



The Role of Morality and Religiosity in Whistleblowing Intentions of Future Accountants

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Abstract

Background: The decision-making process for becoming a whistleblower is often fraught with complex dilemmas. Although moral identity, moral disengagement, and religiosity have been recognized as determinants of ethical behavior, the integration of these factors, alongside the role of religiosity as a moral reinforcement, warrants further exploration.

Objective: This study examines the influence of moral identity and moral disengagement, alongside religiosity, on the whistleblowing intentions of future accountants.

Methods: Adopting a quantitative experimental survey design incorporating a fraud vignette, data were collected via questionnaires administered to 301 accounting students across three private universities in Indonesia. Moderation hypotheses (H4 and H5) were evaluated using a Bootstrapping-procedure of Ordinary Least Squares regression analysis with SPSS version 31.

Results: The empirical results indicate that moral identity and religiosity exert significant positive effects on whistleblowing intentions. Moreover, religiosity functions as a positive moderator, amplifying the relationship between moral identity and whistleblowing intention. Conversely, Moral Disengagement demonstrates a significant negative association with whistleblowing intentions; however, religiosity does not significantly moderate or attenuate this detrimental effect.

Conclusion: These findings highlight the importance of integrating moral and religious education into accounting curricula and professional development, and underscore whistleblowing education as a critical external lever for ethical conduct.

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INTRODUCTION

Despite the implementation of whistleblowing systems within organizations, not everyone is willing to step forward as a whistleblower (Culiberg & Mihelič, 2017; Okafor et al., 2020). This remains a significant challenge, given that whistleblower reports are the most effective method for detecting fraud compared to other techniques (ACFE, 2024). Future whistleblowers often face a dilemma between reporting wrongdoing or remaining silent (Iwai et al., 2021). On one hand, a lack of legal protection often discourages individuals from coming forward (Nurhidayat & Kusumasari, 2018). Whistleblowers frequently feel unsafe and fear potential retaliation. Such consequences may include retaliation from the perpetrator, counter-lawsuits, social isolation in the workplace, or even dismissal. On the other hand, whistleblowing is considered a morally ethical act as it aligns with the principles of responsibility, honesty, and justice. Ultimately, the dilemma faced by these individuals often leads them to abandon their intention to disclose the fraudulent activities.

Amidst such dilemmas, individuals with a high sense of morality are often driven to become whistleblowers (Dungan et al., 2019). Edward Snowden and Katharine Gun serve as notable examples. In 2013, Snowden revealed to the media that mass surveillance was being conducted on public activities as well as on nations considered adversaries of the United States. According to Snowden, these surveillance activities were unethical and violated privacy, thereby causing significant harm to civil society. Snowden stated, "I'm willing to sacrifice all of that because I can't in good conscience allow the US government to destroy privacy, internet freedom and basic liberties for people around the world with this massive surveillance machine they're secretly building" (The Guardian, 2013).

This underscores that Snowden's primary motivation was to answer the call of his conscience. A second example is Katharine Gun, who exposed U.S. plans to spy on the United Nations regarding the proposed invasion of Iraq (The Guardian, 2019). Katharine's motivation was to prevent the unnecessary loss of life resulting from the invasion. Both examples demonstrate that these whistleblowers were willing to expose the wrongdoing they witnessed because they perceived themselves as just and honest individuals possessing strong moral character. Ultimately, the decision to blow the whistle is viewed as a moral obligation, which fundamentally influences an individual's choice to disclose known fraudulent or unethical acts.

For the accounting profession, sensitivity to fraud and the courage to become a whistleblower are crucial (Owusu et al., 2020). Accountants and auditors are often faced with dilemmas when they detect fraud in financial statements. Accountants or auditors who lack the courage to disclose fraud they know about will result in many frauds remaining undiscovered. The accounting profession is obligated to protect the public interest or the interests of the company they work for. A lack of sensitivity toward misconduct and a failure to report fraud will diminish public trust in the accounting and auditing professions.

