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Transparency in Action: A Study on Whistleblowing Intention within Malaysia's Banking Sector

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ABSTRACT

Effective whistleblowing systems are crucial for organizations to detect and address misconduct. Encouraging employees to report misconduct is challenging due to multiple individual and contextual influences. This study examines the relationship between attitude, subjective norms, and perceived behavioral control on whistleblowing intentions, while considering the mediating role of psychological safety. Employing a purposive sampling approach, the sample consisted of 138 non-managerial employees from five banks located in Perlis, Malaysia. Data was collected through the distribution of questionnaires via Google Forms and analyzed using descriptive and inferential statistical techniques in SPSS and AMOS software version 29. The measurement model confirms that model fits the date, the structural model indicated that the relationship between attitude, perceived behavioral control and whistleblowing intentions was not significant. However, there was a positive relationship between subjective norms, psychological safety, and whistleblowing intentions. The study illustrated that psychological safety does not mediate the relationship between attitude, subjective norms, perceived behavioral control and whistleblowing intentions. This study contributes to the understudied context of whistleblowing in the Malaysian banking sector, elucidating the interplay between individual and contextual factors shaping whistleblowing decisions, with implications for organizations seeking to cultivate ethical environments and effective whistleblowing channels.

Keywords: Attitude, Perceived Behavioral Control, Psychological Safety, Subjective Norms, Whistleblowing Intention
JEL Classifications: M14, D73, M48

1. INTRODUCTION

Whistleblowing is the act of an employee or member of an organization to reveal wrongdoing within that organization to an external authority or the public (Ceva and Bocchiola, 2018a, p. 21). Whistleblowers plays a crucial role to detect and address unethical practices and misconduct in various industries, including the banking sector. Over the past few years, the banking sector in Malaysia has seen numerous prominent scandals and instances of misconduct, underscoring the urgency to foster an ethical environment and empower employees to report possible wrongdoing without apprehension of reprisal. El-Gazar et al. (2024) suggested that psychological safety may play a crucial role in connecting moral intentions and actions, as it provides the necessary supportive environment for individuals to report wrongdoing. Cheng (2021) study did not consider the influence of subjective norms and perceived behavioral control, which are essential components of the theory of planned behavior (TPB).

Additionally, the potential mediating effect of psychological safety on the relationship between attitude, subjective norms, perceived behavioral control, and whistleblowing intentions was not explored. Furthermore, Cheng (2021) study focused on employees in urban areas, leaving a gap in understanding the whistleblowing intentions and factors affecting employees in rural areas, where the banking industry presence and dynamics may differ. The lack of empirical research on whistleblowing intentions among bank employees in rural Malaysia, especially on the relationship of the

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mediating role of psychological safety, represents a significant gap in the existing literature. The purpose of this study was to examine the effect of attitude, subjective norms, and perceived behavioral control on whistleblowing intentions, while also assessing psychological safety as a mediating factor among bank employees in rural Malaysia.

2. LITERATURE REVIEW

2.1. Whistleblowing Intention

The purpose and actual acts are the two perspectives on whistleblowing (Tarjo et al., 2019). According to Ajzen (2020), individual intention or the propensity to exhibit a particular behavior can be used to characterise an individual's actual actions. Although it can be challenging to observe the activity in question (Awang and Ismail, 2018), among Malaysian accounting professionals working in the banking industry, the behavior can be defined by looking at the likelihood that it will manifest. Furthermore, as personal intention is a determinant of real actions, whistleblowing can also be characterized by the motive behind it due to the potential correlation between purpose and the actual conduct. The bank is obligated to safeguard the whistleblower in line with the Whistle Blower Protection Act of 2010 (WPA 2010). Individuals from the public or private sectors who discloses wrongdoing may be considered a whistleblower; however, their revelation must be made in good faith and be supported by honest and reasonable grounds at the material time (Bank Negara Malaysia, 2019). In the event that the WPA 2010 is applicable, the whistle blower cannot be subject to criminal or civil penalties for disclosing the misconduct (Malaysian Anti-Corruption Commission, 2019). The bank employee may be more likely to come forward, due to the protection provided. For instance, the whistleblower protections offered by Public Bank are detailed in a document on the company's website that outlines the reporting scope, the designated recipient or reporting channel for disclosures, the process for making such disclosures, and the protections offered to the whistleblower (Public Bank, 2019). This fosters organizational norms and leadership that provide reassurance of support, and it increases willingness to blow the whistle by reducing fears (Maleku and Slovinac, 2022; Hofmeyer et al., 2020).

