



INTERNATIONAL CONFERENCE
ON ECONOMICS, BUSINESS,
AND MANAGEMENT RESEARCH
(ICEBMR)

CERTIFICATE OF PRESENTER

This is to certify

Dr. Firma Sulistiyowati, M.Si., Ak., CA. QiA

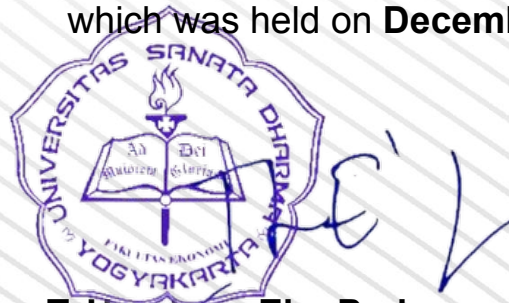
Paper titled

“Intention to Report Violations That are Influenced by Personal Cost, Protection to Whistleblowers, and The Materiality Level of Violations.”

has presented the paper at

**The 2nd International Conference on Economics, Business, and Management Research
(ICEBMR)**

which was held on **December 2, 2023**



T. Handono Eko Prabowo, MBA, Ph.D.

Dean Faculty of Economics Sanata Dharma University



ISSN: 3032-596X

PROCEEDINGS

THE 2ND INTERNATIONAL

CONFERENCE ON ECONOMICS, BUSINESS AND MANAGEMENT RESEARCH (ICEBMR)

"Shaping the Sustainable Future: Trends and Insights in Economics, Business, Management, and Information Technology"

Vol 2, 2023



**FACULTY OF ECONOMICS,
SANATA DHARMA UNIVERSITY**

PROCEEDINGS
THE 2ND INTERNATIONAL CONFERENCE ON
ECONOMICS, BUSINESS, AND MANAGEMENT
RESEARCH (ICEBMR)



“Shaping the Sustainable Future: Trends and Insights in
Economics, Business, Management, and Information
Technology”

December 2, 2023



Faculty of Economics
Sanata Dharma University
Yogyakarta

THE 2ND INTERNATIONAL CONFERENCE ON ECONOMICS, BUSINESS, AND
MANAGEMENT RESEARCH (ICEBMR) “Shaping the Sustainable Future: Trends and
Insights in Economics, Business, Management, and Information Technology”

Copyright © 2023

Faculty of Economics, Sanata Dharma University, Yogyakarta

REVIEWER:

Barli Bram, M.Ed., Ph.D

Maryness Patrick

Nickson Nazarenus Mwinuka

Michael T.S. Lee, Ph.D

Prof. Sudi Mungkasi, Ph.D

Dr. James J Spillane, SJ

Agapito C. Rubio Jr., DBA

T Handono Eko Prabowo, MBA, Ph.D.

Dr. Dick Sibbernsen

Prof. Jaihak Chung, Ph.D.

EDITOR IN CHIEF:

T. Handono Eko Prabowo, MBA, Ph.D.

EDITORIAL BOARD:

T. Handono Eko Prabowo, MBA, Ph.D.

Dr. Titus Odong Kusumajati, M.A.

Antonius Sumarwan, S.J., S.S., M.M., Ph.D.

Drs. Gregorius Hendra Poerwanto, M.Si.

Albertus Yudi Yuniarto, S.E., M.B.A.

Aprilla Suriesto Madaun, S.S., M.M.

KEYNOTE SPEAKER

Prof. (H.C.) Djauhari Oratmangun,

M.Ec., M.A.Com

Maria Rosaline Nindita Radyati, Ph.D.

Drs. Hari Suparwito, S.J., M.App.IT

Tamako Watanabe, M.A.

Prof. Jaihak Chung, Ph.D.

CONFERENCE DATE

December 2, 2023

e-PROCEEDINGS BOOK:

ISSN: 3032-596X

PUBLISHED BY



FACULTY OF ECONOMICS,

SANATA DHARMA UNIVERSITY

Jalan Affandi (Gejayan) Mrican, Yogyakarta

55281

Telp. (0274) 513301, 515253; Ext. 51513

PREFACE

In the realm of academic and professional discourse, the International Conference on Economics, Business, and Management Research (ICEBMR) has emerged as a pivotal platform for the exchange of ideas, insights, and research findings. This preface welcomes participants to the eagerly anticipated 2nd edition of ICEBMR, an event that encapsulates the essence of collaboration, innovation, and intellectual exploration in the fields of economics, business, and management.

As we embark on the journey of the 2nd ICEBMR, it is with a sense of anticipation and excitement that we witness the conference's evolution as a dynamic space for scholars and practitioners alike. This edition aspires to build upon the success of its predecessor, offering an enriched program featuring distinguished keynote speakers, thought-provoking paper presentations, and interactive sessions that delve into the latest advancements and challenges shaping the global economic landscape. With a commitment to fostering interdisciplinary dialogues and fostering international connections, the conference stands poised to be a catalyst for transformative ideas and pragmatic solutions. In these rapidly changing times, the 2nd ICEBMR serves not only as a showcase of scholarly achievements but also as a nexus for forging connections that transcend borders. As we come together to explore the frontiers of economics, business, and management research, this conference invites participants to engage in meaningful conversations, share their expertise, and contribute to the collective pursuit of knowledge that holds the potential to shape the future of these crucial disciplines.

