

“The Impact of Attitudes, Subjective Norms and Perceived Behavioral Control on Whistleblowing Intention in Pakistani Banks: The Indirect Effects of Organisational Cynicism and Religiosity”

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THESIS APPROVAL SHEET

DECLARATION OF AUTHENTICATION

ACCEPTANCE CERTIFICATE

DEDICATION

For the spirit of my most beloved uncle Chaudhary Rehmat Khan (late), who passed away as a result of a heart problem I could do nothing to help with. His precious lifelong labours gave me the momentum to get to the completion stage of my research. I am sure that if he was alive he would have been very happy to see this brilliant work.

May Allah bless his soul with rest and peace, Aamin

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Finally, I accept liability regarding any errors and omissions in this work.

As ever, praise and glory be to Allah, the Most Compassionate, the Ever Merciful.

DECLARATION

It is declared that this thesis is all my own work and all the sources of information, etc., used in this thesis have been fully recognised, completely referenced and appropriately acknowledged according to instructions given in the Course Handbook.

Naveed Ahmed

11-08-2023

Signature of Candidate

Date

ENDORSEMENT

Signature of Supervisor/s

Date

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ABSTRACT

This research study aims to assess the impacts of attitudes, subjective norms and perceived behavioural control on whistleblowing intention in bankers living in Pakistan. The purpose of the study was also to assess whether organisational cynicism plays a crucial role as a mediator and whether religiosity plays a role as a moderator in this relationship. The research used cluster sampling, a form of probability random sampling, to target the population of Pakistani bankers based on their subclasses of urban cities. The proposed sample collection was 200; 166 questionnaires are included in the study, a response rate of 83%. The study finds that attitudes and subjective norms have a direct relationship with whistleblowing intention, while perceived behavioural control does not have an effect on whistleblowing intention. Moreover, the study finds that the relationship between attitudes and whistleblowing is partially mediated by organisational cynicism. Lastly, the research finds that all the independent variables were moderated by religiosity.

1 INTRODUCTION

1.1 BACKGROUND

Whistleblowing is an important tool used to prevent and uncover cases of corporate misconduct in both the private and public sectors (Khan et al. 2022a). Contrary to popular belief, businesses try their best to engage in honest and ethical practices, although there may be temptation to cross legal and ethical lines to remain competitive in the face of extreme corporate pressures. Business organisations may sustain considerable losses as a result of the bad publicity that comes with the public disclosure of illegal corporate activities. Near and Miceli (1985) assert that different forms of prosocial behaviour, such as whistleblowing, are a significant mechanism for social and internal control in businesses.

There is increased awareness of the importance of whistleblowing in the work environment; this is based on trends regarding the adoption of whistleblowing policies. Zakaria (2015) argues that whistleblowing prevents businesses from suffering losses caused by organisational fraud and encourages employees to acknowledge and reveal any form of fraud. Crook (2000) goes further to argue that 75% of frauds are successfully disclosed through whistleblowing. For most businesses, whistleblowing is imperative for rooting out complacency; it is a form of direct and raw feedback that is untainted by the self-interest of management. Furthermore, studies have found that whistleblowing promotes structured learning in firms, as it helps companies prepare for the future by gaining insights into the needs of employees while also investing in the knowledge and skills that are needed (Nuswantara 2022). The effect of whistleblowing is that it forces organisations to take a sudden pause, take stock of the situation and learn difficult lessons.

Most modern management principles assert that subordinates can challenge their superiors, but this comes with limits. Employees, especially those lower in the hierarchy, are concerned about how they may be perceived by their superiors, as their superiors hold the power to make decisions regarding remunerations, promotions and the continuation or termination of employment (Khan et al. 2022a). The apparent tension that is significant in these relationships explains why whistleblowing is considered a form of imperative and valuable feedback (Anvari et al. 2019).

However, whistleblowing is a double-edged sword for many employees. Many whistleblowing employees face undesirable consequences, which include the loss of employment, threats of revenge and social isolation at work (Chiu 2003). Early studies, like that of Lennane (1996), have reported that 90% of whistle-blowers lose their jobs or are demoted. Zakaria (2015) believes that whistle-blowers have no unique characteristics that prevent their management from retaliating against them. In addition, external whistle-blowers often experience even more extensive retaliation, forcing them to have less tenure with a specific organisation when compared to internal whistle-blowers (Crook 2000). Retaliation is the most certain and severe consequence of reported misconduct, especially when misconduct is systematic and significant.