2.2. Psychological Safety

Psychological safety concept was originated from the field of organizational change. In order for people to feel secure and capable of change, (Förster, 2019 in Schein and Bennis, 1965) advanced on the necessity of creating psychological safety for them. Psychological safety refers to the state in which employees feel secure and comfortable expressing their thoughts, ideas, and concerns without fear of negative consequences or judgment (Clark, 2020). Although organizational and social circumstances play a major influence in determining psychological safety, individual dispositional traits are equally crucial (Youn, 2024). Individual perceptions and reactions to dangerous events, such as whistleblowing, are influenced by their personality qualities. For instance, research indicates that potential whistleblowers who have higher levels of internal locus of control, self-efficacy, and fundamental self-evaluations are more likely to believe that the workplace is a psychologically safe place to report wrongdoing (Harun et al., 2019; Rebecca and Maroun, 2018). They have greater confidence in their ability to report without fear of reprisal. In contrast, individuals with high risk aversion, high need for affiliation, and an external locus of control are more prone to perceive environments as psychologically unsafe and risky for whistleblowing (Manurung and Mühlmeyer-Mentzel, 2022; Zhang and Zhou, 2019). Their personal disposition makes them more hesitant to speak up, even if organizational policies encourage it. When employees trust leadership and fellow organizational members, they feel more secure engaging in whistleblowing without fear of reprisal.

2.3. Conceptual Framework

The theory of reasoned action (TRA), subsequently evolved into the theory of planned behavior (TPB) (Ajzen, 2020), these theories have a theoretical framework for predicting individual intentions concerning moral conduct. Although a person can create a variety of beliefs in a thing, and it is considered that only beliefs that are easily retrieved from memory affect a person's attitude in any particular circumstance (Ajzen, 2020) (Figure 1). Subjective norm has been identified as a significant element to investigate whistleblowing intention (May-Amy et al., 2020). While psychological safety is largely determined by situational and organizational factors, dispositional characteristics of individuals also play an important role (Liu et al., 2022). TPB comprises of three components: attitude, subjective norms, and perceived behavioral control. Each aspect comprises of two components: evaluation and belief. The initial component clarifies a person intrinsic tendency to behave in a particular way, whereas the subsequent component moderates this tendency by evaluating the associated costs and rewards of the action.

2.4. Attitude and Whistleblowing Intention

Whistleblowing as defined by Collins English Dictionary (2023), is the act of alerting others to a problem or putting a stop to something. According to Suyatno (2018), attitudes are predicated on preexisting notions about whistleblowing and evaluations of its possible repercussions. Using the theory of planned behavior (TPB), (Suyatno, 2018) study investigated the intentions of employees in a government department in Indonesia to disclose information. Because it is challenging to analyse genuine whistleblowing, the researcher asked Indonesian employees of the Directorate General of Taxes (DGT) about their intentions to report bribery. Additional evidence that employee attitudes play a substantial role in deciding how strongly they intend to blow the whistle in a variety of organizational and cultural circumstances comes from the findings of studies by (Alleyne et al., 2018). Tarjo et al. (2019) employed the theory of planned behavior framework to investigate the intention of bank employees in Indonesia to blow whistle on wrongdoing. The study supported Suyatno (2018) findings which depicted that positive employee attitudes towards whistleblowing were a positive predictor of intention to report misbehaviour that was witnessed. Specifically, individuals who believed in whistle blowing resulted in good personal and organisational consequences and fulfilled their moral duty reported a stronger desire to blow the whistle. Thus, the following hypothesis were formed.

H1: There is a positive relationship between attitude and whistleblowing intention.

2.5. Subjective Norm and Whistleblowing Intention

Whistleblowing intention is the probability that a member of an organization will reveal fraudulent or unethical behavior to individuals within the organization who can address such misconduct. As noted in the previous studies, a positive attitude toward whistleblowing, wherein the potential to whistleblowing views it as morally justified and leading to beneficial outcomes, increases intentions to actually blow the whistle when misconduct is observed (Yeo et al., 2020; Latan et al., 2020). According to (Zakaria et al., 2016) subjective norms that are positive toward whistleblowing tend to boost individual intentions to actually blow the whistle on misconduct that has been detected. Subjective norms are important predictors of internal whistleblowing intents, according to a study by accounting students at the University of Ghana Business School (Owusu et al., 2020). The study found that subjective norms positively predicted intentions to blow the whistle internally to authorities within an organization about observed misconduct. This aligns with the theory of planned behavior and highlights the influential role that social pressures and perceived obligations play in shaping whistleblowing decisions. Similarly, Karlina et al. (2021) research on insurance company employees in Palembang Indonesia also found subjective norms to be a significant positive predictor of whistleblowing intentions. Employees were more inclined to really whistle blow if they believed that their peers, superiors, and the larger company culture expected them to report misconduct. In the light of this the following hypothesis were formed.