"May the second International Conference on Economics, Business, and Management Research (ICEBMR) be a crucible of inspiration and collaboration. In the spirit of Steve Jobs, let us 'innovate and push the boundaries of conventional thinking.' As we converge to share insights and engage in meaningful discussions, may these moments spark transformative ideas that contribute to the advancement of our disciplines. Remember, it is through the collective brilliance of this community that we can catalyze positive change and leave an indelible mark on the landscape of economics, business, and management."

T. Handono Eko Prabowo, MBA, Ph.D
Organizing Committee

TABLE OF CONTENTS

PREFACE	iii
TABLE OF CONTENTS	iv
IMPLEMENTATION OF CAPITAL MARKET SUPERVISION BY OTORITAS JASA KEUANGAN (OJK) TO ENHANCE INVESTOR PROTECTION AND PRINCIPLES OF JUSTICE.....	1
Diana Wiyanti ^{1*} , Ghina Aghina ² , Dian Suryani ³	
THE ROLE OF MEDIA ADVERTISING AND WORD OF MOUTH ON THE PURCHASE DECISION OF MINISO PRODUCTS IN PALEMBANG CITY	13
Christabel Michelle	
THE INFLUENCE OF BIG DATA ANALYTICS ON HUMAN RESOURCE MANAGEMENT STRATEGIES FOR COMPANY SUSTAINABILITY.....	25
Albin Moniango Simanjuntak ¹ , Suyono Thamrin ² , Sri Sundari ³	
A THIRD WORLD PERSPECTIVE ON WORK IN HOSPITALITY	34
Professor James J. Spillane, S.J.	
ANALYSIS OF THE EFFECT OF ECONOMIC GROWTH AND FOREIGN DIRECT INVESTMENT ON ENVIRONMENTAL DEGRADATION IN ASEAN CASE STUDY 2016 – 2022.....	48
Yemima Septi Nugraheni ¹ , Laurentius Bambang Harnoto ²	
DEVELOPMENT OF CORPORATE VALUE CONCEPTS THROUGH ETHICAL BUSINESS ACCORDING TO CHRISTIAN LEGAL PRINCIPLES	56
Vicky Martinus Widjojo	
THE INFLUENCE OF RISK AVERSION ON BRAND LOYALTY WITH BRAND TRUST AND BRAND AFFECT AS MEDIATING VARIABLES.....	65
L. I Gusti Ayu Carla Tiffany ¹ , Natasya Sharla Kirana ² , Timotius FCW Sutrisno ³	
HUMAN-CENTERED ECONOMICS: BRIDGING THE GAP BETWEEN ECONOMIC THEORY AND HUMAN WELL-BEING	73
Shibli Jamal Shariff Asad ^{1*} , Silvia Annisa ²	
MAPPING THE PROCESS OF DEVELOPING PRIEST CANDIDATES AT THE ANGING MAMMIRI MAJOR SEMINARY YOGYAKARTA BASED ON THE BUSINESS MODEL CANVAS	99
Aprilla Suriesto Madaun ¹ , T. Handono Eko Prabowo ²	
OPTIMIZING EMPLOYEE SCHEDULING: IMPACTS ON PRODUCTIVITY, SATISFACTION, AND WORK LIFE BALANCE IN THE HOTEL INDUSTRY	110
Maryness Patrick	

JOB DESIGN DURING AND REDESIGNING AFTER COVID-19 IN HOSPITALITY INDUSTRY: A CRITICAL REVIEW.....	120
Edward Phabiano	
THE IMPACT OF WAITING LINES ON CUSTOMER SATISFACTION IN TOURISM COMPANIES.....	130
Nickson Nazarenius Mwinuka	
LAW AS A DRIVING TOOL IN ADVANCING INTERNATIONAL BUSINESS.....	139
Ousu Mendy	
THE ROLE OF SIX SIGMA IN HOSPITALITY INDUSTRY	147
William Paulo Msilu	
SOCIAL IMPACT STRATEGIES IN FAMILY-OWNED VENTURES: PATH TO SUSTAINABLE ENTREPRENEURSHIP	156
Shibli Jamal Shariff Asad	
THE EFFECT OF SERVICE CONVENIENCE AND SERVICE QUALITY ON CUSTOMER LOYALTY THROUGH CUSTOMER SATISFACTION	172
Bilqis Putri Azizah ¹ , Ida Bagus Nyoman Udayana ² , Agus Dwi Cahya ³	
ANALYSIS OF SPILLOVER EFFECT ON GREEN STOCK, COMMODITY AND CRYPTOCURRENCY MARKETS DURING COVID-19 PANDEMIC AND RUSSIAN-UKRAINE WAR.....	184
Nico Alexander Handoyo ¹ , Nuning Trihadmini ²	
WEALTH AND VALUES: EXPLORING MONEY BELIEFS IN THE ARLONG PARK ARC OF ONE PIECE	195
Bara Satrio ¹ , Ilsa haruti Suryandari ² , Agustinus Tri Kristanto ³	
IMPLEMENTATION OF INDUSTRIAL RELATIONS DISPUTE RESOLUTION IN THE INDUSTRIAL RELATIONS COURT IN REALIZING JUSTICE AND LEGAL CERTAINTY	205
Sri Nurcahyani	
ANALYSIS OF SDGs IMPLEMENTATION IN PROVINCIAL REGIONAL GOVERNMENT ORGANIZATIONS IN INDONESIA.....	215
Fransiskus Randa ¹ , Jeane Lelyana Sereh ²	
THE INFLUENCE OF FINANCIAL LITERACY, MATERIALISM, AND ALLOWANCE ON SAVING DECISION AND CONSUMPTIVE BEHAVIOR IN GENERATION Z	228
Lina Permatasari ¹ , Wida Purwidiati ² , Erna Handayani ³ , Yudhistira Pradhipta Aryoko ⁴	
PIONEERING SUSTAINABLE CAREERS: STUDENT PARTICIPATION, UNIVERSITY IMAGE, AND INSTITUTIONAL SUPPORT AT SANATA DHARMA UNIVERSITY	244
Sthefi Hasanudin ¹ , Gregorius Cesario ² , Januari Ayu Fridayani ³	