The theory of planned behaviour (Ajzen 1991) may explain the intention to engage in whistleblowing; in this case, the action taken is based on a very complex psychological process (Gundlach et al. 2003). The theory of planned behaviour states that the intention to perform an action is a function of three factors: attitude towards the behaviour, subjective norm and perceived behavioural control. Attitude towards a behaviour is defined as the degree of an individual's positive or negative assessment of behaviour. Subjective norm is an individual's perception of the social pressure to conduct or not to conduct a behaviour. Subjective norms are determined by a combination of individual beliefs about agreement and/or disagreement of a person or group. Perceived behavioural control is an individual's perception of the ease or difficulty of carrying out a behaviour. Perceived behavioural control is determined by the combination of individual beliefs about the supporting and/or inhibiting factors for carrying out a behaviour (control beliefs) and the strength of the individual's feelings for each of the supporting or inhibiting factors (perceived power control).

Research conducted by Tarjo et al. (2019) examines the theory of planned behaviour as a predictor of whistleblowing intention. The researchers also investigated control variables, namely colleagues' support, organisational support and fear of retaliation. The study used online surveys using a web-based questionnaire to collect data from 112 employees of East Java Bank. The results showed that attitudes and subjective norms were the most significant variables to impact on whistleblowing intention, while only the fear of retaliation had a significant impact on whistleblowing intention.

Arkorful (2022) examined electricity theft whistleblowing intention using the theory of planned behaviour and norm activation model in a study of utilities companies in Ghana. The study assessed the whistleblowing intention behaviour of 471 respondents using structural equation modelling (SEM). The study found that there was a positive relationship between awareness of consequences and attitude. It also confirmed that awareness of consequences and subjective norms are in an established relationship. In addition, perceived behavioural control and personal norms were confirmed to be positively related to intention. Ascription of consequences was also revealed to be significantly related to personal norms.

Lili et al. (2021) conducted a study on the individual factors that influence whistleblowing intention using the theory of planned behaviour and several variables including internal locus of control, external locus of control and whistleblowing intention. The study used non-probability sampling (i.e. the census method) to deploy a questionnaire survey in West Semarang. A total of 111 questionnaires were distributed, which resulted in 91 surveys being filled in and included in the study. The results conclude that both internal locus of control and external locus of control positively affect whistleblowing intention. The drawback of the study is the use of non-probability sampling; this makes the results unreliable, as there is a chance of bias, and they cannot be used to make general conclusions. The current proposed study tries to overcome these issues with its proposed methodology and by using probability sampling methods.

The outward execution of business ethics is rooted in cultural specification (Chiu 2003). What may be considered ethical in one culture may not be so in another. Most Western research into whistleblowing has shown that the average whistle-blowers are regarded as model employees, but this situation is not universal. Indeed, whistleblowing is considered an acceptable and ethical behaviour by most non-Western employees, but it is often seen as breaking the ties between employee and employer, especially because loyalty is culturally significant in countries like Pakistan. Pakistan is a special case, as virtue, ethics and morality often clash with culture (Khan et al. 2022c). The Pakistani culture urges social conformity and harmony (Nawaz and Ali 2020; Ali et al. 2022), which may make whistleblowing an act that is considered socially desirable; however, the other side of the coin shows the Islamic tradition to promote truth and justice above all else (Nawaz and Ali 2020; Collardeau et al. 2021).

Pakistan is one of the world's developing countries, and it has a sensitive democratic system. Pakistan has faced issues related to corruption for a long time, which is why the country's score on the transparency index has always been very low. According to Transparency International's 2021 report, Pakistan has fallen to 140th place due to the fact that it has been ranked of 28 out of 180 other countries since 2014. The 2014 report of Transparency International argued that Pakistan's National Integration system has several flaws due to the lack of whistleblowing mechanisms and the existence of little to no research on this matter (Transparency International 2014). Whistleblowing trends are not very popular in Pakistan; the laws and regulations regarding this mechanism are still in a developmental phase, and there is a relaxed attitude towards implementing the mechanism (Hameed 2016; Kashif et al. 2017; Khan 2021).

Pakistan does not have any specific legislation on whistle-blower protection at the federal level (Hameed 2016). Each province in the country has passed a Right to Information Act, but there are no provisions related to whistleblowing protection. It is Khyber Pakhtunkhwa (KPK), a northern province in Pakistan, that has led the way in incorporating these provisions. It first gave protection to whistle-blowers by incorporating Section 30 in its Khyber Pakhtunkhwa Right to Information Act 2013 (Hameed 2016) and then passed a full law, The Khyber Pakhtunkhwa Whistle-blower Protection and Vigilance Commission Act 2016 (Hameed 2016). These meagre steps taken by the country are hard to stomach, especially as the country suffers from huge levels of corruption in the public and private sector.