H2: There is a positive relationship between subjective norms and whistleblowing intention.

2.6. Perceived Behavioral Control and Whistleblowing Intention

Perceived behavioral control denotes an individual's perceived capacity to execute a behavior despite numerous constraints that hinder action (Ajzen, 2020). Studies found that whistleblowing intentions increase when individuals have confidence in their moral courage and ability to make a difference (Liu et al., 2022; Zhang and Zhou, 2019). According to Wahyuni et al. (2021) TPB is more appropriate to propose whistleblowing as an intention because it is challenging to accept whistleblowing as real behavior. Wahyuni et al. (2021) study examined control variables such as fear of reprisal, organisational support, and colleagues' support, the TPB factors included attitude, subjective norms, and perceived behavioral control. Tripermata et al. (2022) focused on perceived behavioral control among certain public sector finance employees in Indonesia. Their results showed that heads of finance and reporting subdivisions, as well as general finance staff, demonstrated that there's a positive significant relationship between perceived behavioral control and intentions to report suspicious activities. Individuals with a strong perceived behavioral control over whistleblowing process are more likely to speak up whenever there is misconduct in their place of work (Alleyne et al., 2018). Based on the above literature the following hypothesis were developed.

H3: There is a positive relationship between perceived behavioral control and whistleblowing intention.

2.7. Attitude and Psychological Safety

Psychological safety pertains to an individual's impression of the level of safety in taking interpersonal risks within the workplace (Kvalnes, 2023). Employees will experience a sense of confidence in reporting difficulties without any fear of being humiliated, excluded, or penalized when they sense the present of high levels of psychological safety (Bahadurzada et al., 2024). Attitudes towards whistleblowing may impact intentions, but this relationship can be mediated by psychological safety. In contrast, despite having fears about whistleblowing (holding a negative attitude), experiencing a sense of psychological safety could enhance one's inclination to engage in whistleblowing (Sumanth et al., 2024). Hence, psychological safety can elucidate the reasons behind the potential disparity between attitude and whistleblowing intentions. Promoting a psychologically secure atmosphere that encourages open communication may facilitate an increase in whistleblowing, regardless of potential adverse sentiments (Jindal et al., 2024). The connection between these two factors was influenced by psychological safety and influenced further by Machiavellianism (Liyanagamage et al., 2023). Machiavellian persons saw a more favourable effect on their intents to blow the whistle when there was a better psychological safety atmosphere, which in turn increased their psychological safety. Detert et al. (2020) conducted a diary study of 57 supervisors and 244 employees over 2 weeks. Their study examined the impact of supervisor transparency on employees' willingness to voice suggestions, which can be considered a form of whistleblowing. Psychological safety was found to play a role in the positive relationship between supervisor openness and voicing, acting as a mediator. Employees perceived a greater sense of psychological safety to voice their suggestions when supervisors were more open and receptive. The following hypothesis were development from the above literature.

H4: Psychological safety mediates the relationship between attitude and whistleblowing intention.

2.8. Subjective Norm and Psychological Safety

Psychological safety refers to the state of being able to take interpersonal risks without experiencing fear about potential adverse outcomes (Liu et al., 2023). When there are indications that it is not acceptable to report misconduct, the level of psychological security will decrease. Reduced psychological safety would thus decrease the likelihood of individuals reporting wrongdoing. The theory of planned behavior (TPB) by (Azjen, 2020) identifies subjective norms as an antecedent to intentions. Subjective norms refer to the perceived social pressure to engage or not engage in a behavior. Nevertheless, subjective norms might indirectly impact intentions via means of psychological safety, social norms that discourage reporting of wrongdoing may weaken the whistle-blowers' perception of psychological security within their workplace (Vadera et al., 2024). The experience of feeling psychologically uncomfortable as a result of these pressures would thus act as a mediator between unfavourable subjective norms and decreased intentions to report wrongdoing (Chan et al., 2023). This mediation proposes that subjective norms have a direct impact on intentions, as well as an indirect impact via influencing feelings of safety in expressing one's opinions. As a result, the following hypothesis were formed.