THE DYNAMICS OF STUDENT ENGAGEMENT, UNIVERSITY IMAGE, AND INSTITUTIONAL SUPPORT IN FOSTERING PRO-ENVIRONMENTAL BEHAVIOR AMONG SANATA DHARMA UNIVERSITY STUDENTS	255
---	-----

Bryant Dwi Sutanto¹, Marcella Renjana Wulandani², Januari Ayu Fridayani^{3*}

THE BODY SHOP'S SUSTAINABLE INNOVATION: GREEN BUSINESS FOR SUSTAINABLE FUTURE.....	265
--	-----

Jessica Kristanti Santoso¹, Jeslyn Alvina Sarumaha², Alexandra Vonda Patricia Sirait³, Vincent Cedric Cahyo Santoso⁴, Firma Sulistiyowati⁵

THE ROLE OF CUSTOMER SATISFACTION IN MEDIATING DISCOUNTS AND SERVICE QUALITY ON CUSTOMER INTENTIONS FOR WORD OF MOUTH: STUDY ON ENGLISH COURSE CUSTOMERS DISCOVERY ENGLISH JOGJA	272
--	-----

Rini Julia Agnes¹, Brigitta Gaby Kumaralalita², Gloria Vanessa³, Luh Gita hari Dewi⁴

TRANSPARENCY AND ACCOUNTABILITY OF SCHOOL OPERATIONAL ASSISTANCE FUND MANAGEMENT IN SMK N 2 DEPOK YOGYAKARTA.....	285
---	-----

Vincencia Eka Riyani¹, Maria Goldensia Pawang², Ignasia Lusiana Ambu Ate³, Fransiska Rahmayanti Kam⁴, Petrus Christoffer Anggelo Silalahi⁵, Yohanes Yunior Erikson⁶, Anastasia Sophie Ayu Wulandari⁷, Regina Dentisia Deanetranderu⁸, Jessica Christanti Nata Ruron⁹, Aurelia Melinda Nisita Wardhani¹⁰

THE ROLE OF OPERATIONS CONSULTING IN ADDRESSING CHALLENGES FACING TOURISM AND HOSPITALITY INDUSTRY IN TANZANIA	291
--	-----

Prosper Wilson Mmari

PENTINGSARI TOURISM VILLAGE AS A TOURISM SOCIAL ENTERPRISE: EMBARKING ON THE PATH TO SUCCESSFUL TOURISM SOCIAL ENTREPRENEURIAL ACTIVITIES	302
---	-----

Prosper Wilson Mmari

FINANCIAL DECISION MAKING IN THE VIRTUAL WORLD OF MASSIVELY MULTIPLAYER ONLINE ROLE-PLAYING GAMES.....	318
--	-----

Ilsa Haruti Suryandari

FINANCIAL ATTITUDE, BEHAVIORAL CONTROL, SELF-EFFICACY, AND FINANCIAL BEHAVIOR TOWARDS PAY LATER SERVICE USERS.....	333
--	-----

Gracia Margaretha Meisya Carvallo¹, Wisanggalih², Suryaning Perwita Mandiri Putri³, Lidia Ratna Salwati⁴, Jerry Christofer⁵, Putu Bagus Dipa Andiniko⁶, Ester Marcelina Bau⁷, Fellicia Ravena⁸, Afriana Marselo⁹, Aurelia Melinda Nisita Wardhani¹⁰, Maria Bura¹¹

THE MAPPING OF IFRS S1 AND S2 WITH SEOJK-16-2021	343
--	-----

Amelia Setiawan¹, Agung Nugroho Soedibyo², Samuel Wirawan³, Hamfri Djajadikerta⁴, Haryanto Haryanto⁵, Sandra Faninda⁶

INTENTION TO REPORT VIOLATIONS THAT ARE INFLUENCED BY PERSONAL COST, PROTECTION TO WHISTLEBLOWERS, AND THE MATERIALITY LEVEL OF VIOLATIONS.....	354
---	-----