Morality serves as a critical motivation in the decision to engage in whistleblowing (Park & Lewis, 2019). Individuals are less likely to report fraud if they do not feel morally compelled to do so (Miceli et al., 1991). As a dimension of morality, MI significantly influences ethical behavior (Wang et al., 2017). MI reflects the extent to which an individual views specific moral traits as a fundamental component of their self-concept (Aquino & Reed, 2002). Valentine & Godkin (2019) assert that an established Moral Identity (MI) provides the internal drive necessary to perform ethical and moral actions. Furthermore, MI acts as a primary determinant in decision-making processes that involve moral considerations (Krettenauer & Stichter, 2023). This is evidenced by the effectiveness of MI in increasing the intention to become a whistleblower even in the presence of threats of retaliation, a lack of legal protection, or the absence of rewards (Seifert & Stammerjohan, 2008). For individuals with high MI, the decision to blow the whistle is perceived as appropriate because it prevents others from suffering losses.

Moral Disengagement (MD) also serves as a critical factor influencing an individual's whistleblowing intentions. This allows individuals to make unethical decisions or take unethical actions without feeling guilt or self-censure. Research findings Knoll et al. (2016) indicate that the higher an individual's MD, the lower their intention to perform ethical actions. The decision to become a whistleblower is often framed as a choice that does not trigger an internal ethical dilemma for those with high MD. Consequently, individuals with high MD are more reluctant to blow the whistle compared to those with low levels of disengagement. This reluctance is often supported by rationalizations, such as the belief that reporting is not their responsibility or the desire to protect their peers. Moral Identity and Moral Disengagement are proposed as predictors of an individual's ethical conduct, specifically the decision to become a whistleblower.

Religiosity serves as a primary source of morality for believers, providing a compelling rationale to adhere to moral standards. Religiosity has been proven to affect an individual's ethical beliefs Arli (2017), which in turn shape their assessment of whether an action is ethical or unethical and serve as a critical factor that influences the whistleblowing intentions (Tariq et al., 2019). It functions as a regulatory mechanism for an individual's moral actions (Adil, 2022; Rosmarin et al., 2023). Moral choices and values are often determined by religiosity, which ultimately shapes the way an individual approaches moral decision-making (Mestvirishvili, 2025). When individuals with high religious values engage in unethical behavior, they typically experience feelings of guilt (Adil, 2022).

This guilt acts as a deterrent against further unethical conduct. Conversely, high levels of

religiosity encourage ethical behavior. In the context of whistleblowing, religious values should theoretically serve as a catalyst for individuals to come forward. This aligns with research by Ebaid (2023), which states that individuals are encouraged to become whistleblowers because fraud is an act that contradicts religious values. As a foundational source of morality, religiosity is proposed as a moderating variable that strengthens the influence of morality on the whistleblowing intentions. Research by Ul-Haq et al. (2025) states that intrinsic religiosity significantly impacts whistleblowing intentions within academic fraud scenarios. Furthermore, Kashif et al. (2017) demonstrate that religiosity can moderate both injunctive norms and perceived behavioral control regarding the desire to behave ethically.

The significance of both morality and religiosity in fostering whistleblowing intentions has prompted the researcher to integrate these two dimensions as critical joint predictors. Existing studies have largely examined moral and religious aspects in isolation. For instance, research by Valentine & Godkin (2019) suggests that a well-established MI drives ethical behavior and serves as a primary determinant in moral decision-making (Krettenauer & Stichter, 2023). However, the study by Seifert & Stammerjohan (2008) was limited to testing MI as a factor that strengthens whistleblowing intentions. Similarly, Detert et al. (2008) focused on the relationship between MD and unethical behavior. Furthermore, while the role of religiosity in whistleblowing intention has been examined by Ul-Haq et al. (2025), its capacity to influence these intentions in the presence of moral dimensions remains unexplored. However, these previous studies have yet to integrate morality-based aspects collectively toward whistleblowing intentions; therefore, this research aims to address this gap through the current study. This research will examine the influence of morality (measured through MI and Moral MD) on whistleblowing intentions, with religiosity serving as a moderating variable.

Despite growing literature on the determinants of whistleblowing behavior, a critical research gap persists: existing studies have largely examined moral and religious factors in isolation, without jointly testing their interactive effects. Specifically, while moral identity Seifert & Stammerjohan (2008) and moral disengagement Knoll et al. (2016) have been individually linked to whistleblowing, and religiosity has been shown to independently influence ethical behavior Tariq et al. (2019), no study has examined religiosity as a boundary condition that simultaneously moderates both moral identity and moral disengagement in the context of whistleblowing intention. Furthermore, grounding this inquiry in a theoretical framework, the Theory of Planned Behavior Ajzen (1991) provides a compelling rationale: moral identity functions as an internal attitudinal driver (subjective norm component), while moral disengagement weakens perceived behavioral control, and religiosity reinforces both normative pressure and behavioral intention to act ethically. This study addresses this gap by integrating MI, MD, and religiosity within a unified moderation model.

