous informants, he is a former chairman HMAK advocacy division, whose job is to help students solve problems in learning system in the Department of Accounting of University of Pembangunan Nasional (UPN) "Veteran" East Java. AB handled the various problems, from the feasibility of facilities that can be enjoyed by the students to teaching and learning systems in the Department of Accounting of UPN "Veteran" East Java.

The completions of these problems are summarised in a forum called workshop. The forum, which was attended by officials, lecturers, and accounting students, discusses about the accounting students' complaints regarding teaching and learning system in the accounting department. AB's action can be regarded as whistle blowing, and he was a whistleblower, but the context is in the scope of the students and not in person. He just holds all the students' complaints and then follows up the issue in the realm of department officials. "In advocacy, I was trained to be brave to uncover the problems of the students. From there my mental was shaped."

That is a good answer when he was asked about the basis of his bravery to blow the whistle. But different answers emerged when he was asked about the actions he did when he was in the world of work and found cases of accounting fraud. "Well, first I will check out this problem, whether it has more advantages or disadvantages to me. If it has a lot of advantages, God willing, I dare ". It seems that the courage, he has now, to uncover the problems is not a guarantee that he will dare to blow the whistle when he is in a work environment.

The transcript above provides a general description of the results of interviews with informants. In particular, the above interview was conducted to obtain the results of research on the courage of accounting students to blow their whistle or not. Negative phenomenon that often appears in the reality of the lecturing becomes the basis of this research, and the four informants also expressed the truth of the phenomenon.

The frauds occurring can indeed be classified on a small scale, for example manipulation in terms of class attendance and time discipline of the lecturers. The four informants admitted that they had ever been in that situation, but all four were reluctant to blow their whistle. The reason is because they are lazy or do not care. Because according to them, when they are blowing the whistle, they will get feedback, which will eventually, bother them. Speaking of intentions, informant NMS explained that he has a very high intention to blow the whistle, but does not have a strong conviction to do so.

Intention is the basic thing that causes a person to take the decision to behave. But if the intention and behavior have a sufficient period of time, this may change the intentions and may eventually cancel the intention itself. The absence of support of external factors can also affect a person's intentions. Informant AB actually has a strong capital to blow his whistle. The experiences obtained through organizations provide a strong impetus to implement the existing intentions, but unfortunately, for the long term, AB does not believe that it can be done, because this twenty-year old informant worries about the threat he will get.

Dilemma of Whistle-Blowing

Being whistleblower is not easy. As described in the previous chapter, it takes courage and strong conviction to do so. A whistle-blower will possibly get terror and threats from those who are not pleased with his existence. The presence of whistleblower with all of his courage is often regarded as hero for daring to sacrifice himself to protect the public from unethical conducts. On the other hand, a whistle-blower is also often regarded as a traitor in the organization for leaking the secrets of the organization and considered to have no loyalty (Barnett 1992). When someone dares to decide to perform whistle-blowing, and becomes a whistle-blower, there is a dilemma on how his fate after doing so. If the person is in the office, there is possibility that the disgrace revealer will lose his position, friends, or even job.

The same thing also occurs when the whistleblower is a student. When a student dares to decide to become whistleblower, a variety of risks will haunt him. For example, if a student uncovers the fraud committed by his own colleagues, he will possibly be exiled from the community of fellow

students, including the threat gained from the actors concerned. And, if the student uncovers the fraud or violations committed by the university institutions, he will possibly get the risk that may adverse his status as a student or hinder his learning activities as a student. The emphasis of a whistleblower is the load of information that is essential for public life.

The covered-up financial scandal, for example, in a large scale certainly could destabilize the condition of a company and even the economy of a country. Financial abuse makes investors do not trust the company's performance so they no longer want to make investments. A whistleblower John McLennan, the former efficiency internal auditor of Westpac Banking Corporation, Australia, has ever felt this dilemma when uncovering banking crime to banking investigators of Australian parliament. John said: "The Bank and its employees steal money from their clients. Taking commissions in secret and changing the agreement are the act of stealing. They cover it up by trying to forcibly end the publication of the letters. I cannot think of the worst cases of decaying moral of corporation. "(Bowden 2006)

Deciding whether to blow the whistle or not can be explained by the theory of whistleblower decision making (Ponemon and Gabhart 1994) that develops ethical decision making of Rest (1986). In deciding moral behavior, one would consider the four stages, namely ethical sensitivity, ethical judgment, ethical intention, and ethical behavior. Ponemon (Ponemon and Gabhart 1994) adopted Rest's model to explain the ethical decision making of the whistleblowers. 1) Stage of Ethical Sensitivity means recognizing that there is something wrong happening. 2) Stage of Ethical Judgment means whistle blowing is the ideal moral decisions. 3) Stage of Ethical Intention means balancing different values to formulate considerations which have intention whether to blow the whistle or not. 4) The Stage of Ethical Behavior means implementing the selected option whether to blow the whistle or not. Ethical decision making is often associated with the condition of one's mood. The literature of whistleblower outlines that one's positive experience will lead to the decision to blow the whistle (Casal and Zalkind 1995). Greenberger and Jones (1996) specifically argue that mood plays an important role in the regulation of work. Mood is fluctuating and changing circumstances - change. Research on social psychology shows that people who are in a positive mood will be more likely protect their organization, and make constructive suggestions about the organization (George 1991; Van Scotter and Motowidlo 1996).