Vincentius Hans Kristian¹, Vincentius Seto Wicaksono², Brina Andrianti³, Vanes Suta Magih⁴, Dominikus Raymond Soetedjo⁵, Firma Sulistiyowati⁶

FOSTERING SUSTAINABILITY AWARENESS AMONG SANATA DHARMA UNIVERSITY STUDENTS: THE ROLE OF PARTICIPATION, UNIVERSITY IMAGE, AND INSTITUTIONAL SUPPORT	362
Gary Stevevai ¹ , Marcelina Estuningrum ² , Januari Ayu Fridayani ³	
ANALYSIS OF EXTERNAL AND INTERNAL FACTORS AS DETERMINANTS OF INDONESIAN LOAN DISBURSEMENT IN COMERCIAL BANKS FROM 2017 TO 2022	373
Yoga A. Pongtuluran	
THE INFLUENCE OF TRAINING AND JOB SATISFACTION ON EMPLOYEE PERFORMANCE WITH SELF-EFFICACY AS A MEDIATION VARIABLE IN PDAM BANTUL.....	384
Erwin Kurniawan ¹ , Kusuma Chandra Kirana ² , Tri Ratna Purnamarini ³	
THE IMPACT OF INDIVIDUAL CHARACTER, JOB STRESS AND JOBINSECURITY, ON TURNOVER INTENTION: LITERATURE REVIEW	391
Rayna Aisah Anami ¹ , Kusuma Chandra Kirana ² , Syamsul Hadi ³	
DETERMINANTS OF FINANCIAL LITERACY OF MSME OWNER IN INDONESIA	400
Cristalia Briliana Saliem ¹ , Romauli Nainggolan ²	
THE PHENOMENON OF THE CONSUMPTIVE CULTURE OF GENERATION Z IN CILANDAK SUB DISTRICT IN THE PERSPECTIVE OF BEHAVIORAL ECONOMICS IN THE NEW NORMAL ORDER.....	411
Natalia Enestasia Dasilva ¹ , Yuliana Rini Hardanti ² , Laurentius Bambang Harnoto ³	
THE EFFECT OF SALES PROMOTION AND HEDONIC SHOPPING VALUE ON IMPULSE BUYING WITH POSITIVE EMOTION AS A MEDIATION VARIABLE ON VINCT STUFF PRODUCTS	422
Joan Setianie ¹ , Azzahra Riastuti ² , Patricia Lintang Ayu C ³ , Joseph Lay Amatya W ⁴	
THE IMPLEMENTATION OF GOOD CORPORATE GOVERNANCE PRINCIPLES IN BANK NTT	436
Orenda Atira Maria Ladapase ¹ , Eufrosina Sovia Halim ² , Maria Quinatera Felisia ³ , Laura Rika Cantika ⁴ , Firma Sulistiyowati ⁵	
THE EFFECT OF DISTINCTIVE CAPABILITY AND CONSUMER REQUIREMENT ON VALUE CREATION	444
Nurkardina Novalia ¹ , Alhadi Yan Putra ² , Ahmad Maulana ³ , Zahrudin Hodzay ⁴	
THE ROLE OF SOCIAL MEDIA MARKETING AND PRIVACY CONCERN ON PERCEIVED RISK AND ONLINE PURCHASE BEHAVIOR IN FRESH MEAT PRODUCTS	453
Natasya Sharla Kirana ¹ , L. I Gusti Ayu Carla Tiffany ² , Timotius FCW Sutrisno ³	
EFFECTS OF SUSTAINABLE AWARENESS TOWARDS SUSTAINABLE PRODUCT PURCHASE DECISION	462
Agatha Cintyalaras ¹ , Maria Giannina ² , Fania Setia ³ , Maria Angela Diva ⁴	