H5: Psychological safety mediates the relationship between subjective norms and whistleblowing intention.

2.9. Perceived Behavioral Control and psychological Safety

The term "perceived behavior control" refers to an individual's confidence in their capacity to effectively do a specific action (Yu, 2024). Individuals who possess the belief in their ability to effectively uncover and reveal misconduct are more likely to be inclined to become a whistle blower (Haaning, 2024). However, certain research has indicated that psychological safety does not significantly influence individuals' inclination to report wrongdoing, highlighting the intricate nature of this association (Roh et al., 2023). Conversely, there is compelling evidence that self-efficacy and empathy are strongly associated with the inclination to report wrongdoing. Thus, if someone lacks confidence in their capacity to blow the whistle effectively, it may damage their feeling of security when it comes to speaking up (Delpino et al., 2023). Diminished psychological safety might act as a mediator, indirectly conveying the impact of lower perceived behavior control on decreased intentions to blow the whistle. This emphasizes how individuals' beliefs about their abilities influence their willingness to disclose, both directly and indirectly through their sense of security. Psychological safety seems to be a potentially influential factor that mediates the relationship between perceived behavioral control and whistleblowing intentions (Ahmed, 2023). Further investigation is necessary to examine this intermediary connection in order to have a deeper comprehension of how individuals' beliefs of competence and security influence their reporting actions. Hence the following hypothesis was developed.

H6: Psychological safety mediates the relationship between perceived behavioral control and whistleblowing intention.

2.10. Psychological safety and the whistleblowing intentions

Several research have been conducted to investigate the relationship between psychological safety and a need to the whistleblowing (Burhan et al., 2023; Khan et al., 2024). These studies have provided evidence in support of the idea that higher levels of psychological safety have a relationship with a higher tendency for revealing behaviors that are unethical or illegal. Latan et al. (2020) conducted research to determine the extent to which psychological safety plays a role in calculating intentions towards whistleblowing. Based on their research, there was a notable and positive relationship between psychological safety and the inclination to report wrongdoing. In addition, Ullah et al. (2022) carried out a study in Pakistan to investigate the relationship between psychological safety and the intention to blow the whistle in the banking industry. The study's findings established a correlation between psychological safety and the inclination to report wrongdoing, supporting the notion of a positive association. Consequently, the aforementioned literature leads to the formulation of the following hypothesis.

H6: There is a positive relationship between psychological safety and whistleblowing intentions.

3. METHODOLOGY

The quantitative research approach was employed for this study, it prioritises measures to investigate the relationship between variables (Salkind and Frey, 2020). The overall population consisted of 220 individuals, with the target employees being selected from five specific commercial banks in Perlis Malaysia. The sample size of 138 was determined using Krejcie and Morgan (1970) sample size table, this study employed purposive sampling. The study non-managerial participants who held executive, customer service, and personal banker positions across five distinct banking businesses are referred to as the unit of analysis.

The primary method of data collection was the questionnaire, the questions for the study were adopted and adapted from a number of sources. Attitude was measured using five items from (Alleyne et al., 2018), subjective norm four items from (Park and Blenkinsopp, 2009), perceived behavioral control five items from (Suyatno, 2018), psychological safety four items from (Liang et al., 2012; Edmondson, 1999), and whistleblowing intention five items from (Alleyne et al., 2018). Pilot study was conducted by distributing forty-one questionnaires among respondents working in the five commercial banks. The pilot study Cronbach alpha were as follows: attitude (0.815), subjective norms (0.852), perceived behavioral control (0.917), psychological safety (0.916), and whistleblowing intention (0.827). Hair et al. (2017) assert that a construct exhibits very strong reliability when its Cronbach's alpha score ranges from 0.70 to 0.80. The SPSS and AMOS software version 29 was used to calculate the descriptive and inferential statistics of the study.

4. RESULTS AND DISCUSSIONS

Table 1 illustrates the respondents demographic profile which include gender, race, age, highest education, and working tenure.