Recently, a whistle-blower working for Pakistan Steel Mills uncovered the theft of 10 billion rupees but was dismissed by the institution due to the lack of legislative anchors that could have protected the whistle-blower (Hussain 2022). Stories like these are rare in the Pakistani media, as many people working for organisations do not step forward due to fear of retaliation (Khan et al. 2022a). One of the most famous cases of fraud linked to Pakistan was that of the Bank of Credit and Commerce International (BCCI), founded by Agha Hassan Abedi in 1972 (Kugelman 2015). The BCCI indulged in a plethora of crimes including unrecorded deposits, phony payments and illegal share-buying (Kugelman 2015). Furthermore, the bank specialised in selling improper loans using the over 100 shell companies at its disposal (Kugelman 2015). The extent of fraud and wrongdoing in this organisation resulted in a takedown operation being conducted against it by the Bank of England, leading to numerous individuals being charged and the bank having to pay a

\$14.8 million fine (Lohr 1991). The question that arises is why did no one at any of these organisations say anything?

There is very little research on whistleblowing intentions and the factors that may affect whistleblowing intentions in non-Western countries. Currently, a majority of the research conducted and observed on whistleblowing intentions, fraud and corruption is focused on the perspective of Western countries, resulting in a single perspective on a global phenomenon (Latan et al. 2018; Timothy and Abbas 2021; Khan et al. 2022a; Nuswantara 2022;). It is very important to understand the factors related to and perceptions of whistleblowing in non-Western countries, specifically in countries that have an imported democracy dating from the colonial era. This research will aim to understand the factors affecting whistleblowing intention using the theory of planned behaviour (Ajzen 1999).

1.2 PROBLEM DEFINITION/RESEARCH GAP

Whistleblowing is an imperative tool that is used to prevent and uncover corporate misconduct in the public and private sectors (West and Bowman 2020; Khan et al. 2022c). Since the concept's introduction in the 1970s, many disciplines have come to recognise it, especially sociology and psychology; it has also gained acceptance in business and management (Ali and Khan 2022). Many studies have focused on defining whistleblowing, asserting that the act is far from an act of disobedience; focusing on variables of justice and injustice; understanding the ethical and moral factors associated with the act; and studying the perceived threat of retaliation (PTR) as a component of whistleblowing. However, a large number of these studies (e.g. Olesen 2018; Santoro and Kumar 2018; Bakirci 2019; Ugaddan and Park 2019; Valentine and Godkin 2019; Hennequin 2020; Guitar 2021; Hayes et al. 2021; Oelrich 2021 2022; Quayle 2021; Kang and Rubin 2022; Latan et al. 2022) focus on the Western perspective or places where stable democracies exist; there, whistleblowing occurs where there are strong institutions of justice, legislation and law enforcement. Most Western countries and other stable democracies also have a strong sense of free speech, morality, ethical behaviour and the moral obligations of individuals within wider society. These countries and their industries function under strong democracies; this has allowed whistleblowing to flourish and be studied.

The same cannot be said for non-Western or underdeveloped countries. Countries like Pakistan face serious issues relating to fraud, corruption and transparency across multiple sectors in public and private industries. There are few policy initiatives taken in Pakistan to understand the lack of whistleblowing intention in fragile democracies. Moreover, there are few studies that assess the effects of religious beliefs and practices on whistleblowing intention specifically. The current study contributes to the limited body of knowledge by assessing the effects of organisational cynicism on whistleblowing intention. Organisational cynicism is essentially a negative variable, as it measures the level of suspicion and disassociation one has with one's organisation. Major studies have only assessed the extent of variables such as loyalty, morality, ethics and other positive perception variables on whistleblowing intention. This study takes things a step further by assessing whether negative attitudes play a role in pushing the intentions of an individual to blow the whistle against their own organisation.