INSURANCE COMPANY PERFORMANCE ANALYSIS BEFORE AND DURING THE COVID-19 PANDEMIC (STUDY OF GENERAL INSURANCE COMPANIES LISTED ON THE IDX IN 2018-2022)	473
Cindy Octavia Gunawan ¹ , Nuning Trihadmini ²	
INSTITUTIONAL CHANGE AND SUSTAINABLE TOURISM DESTINATION: THE STUDY OF LEDOK SAMBI TOURISM VILLAGE, PAKEMBINANGUN, SLEMAN, YOGYAKARTA	483
Yakobus Timur Setiyo Nugroho ¹ , Antonius Budisusila ²	
THE INFLUENCE OF FASHION INVOLVEMENT, POSITIVE EMOTIONS AND AFFILIATE MARKETING ON IMPULSE BUYING GENERATION Z	492
Maria Retno Utami ¹ , Ferrynela Purbo Laksono ² , Caecilia Wahyu Estining Rahayu ³	
THE INFLUENCE OF CHANGES IN TECHNOLOGY AND ORGANIZATIONAL CULTURE ON INNOVATION PERFORMANCE THROUGH ORGANIZATIONAL	501
Ratri Wisnu Pertiwi ¹ , Kusuma Chandra Kirana ² , Eko Yulianto ³	
THE IMPACT OF THE COVID-19 PANDEMIC ON THE LABOR SECTOR IN INDONESIA: A MULTIVARIATE ANALYSIS OF VARIANCE APPROACH.....	505
Florentinus Nugro Hardianto ¹ , Shendy Ferika ² , Media Putri Baroto ³	
DIGITAL ANALYSIS OF TRENDS IN SUSTAINABLE DEVELOPMENT ISSUES.....	513
Florentinus Nugro Hardianto ¹ , Veronica Karmelia ²	
THE DEVELOPMENT OF THE CREATIVE ECONOMY IN INDONESIA BEFORE AND DURING THE COVID-19 PANDEMIC: A COMPARATIVE ANALYSIS	525
Florentinus Nugro Hardianto ¹ , Helesa Yuliana A.S. ² , Vincensius Nito Aji Prasetya ³	
THE FINANCIAL PERFORMANCE OF TELECOMMUNICATIONS COMPANIES BEFORE AND DURING THE COVID-19 PANDEMIC: A MANOVA APPROACH	535
Florentinus Nugro Hardianto ¹ , Christine Handayani Simanjuntak ² , Elysabeth Sintya Armenita ³	
PRODUCT DEVELOPMENT CAPABILITY AND MARKETING INNOVATIVENESS: EVIDENCE FROM INDONESIAN SMALL LOCAL FOOD PRODUCT	547
Berta Bakti Retnawati ¹ , Okti Ruenda ² , Bernadeta Irmawati ³ , Christiana Retnaningsih ⁴	
DETERMINANTS OF FINANCIAL BEHAVIOUR OF MICRO, SMALL AND MEDIUM-SIZE ENTERPRISES OWNER IN INDONESIA	556
Nanda Catur Rochidayanti ¹ , Romauli Nainggolan ²	



INTENTION TO REPORT VIOLATIONS THAT ARE INFLUENCED BY PERSONAL COST, PROTECTION TO WHISTLEBLOWERS, AND THE MATERIALITY LEVEL OF VIOLATIONS

Vincentius Hans Kristian¹, Vincentius Seto Wicaksono², Brina Andrianti³, Vanes Suta
Magih⁴, Dominikus Raymond Soetedjo⁵, Firma Sulistiyowati⁶

^{1,2,3,4,5,6}Sanata Dharma University

Email: ¹vincentiushk123@gmail.com, ²vincentseto02@gmail.com, ³brinaandrianti@gmail.com,
⁴vanesmegih83@gmail.com, ⁵dominikusraymond23@gmail.com, ⁶firma@usd.ac.id

ABSTRACT

This study aims to investigate the effect of personal cost, protection of whistleblowers, and materiality of violations on the intention to report violations. This study will be conducted at the Customs Office of North Sulawesi Province. The research method is quantitative research with a survey method by distributing questionnaires to 43 customs officers. The variables to be tested are Personal Cost, Protection to Whistleblowers, and Materiality of Violations as independent variables, and Intention to report violations as the dependent variable. The data analysis technique used is multiple regression analysis to test the effect of the independent variable on the dependent variable. The results of this study found that the three independent variables had an effect on employee intention to report violations. The results of this study support several previous studies in different places.

Keywords: *Intention; Violation; Whistleblower; Personal Cost; Protection.*

1. Introduction

The Whistle Blowing System (WBS) is a crucial aspect to be implemented in various entities, both in private companies and government agencies, including the Customs Office. This mechanism is important because WBS can be a solution and a means for parties who know of violations and want to report them.

The implementation of WBS in the Customs Office is quite important because Customs is the only government agency tasked with overseeing the flow of goods and international trade. This field is vulnerable to violations. The existence of a WBS mechanism can be one of the means that helps to identify and reduce the potential for violations.

There needs to be an adequate understanding of what factors affect the implementation of a good and efficient WBS mechanism. An adequate understanding of the whistleblower will encourage him to be more courageous and open in reporting the violations he knows. The first factor that is considered the most vital in reporting violations in this research is personal cost. Personal cost is the internal consideration of the whistleblower to decide whether he should report the violation or not related to the consideration of the risk that will be received if he reports the violation. This personal cost is based on the Theory of Reasoned Action (Fishbein & Ajzen, 1975).

The second important factor in this study is whistleblower protection. This factor is an external factor that is also considered before the whistleblower reports the violation. There is a consideration of what protection the whistleblower will receive if he reports the violation he knows about. Protection of the whistleblower is able to maintain the safety of the whistleblower

from the actions and risks that will be received by the whistleblower, this is in accordance with the Theory of Legal Protection (Seorjono Soekanto, 1984).

Meanwhile, the third factor that is considered to have a major influence in this study is the level of materiality of the violation. The materiality of the violation is a significant consideration from the reporter's side regarding the amount of material affected by the violation that occurred. This refers to Utilitarian Theory (Mill, 1861). The greater the level of materiality of the violation, the greater the intention of the reporting party in reporting the violation.

2. Literature Review

Theory of Reasoned Action (Fishbein & Ajzen, 1975) explains that humans tend to think about the impact of their actions. Humans are considered to be creatures who think logically so that they can consider strong reasons when intending to do something. A person's behavior is influenced by two basic determinants, namely attitudes and subjective norms. Attitude is a person's positive or negative assessment of an object, person, or situation. Subjective norms are a person's belief that the surrounding environment expects the subject to take an action. These two things can be a consideration for someone's intention to do something. This theory convinces the author to formulate hypothesis 1 that personal cost affects the intention to report violations.