4.1. Measurement Model

The measurement model was first evaluated, followed by the structural model (Figure 2). The measurement model analysed

Table 1: Demographic profile

Variables	n=138	Percentage
Gender		
Male	77	44.2
Female	61	55.8
Race		
Malay	70	50.0
Chinese	42	30.3
Indian	26	18.9
Age		
Below 25-34 years	31	22.5
35-44 years	33	23.9
45-54 years	25	18.1
55 year and above	49	35.5
Highest education		
Diploma	64	46.4
Bachelor	23	16.7
Masters	32	23.2
Others	19	13.8
Working tenure		
Below 5 years	18	13.1
5-10 years	83	60.1
11-15 years	15	10.9
Above 16 years	22	15.9

the Confirmatory Factor Analysis (CFA) using 23 items, the factor loadings were all above (>0.5), which ranged between 0.728 and 1.009 as indicated in Table 2 below. The standard deviation values were between 0.40 to 1.04, and the mean values between 3.88 to 4.80, while the Cronbach alpha ranged between 0.931 and 0.952. The model fit indices depicts that the minimum was achieved, with the CMIN value = Chi-square/ Degrees of Freedom (χ^2/df) = 247.094/212 = 1.166, therefore the CMIN value (1.166, <2) (Hair et al., 2021). The P-value was (0.050), GFI (0.871), AGFI (0.832), CFI (0.990), TLI (0.988), and RMSEA (0.038). The findings of the analyses satisfies the measurement model rule of thumb that both the goodness and badness of fit index have been evaluated, indicating that the model fits the data (Hair et al., 2022).

The construct reliability (CR) values were all above (> 0.70) according to (Hair et al., 2022). The Table 3 below illustrates that the average variance extracted (AVE) values were between 0.726 to 0.823 these values were greater than the square inter construct correlation (Hair et al., 2021). The AVE values explains the convergence and discriminant validity measures.

Table 2: Findings of confirmatory factor analysis (CFA)

Constructs	Item	Standardized factor loadings (>0.50)	Cronbach alpha (>0.70)	Mean	Standard deviation
Attitude	ATT1	0.728	0.948	4.80	0.40
	ATT2	0.835			
	ATT3	1.001			
	ATT4	0.913			
	ATT5	0.868			
Subjective norm	SN1	0.886	0.931	3.88	1.04
	SN2	0.903			
	SN3	0.929			
	SN4	0.810			
Perceived behavioral control	PBC1	0.779	0.933	4.08	0.86
	PBC2	0.885			
	PBC3	0.874			
	PBC4	0.891			
	PBC5	0.862			
Psychological safety	CPB1	0.755	0.952	4.71	0.46
	CPB2	0.918			
	CPB3	0.995			
	CPB4	0.942			
Whistleblowing intention	WHI1	0.731	0.941	4.73	0.47
	WHI2	0.882			
	WHI3	1.009			
	WHI4	0.820			
	WHI5	0.791			

Source: Author's own work

Table 3: Discriminant validity

Constructs	Construct reliability (>0.70)	ATT	SBN	PBC	PSY	WHI
ATT	0.941	**0.763**				
SBN	0.934	0.001	**0.780**			
PBC	0.934	0.000	0.539	**0.738**		
PSY	0.948	0.003	0.010	0.003	**0.823**	
WHI	0.929	0.002	0.021	0.003	0.091	**0.726**

AVE values are shown on the diagonal (bold) (>0.50) (Hair et al., 2022)

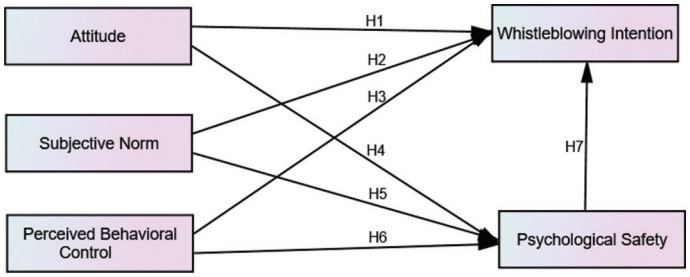
4.2. Structural Equation Modeling (SEM)

The hypothesized relationship between the independent variables, dependent variable, and mediating variable was analysed using the structural equation modelling (Hair et al., 2022).