The moral compass of a country such as Pakistan is interesting to analyse, since the country was founded on religion, namely Islam. It is one of five countries in the world created in the name of religion, the others being Vatican City, the Maldives, Saudi Arabia and Israel. What makes Pakistan unique when assessing whistleblowing intention is the presence of dual court system; that is, Sharia Courts and Common Law Courts, both of which assess cases on fundamentally different principles, oftentimes conflicting or clashing with one another. It is mandatory in Pakistan, as per the country's constitution, for all laws to conform to Islam. It is evident that religion plays an integral part in the ethical and moral perceptions of individuals. However, ambivalence towards modernity, along with expectations that life be lived in line with the principles of justice and morality, have led some Muslim-majority states, including Pakistan, to partially "Islamize" their state. Pakistan's Islamization programme started in the 1970s and 1980s, with a promise to increase justice and public goods by virtue of laws founded in revelation. The programme has resulted in many controversial outcomes which are reflected in Pakistan's current cultural society, where a melting pot of liberalism and conservatism are in a constant clash with the country's historical culture. Gaining an understanding of whistleblowing intention by examining a diverse range of opinions can provide valuable insights into an individual's attitudes, subjective norms and perceived behavioural control. This can be particularly useful when considering factors such as an individual's level of religiosity and their level of cynicism.

It is also interesting to assess whistleblowing intention in Pakistan because of the politically cynical nature of individuals that reside there (Lancaster 2002; Rohde and Masood 2007; Bakari et al. 2019). Pakistanis are known to be highly politically cynical of their public and private institutions (Bakari et al. 2019). They have a fleeting relationship with their public institutions, as they have a strong belief that such large organisations work against the wishes and needs of individuals in wider society (Rohde and Masood 2007). Organisational cynicism is not well studied in Pakistan, and this study presents an ideal opportunity to study this issue through the lens of whistleblowing intention. Most studies focusing on whistleblowing intentions do not account for cynicism towards an organisation (e.g. Latan et al. 2018; Valentine and Godkin 2019; Hayes et al. 2021; Potipiroon and Wongpreedee 2021). Negative attitudes such as cynicism have not been explored in other studies. The current study looks to overcome this major gap in the literature by assessing how religious beliefs and organisational cynicism impact on whistleblowing intention from the perspective of a non-Western and non-developed country.

1.3 RESEARCH QUESTIONS

The proposed research focuses on the following research questions:

1. Do attitudes, subjective norms, and perceived behavioural control impact whistleblowing intentions?
2. Is the relationship between attitudes and whistleblowing intentions mediated by organisational cynicism?
3. Is the relationship between attitudes, subjective norms, and perceived behavioural control and whistleblowing intention moderated by religiosity?

1.4 RESEARCH AIMS & OBJECTIVES

The main focus of this study is to examine the effect of attitudes, subjective norms, and perceived behavioural control on whistleblowing intentions in Pakistani banks via the mediating role of organisational cynicism and the moderating effect of religiosity.

The objectives of the conducted research include:

1. Examining if there is a relationship between attitudes, subjective norms, and perceived behavioural control and whistleblowing intention;
2. Assessing whether organisational cynicism has a mediating impact on the relationship between attitudes and whistleblowing intention;
3. Examining whether the relationship between attitudes, subjective norms, and perceived behavioural control and whistleblowing intention is moderated by religiosity.

1.5 RESEARCH SIGNIFICANCE AND KEY CONTRIBUTIONS

This study will examine the perspective of non-Western countries regarding whistleblowing intention. Since the majority of research conducted is based on Western views of corruption, fraud and whistleblowing, this results in a one-sided understanding of a major global issue. This study will add to the knowledge of corruption, fraud and transparency in Pakistan's banking sector. In addition, it will also assist regulatory authorities in policymaking and law making by enabling them to gain a nuanced understanding of the psychological process behind whistleblowing intentions; this will allow them to form improved policies that help bank workers engage in whistleblowing activities to curtail corruption in the institution and firm that they work in. Policymakers can also use the insights from this study to develop policies that encourage and protect whistle-blowers in the banking industry. The study will highlight the importance of understanding the complex relationships between attitude, subjective norms, perceived behavioural control, religiosity, organisational cynicism and whistleblowing intention. By shedding light on these relationships in the specific context of Pakistani bankers, this study will provide valuable insights for both academics and practitioners. The study will also highlight the importance of social influence in shaping an individual's decision to engage in whistleblowing, which can inform future research in this area. The study will help to provide new insights into the psychological and situational factors that influence whistleblowers intention in Pakistani bankers.

The study will assist the organisations to take steps to promote a positive attitude towards whistleblowing and reduce organisational cynicism to increase the likelihood that employees will

report wrongdoing. It will provide insights into the role that organizational factors play in the decision-making process of bank employees regarding whistleblowing. The study will assist the org. to encourage the people to speak up and expose wrongdoings in fighting fraud, corruption, and unethical behaviors. It will assist org. to put people off committing illegal activity and consequently, will reduce fraud and corruption. The study will help the org. to catch the issues early on and before escalating as well as in raising awareness of issues and concerns within the org. that need to be addressed.