Legal Protection (Seorjono Soekanto, 1984) is an effort to provide assistance and fulfillment of rights to create a sense of security for someone. With the implementation of the legal protection system, it will have an impact on increasing the courage of the reporter to disclose facts because of his belief that he will be legally protected and will not receive threats in any form. Through this theory, the author believes that hypothesis 2, namely, the protection of whistleblowers has a significant influence on the intention to report violations.

Utilitarian Theory (Mill, 1861) explains the rightness or wrongness of actions that are judged based on the degree of significant consequences. Actions are judged right if they tend to increase happiness and wrong if they tend to produce unhappiness. If the violation causes a large negative impact and reduces happiness or benefits for many people, then the level of materiality of the violation can be considered high from the perspective of utilitarianism. Based on this theory, it also strengthens that the level of materiality of the violation has a relationship with the intention to report violations in accordance with hypothesis 3.

Based on the research background, formulate the problem formulation as follows: Does the materiality level of the violation affect the intention to report violations at the North Sulawesi Customs Office? Does protection for the reporter affect the intention to report violations at the North Sulawesi Customs Office?, Does personal cost affect the intention to report violations at the North Sulawesi Customs Office?

The research material is to determine and analyze the relationship between personal costs, protection for whistleblowers, and the level of materiality of violations on the intensity of reporting violations.

3. Research Methods

The type of research used in this study is quantitative research. Quantitative research is research that takes a large amount of data to determine the relationship between the independent and dependent variables. This study aims to determine the effect and analyze the effect of personal cost, whistleblower protection, and materiality level on the intention to report violations.

3.1 Population and Sample

The population in this study were all employees who worked at the North Sulawesi Customs Office, totaling 43 employees. The sample in this study was determined using

Saturation Sampling. The sample who filled out the questionnaire amounted to 32 people, in other words, the research response rate was 72.42%. Description of the sample of male employees totaling 26 and female employees totaling 6 people. In addition, the education level of the majority of respondents is D1 with 20 people, the others are D3 with 6 people, S1 with 3 people, and S2 with 3 people. The majority of the average age of respondents is in the range of 20-25 years with a total of 21 others in the range above 35 with 5 people, the range 26-30 with 3 people, and the range 31-35 with 3 people.

3.2 Data Collection Technique

The data collection technique used in this research is an online questionnaire. After one of the sample employees at the North Sulawesi customs office filled out the questionnaire, the employee distributed the questionnaire online to other employees there.

3.3 Research Variables

The dependent variable in this study is the intention to report violations. There are three independent variables in this study, including personal cost, whistleblower protection, and materiality level.

3.4 Validity and Reliability Test

Validity test is used to measure whether the instrument used measures what should be measured. The validity test in this study uses the product moment technique and has a significance level of 5%. If the value of $R_{count} > R_{table}$ then the variable is valid.

Reliability test is used to measure the consistency of the instrument under study. The reliability test in this study uses the Cronbach alpha technique, where there is a value of 0.6 must be passed for the data to be reliable.

3.5 Data Analysis Technique

This study uses multiple regression analysis models to analyze the effect of personal cost, whistleblower protection, and materiality level on the intention to report with the following model.

$$Y = a + bX_1 + X_2 + X_3$$

3.6 Classical Assumption Test

Normality test is used to measure data distribution following or close to normal. If the value of asymp. Sig. (2-tailed) > 0.05 then the data is normally distributed and vice versa.

Multicollinearity test is used to measure the correlation between independent variables. If $VIF < 10$ and tolerance > 0.1 , it is concluded that there is no multicollinearity.

Heteroscedasticity test is used to see if the regression model occurs variable inequality from residuals of one observation to another. If sig > 0.05 then there is no heteroscedasticity.

3.7 Hypothesis Test (F Test and t Test)

The F test is used to assess the effect of all independent variables on the dependent variable. If $f_{count} > f_{table}$ then it can be concluded that the variable is significant.

The t test is used to assess the ability of the independent variables separately. The hypothesis is accepted when the significance value is less than 0.05. In addition, regarding the positive and negative effects, the value obtained is also positive or negative.

4. Research Findings and Discussion

4.1 Research Instrument Test.

The results of instrument testing in this research show that all variables, both dependent and independent, are valid and reliable. Because this study uses multiple linear regression analysis, it is necessary to test classical assumptions.