The structural equation model presented Table 4 and Figure 3 illustrated that there was no significant relationship between attitude and whistleblowing intention (0.508, p > 0.05), hence H1 was not supported. This finding show that not all employees have a good attitude towards whistle blowing especially when their job is at stake. Dalan et al. (2019) stated that employees perceive whistleblowing as an expression of misconduct or unethical practices in the workplace. However, Alleyne et al. (2019) study on employees working in the public sector in Malaysia, indicated that attitudes and whistleblowing intentions had positive a relationship, depicting a higher propensity to report instances of wrongdoing. This study findings illustrated that there was a positive relationship between subjective norm and whistleblowing intention (0.020, P < 0.05), hence supporting H2. This findings is supports Sukirman et al. (2021) study which indicated a significant relationship between subjective norm and whistleblowing intentions in financial industry. Additionally, when these individuals hold influential positions within the group, they conform to and behave according to the average standards set by the group being evaluated. The relationship between perceived behavioral control and whistleblowing intention was not significant (0.164, P > 0.05) H3 not supported. This study supports Okafor et al. (2020), which advanced that most potential whistleblowers does not feel they have control over the reporting process or protections from retaliation. Mansor et al. (2021) employed an enhanced theory of planned behavior model to examine external auditors in Malaysia and concluded that a positive correlation exists between perceived behavioral control and whistleblowing intentions.

This study indicated that psychological safety does not mediate the relationship between attitudes and whistleblower intentions (0.349, P > 0.05) H4 is not supported. This finding supports Detert et al. (2020) study that employees' attitude about whistleblowing, whether favourable or negative, might significantly impact their inclination to engage in whistleblowing activities. However, Zhou et al. (2019) study revealed a favourable correlation between the perception of a supportive and secure environment for expressing concerns and the inclination to report wrongdoing. Furthermore, the relationship between subjective norms and whistleblowing intentions was not mediated by psychological safety (0.117, P > 0.05) H5 not supported. This findings supports Abdullah et al.