The objective of this study is to explore the role of morality, as bolstered by religiosity, on whistleblowing intentions. This research proposes the hypothesis that morality, measured through MI and MD, significantly affects whistleblowing intentions, and that this relationship is further strengthened by religiosity. The findings are expected to provide a theoretical contribution to the development of literature on fraud prevention and detection. Furthermore, this study is expected to contribute to institutions, such as educational bodies and corporations, regarding the significance of moral and religious education in fostering whistleblowing intentions.

Based on the elaboration above, the following hypotheses have been constructed:

- H1 : Moral Identity (MI) has a positive effect on the whistleblowing intentions (WB).
- H2 : Moral Disengagement (MD) has a negative effect on the whistleblowing intentions (WB).
- H3 : Religiosity (R) has a positive effect on the whistleblowing intentions (WB).
- H4 : Religiosity (R) strengthens the positive influence of Moral Identity (MI) on the whistleblowing intentions (WB).
- H5 : Religiosity (R) weakens the negative influence of Moral Disengagement (MD) on the whistleblowing intentions (WB).

METHOD

This study employed a quantitative approach using an experimental survey design. A fraud vignette was used to simulate a real-world fraud scenario, requiring participants to indicate their whistleblowing intentions. The unit of analysis is individual accounting students,

representing future accountants who will eventually encounter ethical dilemmas in professional practice. This design was chosen because it allows for controlled examination of moral and religious factors in a scenario-based context (Ul-Haq et al., 2025).

This research was conducted by distributing questionnaires to 301 accounting students from three private universities in Indonesia, with specific characteristics detailed in Table 1. Accounting students were selected as participants because they will eventually enter the profession as accountants or auditors who may face the dilemma of whether to become a whistleblower. Participants were selected using purposive sampling, targeting active accounting students enrolled in the participating universities during the data collection period (January–April 2026). All students enrolled in accounting programs at the three institutions who met the eligibility criteria (active enrollment and voluntary participation) were invited. Data were collected through in-class administration of physical questionnaire packets to ensure high response rates and data quality.

Table 1

Sample characteristics (n = 301)

Category	Characteristics	n	%
Gender	Male	79	26.2
	Female	222	73.8
Cohort	2022	70	23.3
	2023	83	27.6
	2024	100	33.2
	2025	48	15.9
GPA	< 2.00	1	0.3
	2.00 – 3.00	29	9.6
	3.01 – 3.50	76	25.2
	> 3.50	195	64.8
Whistleblowing Education (WED)	Yes	146	48.5
	No	155	51.5

The research instruments, consisting of a fraud scenario and questionnaires, were developed based on existing literature. The fraud scenario was adapted from (Ul-Haq et al., 2025). For the study variables, MI was measured using the instrument developed by Aquino & Reed (2002), while MD was measured using the instrument developed by (Bandura, 1999). Additionally, the instrument used to measure Religiosity was adapted from (Pearce et al., 2017). All questionnaire items utilized a 1–7 Likert scale.

Once the questionnaire was designed, feedback was sought from three experts: two accounting professors and one psychology professor. A pilot test was also conducted with 10 accounting students to ensure the instrument's consistency, alignment with the research objectives, appropriate completion time, and clarity. Participants in the pilot test were excluded from the main experiment to preserve internal validity. Instrument validity was assessed using the Corrected Item–Total Correlation (CITC), with a threshold of CITC > 0.30. All 10 MI items were found to be valid. For MD, 30 of the 32 items were valid, resulting in the removal of two invalid items. For Religiosity, 17 of the 18 items were valid, and one invalid item was removed. Reliability was assessed using Cronbach's alpha. All variables were deemed reliable, with values exceeding the 0.70 threshold: MI (0.858), MD (0.899), and Religiosity (0.886).

To collect the data, four research assistants were trained to ensure that they could effectively explain the research objectives and administer the instruments. Participants received a physical experimental packet containing an informed consent form, a fraud scenario (Appendix 1), and questions regarding whistleblowing intentions (Appendix 2). The packet also included questionnaires measuring MI (Appendix 3), MD (Appendix 4), and Religiosity (Appendix 5). The final section collected demographic data and control variables, including gender, academic year, and prior participation in ethics or whistleblowing system training. This study was conducted in accordance with ethical research guidelines. All participants provided informed consent prior to participation, and data collection was approved by the relevant institutional research committees at the respective universities.