4.1.1 Table Validity Test

Personal Cost (X1)				
Question	Test Results	Skor	R Tabel (Alpha 5%)	Decision
1	Pearson Correlation	0,607	0,3494	VALID
	sig.	0,000	0,05	VALID
2	Pearson Correlation	0,860	0,3494	VALID
	sig.	0,000	0,05	VALID
3	Pearson Correlation	0,782	0,3494	VALID
	sig.	0,000	0,05	VALID
4	Pearson Correlation	0,843	0,3494	VALID
	sig.	0,000	0,05	VALID
5	Pearson Correlation	0,766	0,3494	VALID
	sig.	0,000	0,05	VALID
6	Pearson Correlation	0,716	0,3494	VALID
	sig.	0,000	0,05	VALID
Protection to Whistleblower (X2)				
Question	Test Results	Skor	R Tabel (Alpha 5%)	Decision
1	Pearson Correlation	0,623	0,3494	VALID
	Sig.	0,000	0,05	VALID
2	Pearson Correlation	0,787	0,3494	VALID
	Sig.	0,000	0,05	VALID
3	Pearson Correlation	0,781	0,3494	VALID
	Sig.	0,000	0,05	VALID
4	Pearson Correlation	0,765	0,3494	VALID
	Sig.	0,000	0,05	VALID
5	Pearson Correlation	0,773	0,3494	VALID
	Sig.	0,000	0,05	VALID
6	Pearson Correlation	0,527	0,3494	VALID
	Sig.	0,002	0,05	VALID
Materiality Level (X3)				
Question	Test Results	Skor	R Tabel (Alpha 5%)	Decision
1	Pearson Correlation	0,904	0,3494	VALID
	Sig.	0,000	0,05	VALID
2	Pearson Correlation	0,901	0,3494	VALID
	Sig.	0,000	0,05	VALID
3	Pearson Correlation	0,875	0,3494	VALID
	Sig.	0,000	0,05	VALID
4	Pearson Correlation	0,765	0,3494	VALID
	Sig.	0,000	0,05	VALID
Intention to Report Violations (Y)				
Question	Test Results	Skor	R Tabel (Alpha 5%)	Decision
1	Pearson Correlation	0,871	0,3494	VALID
	Sig.	0,000	0,05	VALID
2	Pearson Correlation	0,829	0,3494	VALID
	Sig.	0,000	0,05	VALID
3	Pearson Correlation	0,905	0,3494	VALID
	Sig.	0,000	0,05	VALID
4	Pearson Correlation	0,890	0,3494	VALID
	Sig.	0,000	0,05	VALID

From Table 4.4.1, it can be seen that each question from all variables has a calculated R value greater than the R table so that all are valid.

4.1.2 Table Reliability Test

Cronbach's Alpha	
Variable	Cronbach's Alpha
INTENTION TO REPORT VIOLATIONS (Y)	0,897
PERSONAL COST (X1)	0,844
PROTECTION TO WHISTLEBLOWERS (X2)	0,753
MATERIALITY LEVEL OF VIOLATIONS (X3)	0,884

From Table 4.4.2, it can be seen that each variable is above 0.6 so that each variable can be said to be reliable.

4.2 Classical Assumption Test

The results of the classical assumption test, be it the normality test, Heteroscedasticity, and multicollinearity, show that all variables are not affected by these diseases.

4.2.1 Table Normality Test

One-Sample Kolmogorov-Smirnov Test			
			Unstandardized Residual
N			32
Normal Parameters ^{a,b}	Mean		.0000000
	Std. Deviation		.91031455
Most Extreme Differences	Absolute		.113
	Positive		.113
	Negative		-.081
Test Statistic			.113
Asymp. Sig. (2-tailed) ^c			.200 ^d
Monte Carlo Sig. (2-tailed) ^e	Sig.		.361
	99% Confidence Interval	Lower Bound	.348
		Upper Bound	.373

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.
e. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.

From Table 4.2.1 it can be seen that the Asymp. Sig. (2-tailed) 0.200 > 0.05 so that the data is concluded to be normally distributed.

4.2.2 Table Multicollinearity Test

Coefficients ^a								
Model	Unstandardized Coefficients			Standardized Coefficients Beta	t	Sig.	Collinearity Statistics	
	B	Std. Error					Tolerance	VIF
1	(Constant)	6.479	2.184		2.967	.006		
	X1	-.185	.061	-.374	-3.059	.005	.696	1.437
	X2	.301	.081	.419	3.741	<.001	.830	1.204
	X3	.259	.113	.297	2.287	.030	.617	1.620

a. Dependent Variable: Y

From table 4.2.2 it can be seen that the tolerance value X1 = 0.696; X2 = 0.830; X3 = 0.617. The three variables have values above 0.1 It can also be seen that the VIF value: X1 = 1.437; X2 = 1.204; X3 = 1.620. Therefore, the independent variables do not occur multicollinearity.

4.2.3 Table Heteroscedasticity Test

Coefficients ^a						
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	.901	1.129		.799	.431
	X1	.014	.031	.093	.458	.651
	X2	.063	.042	.279	1.510	.142
	X3	-.117	.059	-.429	-1.999	.055

a. Dependent Variable: RES2

From table 4.2.3, it can be seen that the sig value of the three variables is greater than 0.05 so it can be concluded that heteroscedasticity does not occur.

4.3 Model Testing (F-Test)

Hypothesis testing is done by testing the fit of the model through the F-test. Then, a T-test is also performed to test the relationship between each independent variable (X1, X2, X3) and the dependent variable (Y). The results of the F-test show that all independent variables simultaneously affect the dependent variable. With R of 84.1%, R-squared of 70.8%, and Adjusted R Square of 67.7%, it shows that the influence of variable (X) on variable (Y) is more than 50%.