Figure 1: Conceptual framework illustrating the variables of investigation



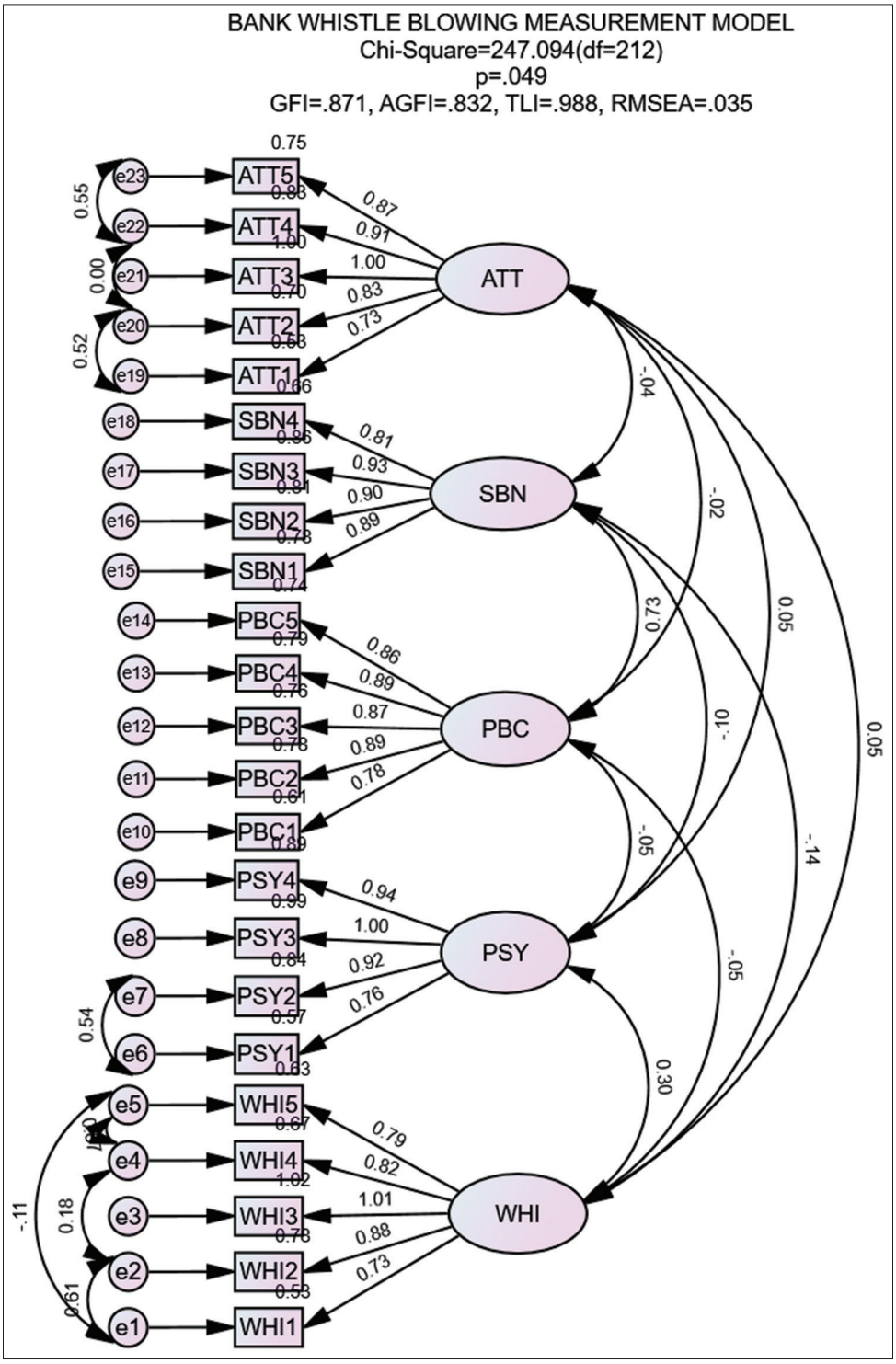
Source: Author's own work

Table 4: SEM hypotheses testing and mediating effect

Hypotheses	Constructs	Estimate	S.E.	C.R.	P	Findings
H1	Whistleblowing intention <--- Attitude	0.035	0.094	0.368	0.508	Not supported
H2	Whistleblowing intention <--- Subjective norm	−0.071	0.048	−1.471	0.020	Supported
H3	Whistleblowing intention <--- Perceived behavioral control	0.054	0.065	0.832	0.164	Not supported
H4	Whistleblowing intention <---Psychological safety <--- Attitude	0.057	0.105	0.538	0.349	Not supported
H5	Whistleblowing intention <--- Psychological safety <--- Subjective norm	-0.051	0.053	−0.951	0.117	Not supported
H6	Whistleblowing intention <---Psychological safety <--- Perceived behavioral control	0.022	0.072	0.309	0.573	Not supported
H7	Whistleblowing intention <--- Psychological safety	0.274	0.083	3.286	0.000	Supported

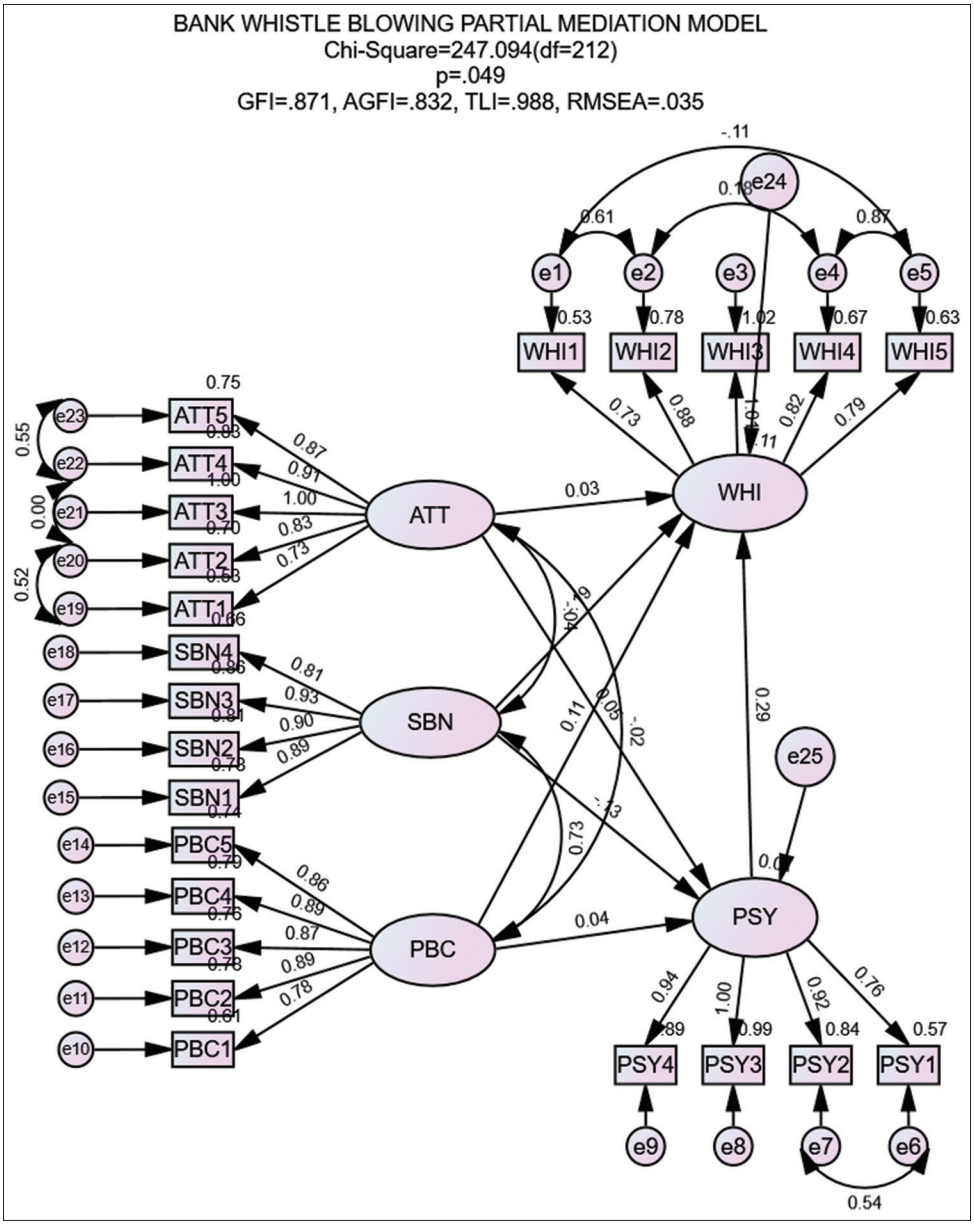
Estimate of regression weight (Estimate), Standard error of regression weight (S.E.), Critical ratio for regression weight (C.R). Source: Author's own work