The Student's Decision to Dare to Perform Whistle-Blowing Based on TPB (Theory of Planned Behavior)

Basically, students are a group of people who occupy the benches of college. In this phase, students are generally included in the category of young adulthood, at the age range 20-30 years. This phase is the phase where a person is required to make important decisions in his life. This important decision is of significant effects for later life. Based on the TPB, the most important determinant of a person's behavior is the intention to behave, whether from internal or external. The intention of individual to perform a behavior is a combination of attitude to perform that behavior and subjective norm. Based on interviews with four informants, they in fact have the potential to perform a behavior, either behavior of dislike or feeling disadvantaged. However, this is apparently not enough as the capital to establish an intention that will bring an action. It takes a subjective norm, that is other people's view toward a behavior, and someone wants to meet the expectations of the other people. Subjective norm is divided into two categories, namely the positive subjective norm and negative subjective norm. The implementation is when the student (informant) is often asked for help by his classmate who manipulate the class attendance or commonly known as the term "titip absen" (asking others to fill in his name in the attendance list, while he is actually not present). The student would of course have a pretty big dilemma, between the lose of getting caught by lecturers and friendship. But when other colleagues state that it has commonly happened among the students, in which when the student does not attend the lecture or absent and unknown by the lecturers, then the student meets the expectations of the other students, and this is what is called positive subjective norm. But when other students claim that it is something damaging and will have bad impact, then the students realize the other students' hopes not to do so, and this is what is called negative subjective norm. And so for whistle-blowing, this is a very sensitive part, because it will be a lot at stake when someone decides to blow the whistle.

TPB presents an additional intention to behave, namely PBC (Perceived Behavior Control). This is about the perception of behavioral control. PBC is determined by two factors: control beliefs (beliefs in the ability to control), and perceived power (per-

ceptions about power owned to perform a behavior). PBC indicates that one's motivation is influenced by perceptions of the degree of difficulty or ease to perform a certain behavior.

When the four informants obtain a condition in which there is a fraud, they should be able to act by giving warning or reporting to relevant authorities. But apparently there is no motivation to do so because of the assumption or perception that if they decide to take action, it is not easy to do so. The existence of such perceptions affects the level of student's motivation to blow the whistle. There is another perception called power of benefits. Power of benefits is an idea that whistle blowing is considered not giving "high benefit" and there are other things that are considered to provide more benefits for individuals who perform it. In other words, there is something that is even more important to do.

PBC (Perceived Behavioral Control) can affect the behavior directly or indirectly through intention. The direct path from PBC to expected behavior is expected to arise when there is conformity between the perception of control and the individual's actual control over the behavior.

5. CONCLUSION, IMPLICATION, SUGGESTION, AND LIMITATIONS

In relation to the issues raised in this study on "How are the levels of courage of the accounting students to perform whistle-blowing?", basically, courage is influenced by three factors: vision, action, and passion. The three things are able to overcome anxiety, fear, and allow us to our achieve dreams. From the interviews with all informants, it can be deduced that actually the students do not have strong courage to blow the whistle. This is influenced by subjective norm, the views of the people around related to the action. This is also caused by the lack of good control beliefs (the beliefs in the ability to control) and the emergence of negative perception leading to the reduced motivation to perform whistle blowing. As the motivation to perform whistle-blowing declines or even non-existent, the behavioral intention cannot be shaped.

Decision-making is also influenced by moral reasoning where this happens on the stage since the man is born. The students, who are mostly at the age of 20s, occupy the position of moral reasoning at the fifth stage, namely community rights versus individual rights. Briefly, at this stage, one begins to think of relative things. Good for him is not always good for others, and vice versa. Other factors that become the attention center when someone

will make decision are benefits and personal priorities.

At the age of idealistic thinking, one would think of the priority of interests. However, this may change when psychologically entering a more mature age and will occupy the position of the sixth stage of moral reasoning, namely universal ethical principles, in which at this stage a person has developed a moral standard that is based on universal human rights. When dealing with conflict in law and inner voice, one would follow the inner voice, although that decision may involve personal risk.

The results show that accounting students have a low level of courage. In addition to individual's intention and courage, there is no support from the environment or called negative subjective norms. It spontaneously causes a negative perception on whistle-blowing, thus reducing people's motivation to take action. The informants consider that there are still more important things to do than to perform whistle blowing. It is associated with the development of the fifth stage of Kohlberg's moral reasoning, namely community rights versus individual rights. One thinks that the values and rules are relative and that standards can vary from one person to another. One realizes that the law is important for the community, but values, like freedom, are more important than the law.

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