Furthermore, the study contributes to the existing literature regarding the implementations of The Theory of Planned Behaviour with regards to studying whistleblowing intentions. This thesis extends the literature by Khan et al. (2022) by including the aspects of religiosity to better understand moderation to explain the impact between attitude, subjective norms, and perceived behavioural control. Khan et al. (2022) research focused more on threats of retaliation and rationalisation to the whistleblowing intention without taking into consideration the social and cultural variables that may explain the relationship. This thesis also extends the literature Arkorful (2022) who focused on electricity theft in developing countries, particularly focusing on Ghana. While Arkorful (2022) model affirmed robustness with its integrated theories but it was unable to explain about 47% variance with regards to individual intention towards whistleblowing. Lastly, this thesis extends the literature of Samad et al. (2021) who found that religiosity positively influences attitude of managers in Islamic Banks of Pakistan, while also opening a “can of worms” by finding that the effects of subjective norms to predict ethical intentions is insignificant.

1.6 THESIS OUTLINE

- Chapter 1 – Introduction. The first chapter introduces the research in terms of context, the aim of the study, its objectives and the significance of the study. The purpose of the chapter is to outline the need for the study, thereby presenting the reader with insights regarding what the thesis entails.
- Chapter 2 – Literature Review. The second chapter of the thesis focuses on imperative concepts, principles, theoretical underpinnings and abstractions related to the themes of the current study. The chapter will present relevant up-to-date academic literature to support the development of strong arguments in this study. The chapter will review relevant

theories that are needed to build and support the hypotheses, which are also outlined in this chapter.

- Chapter 3 – Methodology. This chapter will provide a thorough discussion of the epistemological underpinnings, research design and methods of research used to conduct the study. The chapter highlights the tools and instruments used for data collection and analysis by providing justifications using academic literature.
- Chapter 4 – Findings & Analysis. This chapter provides a thorough discussion of the findings of the research. It will provide an analysis of the data in order to produce meaningful conclusions. The chapter will discuss the acceptance and rejection of the hypotheses developed in Chapter 2. The purpose of the chapter is to present the findings of the current research in a manner that can produce practical implications and recommendations while filling the gap in the literature.
- Chapter 5 & 6 – Conclusion & Discussion. The final chapter of the thesis sums up the thesis. It presents the findings of the study, which can be used to fuel future research in the field of study. The chapter will also provide an in-depth discussion of the current findings compared to available academic literature.

2 LITERATURE REVIEW

2.1 INTRODUCTION

The current literature review is developed using the principles of thematic literature review. According to Dewey and Drahota (2016), the purpose of a thematic literature review is to identify, select, and critically appraise the research so that an answer is clearly formulated with regard to the research's theoretical foundation. The current thesis's literature review follows a defined protocol where the criteria for literature inclusion are clearly defined before the review is conducted. The purpose of maintaining these protocols is to ensure that relevant academic literature is added to the review so that the research is produced with academic integrity.

Searches for the literature were conducted using management sciences databases including EBSCOhost, Emerald Insight, Springer Link, and Google Scholar, as well as general academic databases. The population or participants included in the searched studies would be public and private sector employees and known whistle-blowers, and the studies selected would be those that assessed employees with an intention to blow the whistle. The phenomena of interest, regarding the collection of academic work for the current chapter, was whistleblowing intention, specifically in the context of the psychological characteristics that may influence the intention behind the act. The theoretical concepts were transformed into subject headings, and these were used in the search strategy (see Table 1). The table shows the concepts that were truncated and combined using Boolean and proximity operators in all database searches.

Table 1 - Example Search Strategy

Example of Search Strategy
1. exp. Whistleblowing intention, public sector/
2. (employees* adj3 whistleblowing).ab, ti.
3. (employees* adj3 whistle-blowers*).ab, ti.
4. (employees* adj3 intention*).ab, ti.

5. 1 or 2 or 3 or 4
6. Limit 5 to (English language and yr. = “2012-2022”)
7. Limit 6 to “quantitative (best balance of sensitivity and specificity)”

The search criteria included quantitative studies published in the English language between the years 2012 and 2022. This range was chosen based on the initial search conducted in Google Scholar, which indicated that most research on whistleblowing intention was published after 2006, with the research pace picking up in 2012. The current literature review also assesses references cited in the retrieved studies, as well as studies in Google Scholar that cited retrieved studies.