Figure 2: Measurement Model. Source: Author's own work



Source: Author's own work

Figure 3: Structural model. Source: Author's own work



Source: Author's own work

(2020) study which indicated that the link between subjective norm and psychological safety is complicated given that it is not always the same across studies. Anugerah et al. (2020) indicated that psychological safety mediates the relationship between subjective norms and whistleblowing intents among government employees in Indonesia. Moreover, psychological safety does not mediate the relationship between perceived behavioral control and whistleblowing intention (0.573, P > 0.05), hence H6 is not supported. This findings supports Roh et al. (2023) study which advanced that psychological safety, encompasses individuals' perceptions of risk-taking within a group, the study underscores the complex nature of this relationship. There was a positive relationship between psychological safety and the intention to whistleblowing (0.000, P < 0.05), hence supporting H7. This findings supports Ullah et al. (2022), study which explains that a psychologically safe environment can motivate employees to report unethical or criminal behaviors occurring in the workplace.

5. CONCLUSION

This study employed the theoretical framework of Ajzen (2020) on the Theory of Reasoned Action and Theory of Planned Behavior to investigate the factors influencing the intention to whistleblowing among banking employees in Perlis, Malaysia. The study explained the relationship between the independent variables namely, attitude, subjective norms, perceived behavioral control and the dependent variable, whistleblowing intention, as well as the mediating variable, psychological safety. The study illustrated that bank employees' intentions to report misconduct are most influenced by their attitude and sense of behavioral control. Whistleblowing is affected by favourable perceptions of disclosing misconduct and self-assurance in individuals ability to do so. Social pressure that is subjective in nature was less successful. Psychological safety significantly affect whistleblowing intentions by creating secure, supportive work

settings. These findings show how banks can promote responsible whistleblowing internally by fostering positive whistleblowing norms and strengthening workers' confidence to speak up in psychologically safe environments. This empirical evidence supports effective initiatives to engage bank workers as ethical protectors against misbehaviour.

The findings offer useful insights on how banks may encourage responsible whistleblowing by enhancing attitude, perceived behavioral control, and psychological safety among employees. This study empirical and theoretical contribution gives insight for banks and financial institutions to ensure that their employees have the support they need. Future research should increase the sample size and diversity by including various banks and financial institutions to enhance the knowledge of whistleblowing intents in the banking sector. The use of mixed methods that integrate quantitative and qualitative approaches to gain a more thorough knowledge of whistleblowing goals and motivations.

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