4.3.1 Table F-test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.841 ^a	0,708	0,677	0,958

a. Predictors: (Constant), Materiality Level, Protection to Whistleblowers, Personal Cost.

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	62,280	3	20,760	22,628	<.001 ^b
	Residual	25,689	28	0,917		
	Total	87,969	31			

a. Dependent Variable: Intention to Report Violations
b. Predictors: (Constant), Materiality Level, Protection to Whistleblowers, Personal Cost.

From table 4.6, it can be seen that the significance value for the three independent variables on the dependent variable is $0.01 < 0.05$ and $f \text{ count } 22.628 > f \text{ table } 2.95$ which proves that there is a significant influence of the three independent variables on the dependent variable.

4.4 Hypothesis Testing (t Test)

H1: Personal Cost affects the Intention to Report Violations

Testing H1 shows that $r \text{ count} > r \text{ table}$ so that personal cost affects the intention to report violations, but Table 4.4.1 shows that the value of r is negative so that it shows the opposite effect so that it is concluded that the higher the Personal Cost, the lower the intention to report violations and vice versa.

H2: Protection of whistleblowers on the intention to report violations.

Based on the results of the statistical test, H2 is supported because the significance value is <0.05 and $t_{\text{count}} > t_{\text{table}}$ with a positive value, then the protection of the reporter has a positive effect on the intention to report violations.

H3: Materiality level on the intention to report violations.

The test results of H3 show that $t_{\text{count}} > t_{\text{table}}$ with a positive value and a significance value <0.05 , then the materiality level of the violation has a positive effect on the intention to report violations.

4.4.1 Table t-test

	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	Personal Cost	-0,318	0,069	-0,643	-4,601	0,0001
2	Protection to Whistleblower	0,456	0,101	0,635	4,504	0,0001
3	Materiality Level of Violations	0,588	0,117	0,676	5,020	0,00002

5. Conclusion

Based on the results of data analysis and discussion, it can be concluded that personal cost, protection of whistleblowers, and the level of materiality of violations affect the intention to report violations.

Personal cost has a negative effect on the intention to report violations due to the possibility that employees in reporting violations do not see the amount of personal costs incurred, it could be that the higher the personal cost, the lower the intention to report violations and vice versa.

Protection of whistleblowers as the second variable tested in this research shows a positive effect so that the higher the protection provided to whistleblowers, the higher the intention of Customs Office employees to report violations. Conversely, the lower the protection provided to whistleblowers, the lower their intention to report violations.

The level of materiality of violations has a positive effect on the intention to report violations. The higher the materiality level of the violation, the higher the intention of employees to report violations, and vice versa.

This research experienced several obstacles, among others, difficulties in reaching research respondents directly due to the limited distance between the researcher and the respondent so that the questionnaire was distributed via google form. Suggestions for future researchers to expand the scope of research to several customs offices in Indonesia to obtain more comprehensive data.

References

- Duignan, B., & West, H. R. (2023, 11 7). *Utilitarianism*. (E. Britannica, Editor) Retrieved 11 20, 2023, from Britannica: <https://www.britannica.com/topic/utilitarianism-philosophy>
- Efendi, A., & Nuraini. (2019). Pengaruh Perlindungan Hukum, Orientasi Etika Idealisme, Orientasi Etika Relativisme dan Retaliasi Terhadap Intensi Whistleblowing (Survei Pada Mahasiswa Universitas Negeri di Provinsi Aceh). *Jurnal Ilmiah Mahasiswa Ekonomi Akuntansi (JIMEKA)*, 506. Retrieved 11 20, 2023, from <https://ejournal.unp.ac.id/students/index.php/akt/article/viewFile/2783/2159>
- Ramadhany, N. F. (2017). Personal Cost dan Efektivitas Whistleblowing System Terhadap Pendeteksian Fraud Dengan Self Efficacy Sebagai Pemoderasi. *Studi pada KPP Pratama*

- Makassar Selasar*, 20. Retrieved 11 20, 2023, from <https://repositori.uin-alauddin.ac.id/8061/1/St.%20Nur%20Faika%20Ramadhany.pdf>
- Sekaran, U., & Bougie, R. (2016). *Research Methods for Business*. John Wiley & Sons Ltd. Retrieved 11 18, 2023
- Sulistiyowati, F. (2022). Proactive Personality, Whistle Blowing System (WBS), and BUMN Employee Intentions in Reporting Violations. *Management Sustainable Development Journal*, 4.
- Tutorial, B. (2023, 11 11). Uji Validitas dan Reliabilitas SPSS. Retrieved 11 20, 2023, from <https://youtu.be/pMOtOLN0blg?si=IjuRttHes4q9nOWY>
- Widyanto, A. P., & Sulistiyowati, F. (2020). Niat Aparatur Sipil Negara (ASN) Untuk Melakukan Whistle-Blowing: Pengaruh Komitmen Organisasi, Personal Cost, dan Reward. *Jurnal Informasi, Perpajakan, Akuntansi, dan Keuangan Publik*, 15, 91 - 11. Retrieved from <https://e-journal.trisakti.ac.id/index.php/jipak/article/view/6185/pdf>