The current literature uses the following inclusion criteria protocol:

1. Original, quantitative research focusing on what impacts whistleblowing intention in both the private and public sector, i.e. greater focus is placed on quantitative research in order to gain a deeper understanding of research methodology design, which is then used in Chapter 3.
2. Peer-reviewed, original research.
3. Studies on public employees or private employees, or both.
4. Studies that do not deal with theories should be published between 2012 and 2022.
5. Theoretical literature – that is, where original theories or their variations are developed – does not have a time restriction.
6. Geographical restrictions are not put in place.

The exclusion criteria include reviews, qualitative studies, contributions that are not original research articles and low-quality research papers.

This chapter further examines the academic literature using a thematic literature review approach. A thematic literature review is a methodology that reviews literature that is organised around a specific topic. The progress of time does not prevent studies from being included in the thematic review, as relevant academic literature published within the last 10 years will be examined (2012–2022). This method is chosen for the current study so that an exploration of the topic can be conducted and a theoretical concept developed. The review will be stronger, as it

requires the analysis of topics, theories and concepts that are central to the research investigation (Braun and Clarke 2006; Al-Tabbaa et al. 2019; Snyder 2019). Braun and Clarke (2006) argue that a thematic literature review offers researchers an accessible and theoretically flexible approach to analysing data. This is because the method allows for themes or patterns to be located in relation to epistemological and ontological positions and the research methods, inputs and outcomes of a study. The current body of work requires the thematic literature review to identify major themes that have surfaced in the vast body of literature regarding the variables that impact whistleblowing intention. Braun and Clarke (2006) recommend using the deductive approach to refer to themes identified on a top-down basis based on a study's review questions. First, the researcher of the current study familiarised themselves with research by reading and re-reading data from every study that fit into the thematic area of whistleblowing intention. Second, the researcher narrowed down whistleblowing intention research within the context of the theory of planned behaviour. Third, the theory of planned behaviour is used to evaluate the whistleblowing intentions of both public and private sector employees, with a specific focus on those working in the banking industry.

The existing body of knowledge through which to understand the whistleblowing intention of corporate individuals in banks in Pakistan is severely limited. The majority of the literature available for whistleblowing intention is concentrated on the Western perspective and primarily focuses on secular variables including ethics, professional integrity and the rule of law (Khan 2021). However, Western developed countries like the United Kingdom and United States have strong laws related to whistleblowing, such as those protecting the whistle-blower from corporate backlash, protecting their identity and protecting them from severe repercussions from the corporate entity that is participating in activities that may be illegal or morally and ethically malign (Coyne et al. 2019; Dungan et al. 2019). This type of law and order structure is severely lacking in underdeveloped and developing countries like Pakistan (Nenova et al. 2009; Rammal 2015; Amanat et al. 2021). The purpose of the literature review is to bring together thematically relevant, peer-reviewed and recent academic literature that will aid in the development of the theoretical foundation of the current study while also helping to build a sound methodological framework in which the study can be conducted.

2.2 DEFINING WHISTLEBLOWING & WHISTLEBLOWING INTENTION

Whistleblowing is often defined as “the disclosure by organisation members (former or current) of illegal, immoral, or illegitimate practices under the control of their employers, to persons or organisations that may be able to effect action” (Miceli 1985, p. 4). Anvari et al. (2019) assert that whistleblowing is the disclosure of “in-group” misconduct(s) to an outside organisation which can result in the regulation of moral and legal conduct. Dungan et al. (2019) argue that whistleblowing can be categorised as a form of defiance which aids in correcting ethical breaches that can be costly to society. If whistleblowing was not used, the unreported wrongdoings of a firm could continue, aggravate and become the organisational standard (Anvari et al. 2019).

Whistleblowing is an imperative tool that is used to prevent and uncover corporate misconduct in both the public and private sectors (Ashraf et al. 2017; Alzadjal et al. 2021; Ali and Khan 2022). The concept of whistleblowing was first introduced in the 1970s and was recognised in an array of different disciplines, mostly in humanities fields such as sociology and psychology. Since its inception, it has gained widespread acceptance in academia and in practical fields. Some of the most significant studies that built up the concepts and principles of whistleblowing were published in the 1980s. Near and Miceli’s (1985, p.3) study is widely recognised today, and it defines whistleblowing as a process involving four elements: (1) the whistle-blower, who is a former or current member of an organisation who is aware of the wrongdoing, but lacks the authority to make the needed changes; (2) the whistleblowing act, which is the actual act of disclosing an “illegal, immoral, illegitimate practice to persons or organisations”, that can bring about the needed changes; (3) the complaint receiver, who is the third party to whom external whistleblowing takes place or someone other than or in addition to the immediate supervisor in internal whistleblowing; and (4) the organisation, which is a public or private firm/organisation that is the prime target of the whistleblowing and that will be the one called upon to respond to the disclosure of wrongdoing.