To test the hypotheses developed above, this study utilized Ordinary Least Squares (OLS) linear regression analysis, conducted using SPSS 31. The regression equations designed to address the research hypotheses were as follows:

$$WB_i = \beta_0 + \beta_1 MI_i + \beta_2 MD_i + \beta_3 R_i + \beta_4 (MI \times R)_i + \beta_5 (MD \times R)_i + \beta_6 (Gender)_i + \beta_7 (Cohort)_i + \beta_8 (WED)_i + \beta_9 (IPK)_i + \varepsilon$$

Where:

WS (Y) :	Whistleblowing Intention (dependent variable)
β_0 :	Constant
β_1 :	Regression coefficient for the independent variable Moral Identity (MI), measured on a Likert scale of 1 to 7
β_2 :	Regression coefficient for the independent variable Moral Disengagement (MD), measured on a Likert scale of 1 to 7
β_3 :	Regression coefficient for the moderating variable Religiosity (R), measured on a Likert scale of 1 to 7
β_4 :	Interaction between Moral Identity (MI) and Religiosity (R)
β_5 :	Interaction between Moral Disengagement (MD) and Religiosity (R)
$\beta_6, \dots, \beta_9$:	Regression coefficients for control variables: Gender, Academic Year, Whistleblowing System Education (WED), and Grade Point Average (GPA)
Gender :	Gender (control variable), coded as 0 for male and 1 for female
Cohort :	Cohort (control variable), coded as 1 for class of 2022, 2 for class of 2023, 3 for class of 2024, and 4 for class of 2025
WED :	Whistleblowing System Education (control variable), coded as 1 if the participant has received fraud and WBS education, or 0 if they have not
GPA :	Grade Point Average (control variable), coded as 1 for GPA < 2.00, 2 for GPA 2.00 – 3.00, 3 for GPA 3.01 – 3.50, and 4 for GPA > 3.50
ε :	Error-term

RESULTS AND DISCUSSION

Results

Descriptive Statistics

The descriptive statistical results are presented in Table 2. The mean value for whistleblowing intention is 6.2890 from the seven Likert-scale. The mean for MI is 5.4312, showing that respondents consider moral identity as an important part of themselves. The Religiosity variable shows a mean value of 5.4921, meaning that the average respondent possesses a high level of religiosity. Conversely, the mean value for MD is 2.8934, indicating that MD, which serves as a rationalization for committing unethical acts, is relatively low. This suggests that respondents do not easily find excuses or normalize unethical behavior. These MD results are consistent with the high interest in whistleblowing found in the WS variable. Table 2 also shows that the respondents' answers tend to be homogeneous, as the Standard Deviation values are less than 1.00 for all variables.

Table 2

Descriptive Statistics (n = 301)

Group	Mean	SD	Min	Max	Var
WS	6.2890	0.88667	4.00	7.00	0.786
MI	5.4312	0.83751	2.20	7.00	0.701
MD	2.8934	0.75744	1.00	5.91	0.574
R	5.4921	0.84055	2.44	7.00	0.707

WS = Whistleblowing Intention

MI = Moral Identity

MD = Moral Disengagement

R = Religiosity

Likert scale 1-7

Hypothesis Testing Results

Before conducting the hypothesis testing, classical assumption tests were performed. The results of the classical assumption tests show that there is no multicollinearity in the regression model to be tested. This is indicated by the Tolerance values for all independent variables being above 0.1 and VIF (Variance Inflation Factor) values < 5 . Furthermore, the autocorrelation test using Durbin-Watson yielded a value of 1.781, which is near the value of 2. This indicates that there is no autocorrelation. Based on the One-Sample Kolmogorov-Smirnov test, the probability value for significance was approaching zero (< 0.001), suggesting that the data are not normally distributed. Therefore, to overcome this problem the Bootstrapping procedure is conducted for fulfilling normal distribution. Hypothesis testing was conducted using linear regression analysis with a bootstrapping approach. The estimation results are presented in Table 3.

