

ABSTRACT

The Asia-Pacific region ranks as the fourth most affected by fraud, with 56% of cases involving corruption. Indonesia, as part of this region, ranks as the third country with the highest number of corruption cases. According to ACFE Indonesia 2024, the financial and banking industries are the most impacted sectors. Whistleblowing intention refers to an individual's willingness to report fraud. Whistleblowing is crucial, as stipulated in Article 4, Paragraph 2, Letter B of Regulation POJK No.39/POJK.03/2019 on anti-fraud strategies in the banking sector in Indonesia.

This study aims to examine the influence of personal cost, incentive provision, and the presence of a web-based whistleblowing system on whistleblower intentions to report corruption cases at Bank XYZ in 2024.

Using a non-probability sampling technique with a convenience sampling method, the study obtained 97 respondents, all of whom are employees of Bank XYZ. Data collection was conducted through the distribution of questionnaires. The multiple regression analysis method was applied with the assistance of IBM SPSS 25.0.

The findings indicate that, simultaneously, personal cost, incentive provision, and the presence of a web-based whistleblowing system significantly influence whistleblowing intentions. Partially, personal cost moderately affects whistleblowing intentions, incentive provision effectively motivates whistleblowing intentions, and the presence of a web-based whistleblowing system greatly enhances whistleblowing intentions at Bank XYZ.

The results of this study are expected to provide valuable insights for Bank XYZ to evaluate and improve its existing whistleblowing system environment.

Keywords: *corruption, incentive provision, personal cost, web-based whistleblowing system, whistleblowing intention.*