Near and Miceli (1985) argue that when whistleblowing is reported it should not be seen as an act of employee disobedience. This is because when someone comes out to report any kind of misbehaviour or wrongdoing, they are actually opposing the established power structure of the institution that they work in (Khan et al. 2022a). A whistle-blower should not be compared to a

criminal; instead, they should be viewed as someone who feels passionately enough about injustice to come forward and share information which may help the organisation and increase public safety (Khan et al. 2022a).

Culiberg and Mihelic (2017) have asserted that a whistle-blower needs to consider many factors before they decide to go ahead and come forward with their information on illegal behaviour or wrongdoing. Some of the factors that are known to influence the behaviour of whistle-blowers include the powerful position of wrongdoers, lack of support and fear of loss with regard to the organisation. These factors are found to contribute to the tendency of whistle-blowers to remain silent when they see an injustice taking place (Lee and Xiao 2018). Studies have found that PTR is a factor that helps prospective whistle-blowers estimate the genuine amount of threat they may face as a consequence of disclosing information about misbehaviour inside their organisation or firm (Khan et al. 2022a).

Studies have shown that employees are less likely to come forward with wrongdoing information that may result in retaliation, which is a significant threat for them; this includes being fired, treated unfairly, experiencing intimidation from the organisation or experiencing harassment from their co-workers (Latan et al. 2018; Latan et al. 2019; He et al. 2021). There is a small probability that individuals will come forward and report misbehaviour if they feel their boss will threaten to dismiss the employees who know about the misbehaviour inside the organisation (Latan et al. 2018; Latan et al. 2019). Hence, individuals use rationalisation to determine the threat level that they may face. Studies find that rationalisation plays a key role in an individual's characterisation of whistleblowing, as it is used as a cognitive reasoning process that drives the decision to come forward with information about wrongdoing (MacGregor and Stueb 2014; Murphy and Free 2015; Smaili and Arroyo 2019). Individuals use rationalisation to judge both their actions and inaction against their standards of morality, and whistle-blowers go through this process as well (Brown et al. 2017; Keil et al. 2018; Latan et al. 2018; Khan et al. 2022a).

Taking into account the Islamic point of view of the banking system in Pakistan, the first questions asked by anyone in the organisation are who should blow the whistle and why a whistle should be blown, what a whistle should be blown about, and how and to whom should one blow the whistle (Bassiouny et al. 2022). Bassiouny et al. (2022) argue that developing a framework based on Islamic perspectives and norms can increase the whistleblowing intentions of individuals

working in the organisation while also helping managers form more accurate whistleblowing policies. Various scholars, including Chiu (2003) and Mesmer-Magnus and Viswesvaran (2005), explain that an individual's whistleblowing intention regarding organisational wrongdoings may be on the rise; however, the individual's ethical judgement influences, to some degree, their intention to blow the whistle. The employee of the organisation must make a rational and ethical decision regarding how, to whom and what to blow the whistle about. Valentine and Godkin (2019), along with Keil et al. (2010), agree with Chui (2003) and Mesmer-Magnus and Viswesvaran (2005) by stating that the whistleblowing intentions of individuals within organisations are largely impacted by their ethical decision-making and moral intensity.

These scholars observed and explained the whistleblowing intentions of any employee in an organisation; regarding the banking sector, employees' intentions are based on the morals and ethics of the individual. The ethical decision-making of employees in the banking sector is strengthened by other variables such as religiosity, perceived control behaviour, attitude and organisational cynicism. All the variables go hand in hand with ethical decision-making and the morality of the employee within the organisation. These scholars also explain that in some instances, whistleblowing intentions are influenced by retaliation amongst people within the organisation.