Table 3

Hypothesis Testing Results

Variable	B	Sig (2-tailed)	95% Confidence Interval	
			Lower	Upper
Constant	5.993	$< 0.001^{***}$	4.894	7.058
Main Effects				
Moral Identity (MI)	0.144	0.028**	0.015	0.281
Moral Disengagement (MD)	-0.209	0.003***	-0.351	-0.074
Religiosity (R)	0.134	0.061*	-0.008	0.271
Interaction Effects (Moderation)				
MI x R	0.242	$< 0.001^{***}$	0.123	0.363
MD x R	-0.023	0.710	-0.164	0.118
Control Variables				
Gender	-0.511	$< 0.001^{***}$	-0.727	-0.280
GPA	-0.152	0.011**	-0.323	-0.045
WED	0.270	0.025**	0.042	0.493
Cohort	0.074	0.180	-0.036	0.183

a. Dependent Variable: Whistleblowing Intention (WS)

b. Independent Variables: Moral Identity (MI), Moral Disengagement (MD), Religiosity (R)

c. Moderating Variable: Religiosity

d. Control Variables: Gender, GPA, Whistleblowing & Fraud Education (WED), Cohort

***, ** & * shows significance of 1%, 5% and 10%

Unless otherwise noted, bootstrap results are based on 1000 bootstrap samples

To assess the incremental practical significance of the moderation effects (H4 and H5), the change in R^2 (ΔR^2) was computed by comparing the main-effects-only model (Step 1: MI, MD, R, and control variables) with the full moderation model (Step 2: adding MI×R and MD×R interactions). The inclusion of the interaction terms produced a statistically meaningful increment ($\Delta R^2 = 0.028$, F-change = 4.21, $p < 0.05$), indicating that religiosity as a moderator explains approximately 2.8% additional variance in whistleblowing intention beyond the main effects. This supports the substantive importance of the moderation model in addition to its statistical significance.

Table 3 above shows that the coefficient value for moral identity (MI) is 0.144 with a probability value of 0.028, indicating a significance at the 5% level. These results imply that moral identity has a positive effect on the intention to be a whistleblower (H1 is accepted). This finding suggests that the stronger the moral identity, the higher desire to act ethically or becoming a whistleblower. This also proves that internal morality serves as a driver for an individual to reveal the truth. The results of the second hypothesis testing in Table 3 show that moral disengagement (MD) has a negative effect on an individual's intention to be a whistleblower, with a coefficient value of -0.209 and a significance value of 0.003, indicating a significance level at 1% (H2 is accepted). Furthermore, religiosity has a positive effect on the intention to be a whistleblower with a coefficient of 0.134 and significance value of 0.061 (significant at 10% level), indicating that the higher a person's religiosity, the higher the intention to be a whistleblower will be (H3 is accepted).

Testing religiosity as a moderating variable to strengthen the influence of moral identity (MI) and moral disengagement (MD) was presented in the second panel of Table 3. The results of the moderating effect tests show that religiosity strengthens the influence of moral identity on the whistleblowing intention, with a coefficient of 0.242 and a significance level of < 0.001 . This means that individuals with a strong moral identity tend to have more courageous in becoming whistleblowers when they also have high religiosity values. This result proves that H4 is accepted. However, religiosity is not strong enough to moderate the influence of moral disengagement on whistleblowing intentions, with a coefficient of -0.023 and a significance of 0.710. Religiosity was not proven capable of weakening the negative impact of MD in making ethical action judgments.

This study utilizes four control variables, namely Gender, GPA, whistleblowing education (WED), and Cohort, to strengthen the conclusions of the hypothesis testing results and to avoid bias. The results show that males have a higher intention to become whistleblowers than females. This is evidenced by a coefficient of -0.511, with a significance level of < 0.001 . GPA also influences an individual's intention to become a whistleblower with a coefficient value of -0.152 and significant at 5% level, suggesting that a higher GPA student tend to avoid to become whistleblower. Whistleblower education (WED) is proven to have a significant effect on increasing an individual's intention to become a whistleblower, which can be seen from the coefficient value of 0.270 and significance value of 0.025 (significant at the 5% level). In contrast, cohort is a control variable that does not have a significant influence on whistleblower intention.

Discussion

The acceptance of Hypothesis 1 and Hypothesis 2 indicates that moral aspects, namely moral identity (MI) and moral disengagement (MD), influence an individual's intention to become a whistleblower. This result proves that morality is an important motivation for encouraging someone to become a whistleblower, consistent with the findings of previous research (Park & Lewis, 2019). The positive influence of MI on the whistleblowing intentions aligns with the results of (Seifert & Stammerjohan, 2008). Moral Identity (MI) that has been internalized and serves as a symbol for an individual will determine their ethical behavior. The higher the MI, the more a person will be driven to perform ethical and moral actions, specifically revealing the fraud they have discovered. For an individual with high MI, the decision to become a whistleblower is considered correct and in accordance with their moral characteristics. This supports the findings of (Valentine & Godkin, 2019). Someone with high MI will disclose known fraud because it can prevent losses suffered by others, such as the company and other organization members.

The results of hypothesis 2 show that MD strongly influences an individual's intention to become a whistleblower. The higher the MD, the lower the intention to reveal fraud. This is consistent with the findings of Knoll et al. (2016), which show the same result. An individual with high MD will be more reluctant to become a whistleblower because they possess the rationalization that disclosing the fraud is not their responsibility and does not harm others; it may even be considered reasonable to protect a peer who is a perpetrator as a form of solidarity. Organizations must be aware of the strong influence of MD on the intention to become a whistleblower. If accountants have high MD, fraud will be difficult to detect. Accountants will tend to ignore the fraudulent conditions they encounter, and as a result, the whistleblowing system cannot operate effectively.

The results of this study also indicate that religiosity influences an individual's intention to become a whistleblower. The positive influence of religiosity on the intention to become a whistleblower reinforces the research results of Chan et al. (2022), which suggest that religiosity shapes a person's ethical judgment and encourages them to intend to take ethical action. This is also in line with the findings of Ul-Haq et al. (2025), which state that religiosity significantly affects the intention to become a whistleblower. High religiosity values in a country like Indonesia will help organizations encourage their members to reveal fraud. Well-internalized religious values will help guide an individual to determine what is right and wrong and push them to take responsibility for actions that they believe are right and not in conflict with moral values. When someone with high religiosity does not report the fraud they know about, they will feel guilty or even feel as though they have sinned for not revealing the truth and for feeling complicit in covering up a crime.

The results of testing hypothesis 4 and hypothesis 5, which position religiosity as a

moderating variable with MI and MD on the intention to become a whistleblower, show that hypothesis 4 is accepted. Religiosity is proven to strengthen the influence of MI on an individual's intention to become a whistleblower. This reinforces the findings of Kashif et al. (2017), which demonstrate that religiosity can moderate injunctive norms and perceived behavioral control regarding the desire to behave ethically. Religiosity provides a strong moral justification to ensure that becoming a whistleblower is the appropriate action for an honest and moral person to take. Interestingly, the results of the hypothesis 5 test indicate that religiosity does not significantly decrease the negative influence of MD on the intention to become a whistleblower. This could be because the negative influence of MD on whistleblowing intention is exceptionally strong. MD operates by deactivating moral standards in specific situations, thereby altering moral interpretation. It convinces an individual that not revealing fraud is not a sin and not their moral responsibility, so it does not violate the religious values they hold.

This result is consistent with Bandura (1999) original theorization of moral disengagement as a deeply-rooted cognitive mechanism that operates below the threshold of conscious moral reflection. Unlike moral identity, which actively engages an individual's self-concept and is therefore amenable to reinforcement by religiosity, moral disengagement functions as a pre-emptive neutralization strategy. By the time religiosity could exert its moderating influence, moral disengagement has already reframed the situation in non-moral terms, rendering external moral reinforcers ineffective. This suggests that organizational interventions targeting MD must address the underlying cognitive mechanisms directly, rather than relying solely on religious or moral identity frameworks. The counterintuitive finding that higher GPA is negatively associated with whistleblowing intention ($B = -0.152$, $p = 0.011$) also warrants consideration. This may reflect the "conformity hypothesis," wherein higher-GPA students are more socialized to institutional norms and authority structures, reducing their propensity to challenge hierarchical relationships through whistleblowing. Future research should examine whether this relationship is mediated by risk tolerance, institutional trust, or professional socialization.

The control variable analysis also reveals noteworthy patterns. The significant gender effect ($B = -0.511$, $p < 0.001$) indicates that male accounting students report higher whistleblowing intentions than female students. This finding aligns with research by Owusu et al. (2020), who suggest that males may be more willing to take adversarial actions such as reporting, potentially due to differences in risk tolerance and socialization patterns. From a gender-ethics perspective, Chaudhary et al. (2019) note that females tend to apply more relational moral reasoning, which may create greater conflict when blowing the whistle on peers or superiors. This finding has practical implications for whistleblowing training programs, which should incorporate gender-sensitive approaches to address these different motivational pathways. Another interesting finding from this study is the very strong positive influence of Whistleblowing Education (WED) on the intention to become a whistleblower. This indicates that the factors influencing the desire to be a whistleblower are not limited to morality and religiosity. Whistleblowing education is also vital for guiding accountants in identifying which fraudulent acts must be reported and the proper procedures for doing so. Education is also beneficial in building an accountant awareness of the importance of fraud disclosure for the organization. The importance of WED in increasing whistleblowing intention reinforces the research results Krettenauer & Stichter (2023) which state that education is necessary to support the integration of cultural norms and values into an individual.

The findings of this study are expected to provide a theoretical contribution to the development of fraud prevention and detection science. Furthermore, this research is expected to contribute to higher education institutions, regarding the importance of integrating moral and religious education in accounting curricula and as well as professional environments. Moral and religious education lies in shaping an individual's moral concept, which is expected to foster a stable moral identity as an internal source of motivation for moral action in adulthood and to develop individuals with low moral disengagement.

The results also indicate that Whistleblowing education is necessary to increase an individual's intention to become a whistleblower. These results are expected to serve as input for educational institutions, governments, and other organizations in designing whistleblower education to raise awareness about the importance of disclosing fraud. Additionally, environments should be designed to support the activation of moral identity by strengthening

moral cues and reducing the temptation of self-interest or apathy toward surrounding fraud. The work environment must support the integration of cultural norms and values into the individual, such as by building an open and respectful environment to enhance the ethical quality of decision-making.

CONCLUSION

This study advances the whistleblowing and behavioral-ethics literature by demonstrating that morality and religiosity jointly determine future accountants' whistleblowing intentions in a theoretically integrated moderation model. The key theoretical contribution is the identification of religiosity as a significant positive moderator of the moral identity-whistleblowing relationship, while simultaneously failing to moderate the moral disengagement-whistleblowing relationship. This asymmetric moderation pattern reveals that religious values can amplify prosocial motivations (moral identity) but cannot override the neutralizing effects of deeply internalized moral disengagement mechanisms — a distinction with meaningful implications for Bandura's moral disengagement theory and its application in applied ethics research. Furthermore, the counterintuitive negative effect of GPA on whistleblowing intention suggests that academic achievement alone does not promote ethical courage, pointing to the need for differentiated ethical education strategies across academic performance levels. Beyond these internal factors, the study reveals that Whistleblowing Education (WED) is a powerful external lever for fostering ethical reporting behavior, reinforcing the importance of institutional training programs alongside individual moral and religious development.

This study has several limitations. It examines only two aspects of morality, namely moral identity and moral disengagement, and does not consider other moral dimensions that may also influence an individual's intention to become a whistleblower. Furthermore, this research only tests the intention to become a whistleblower rather than the actual act of whistleblowing itself. Therefore, future research is expected to measure other moral aspects, such as moral intensity and moral courage, to complement moral identity and moral disengagement. Additionally, subsequent studies are encouraged to utilize different research methodologies, such as experimental methods, to test the role of morality and religiosity in the actual act of disclosing fraud rather than just the intention to do so. Several generalizability constraints should also be explicitly acknowledged. First, the study employs a single fraud scenario (embezzlement), which may not fully capture behavioral responses across other forms of fraud such as financial statement fraud, bribery, or insider trading. Future research should replicate these findings across multiple fraud scenarios to establish boundary conditions. Second, the sample consists exclusively of accounting students from three private universities in Indonesia, a national and predominantly Muslim context with high collectivistic values. The generalizability of these findings to other cultural, religious, or institutional contexts should be assessed with caution. Cross-cultural studies comparing Muslim-majority and secular contexts would significantly enrich the theoretical understanding of religiosity's role in whistleblowing decisions.

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AUTHOR CONTRIBUTION STATEMENT

Yenny Sugiarti contributed to the conceptualization of the study, research design, data collection, data analysis, interpretation of the findings, and preparation of the original manuscript. Rizky Eriandani contributed through supervision, methodological validation, critical review of the manuscript, interpretation of the results, and manuscript editing. Both authors have read and approved the final version of the manuscript and agree to be accountable for all aspects of the work.

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