The individual on whom the whistle is blown, who creates an unhealthy and tense workplace environment, usually carries out retaliation within the organisation. Yang and Xu (2020) further explain this statement by saying that the fear of retaliation has a dominate effect on whistleblowing intention due to either weak or non-existent retaliation policies in the organisation. Yang and Xu (2020) further explain that in organisations, retaliation policies can be formulated to promote ethical behaviour and increase the overall whistleblowing intention of employees. In the banking sector in Pakistan, such policies are still in the initial phases of implementation; however, due to the strong moral compass and ethical decision-making of individual employees, there remains a strong sense of whistleblowing intention. The aforementioned scholars conducted a thorough examination of the whistleblowing intentions of employees within an organisation; they considered the impact of measured variables as well as each individual's ethical decision-making and moral values, regardless of their position within the organisation. Religiosity strengthens the moral compass of employees in an organisation and allows an individual to make more ethical

choices and decisions in the workplace. With the support provided by different retaliation policies in the organisation, many individuals in the banking sector are able to carry out their intentions to blow the whistle without any fear of retaliation from any other individual in the firm. This makes it clear to employees which type of behaviour warrants whistleblowing in the organisation, and it provides the individual with a proper channel within the organisation for the expressing their intention of blowing the whistle.

2.2.1 Whistleblowing in the Western Context

The issue of corruption has always been a persistent problem; it is indiscriminate in nature around the world, knows no borders and takes place regardless of the type of government system in place – communism, democracy, monarchy, etc. (Liebert et al. 2013). Research has found that latent causes of corruption are inherent in human nature, and these are often attributed to greed, ambition and the desire for power (Schultz and Harutyunyan 2015). In response to the existence of this phenomenon, active efforts are being expended to root out or eliminate it. The tool most often suggested to combat corruption is the expanded use of whistleblowing; this takes the form of providing incentives to encourage the activity and putting laws in place to protect whistle-blowers (Schultz and Harutyunyan 2015). The most prominent country to lead innovation in whistleblowing laws is the United States (Schultz and Harutyunyan 2015; Loyens and Vandekerckhove 2018; West and Bowman 2020). Johnson (2003) argues that the United States is a major exporter of laws related to whistleblowing, and it has influenced international agencies such as the World Bank and the Organisation for Economic Co-Operation and Development (OECD) and the governing organisations of various American states, in addition to the domestic laws of other countries via major conferences on corruption held around the world.

According to Kohn (2011), the practice of encouraging whistleblowing in the United States dates back to the American Revolutionary War of 1776. In 1777, the United States Congress passed a law that encouraged members of the military to report to it suspected cases of prisoner abuse. However, there are some academics who argue that the real origins of whistleblowing laws in the United States can be traced back to the Civil War of 1863 (Kohn 2011; Schultz and Harutyunyan 2015; West and Bowman 2020). One of the first laws in the country's history that is applicable to whistleblowing is the False Claims Amendments Act (FCA) (1986), which was

enacted to tackle the issue of profiteers overcharging the government for supplies. The purpose of the FCA 1986 was to encourage citizens that suspected abuse to bring *qui tam* suits (Ventry Jr. 2007). Since its inception, the FCA has been subjected to several amendments; in 1943, an amendment barred the filing of complaints based on information the government already possessed. This amendment aimed to address the redundant complaints that were filed during World War II. In summary, the main aim of the FCA 1986 was to create incentives for private individuals to report fraud and root out corruption (Moberly 2012).

A further step taken was through the Sarbanes–Oxley Act (SOX) 2002, which was passed to prevent the significant rise in fraud within financial markets that occurred from the 1990s to early 2000s and involved well-known companies like Enron, WorldCom, Adelphi and other private sector companies (Ventry Jr. 2007). Detailing the scope and range of fraudulent activities is beyond the scope of the current research; however, the fraudulent activities included manipulating stock prices, insider trading, filing false financial reports, manipulating financial data, manipulating stock prices and engaging in the misuse or misappropriation of company resources (Fisher 2006). In response to this, SOX adopted a breadth of measures to address each of these problems, which included requiring corporate chief executive officers (CEOs) and chief financial officers (CFOs) to testify under penalty of perjury that the financial forms they signed were true to the best of their knowledge (Moberly 2012). SOX also required new auditing procedures, limits on personal loans for corporate officials and new rules to be introduced to outline conflicts of interest and how financial information on subsidiaries needed to be reported, in addition to separating the audit and tax services provided by accounting businesses (Moberly 2012). Along with these initiatives, the new features introduced in SOX included the creation of new whistleblowing laws, as seen in the Enron case, in which the whistle-blower Sherron Watkins from Enron faced issues related to retaliation when she attempted to report illegal behaviour (Schultz and Harutyunyan 2015). Keeping this in mind, SOX included provisions to support and in certain cases incentivise whistle-blowers. It was the first law in the United States to enact anti-retaliation provisions that provided a nationwide right of action to employees of publicly traded companies that have experienced several types of retribution since reporting fraud (Johnson 2003; Fisher 2006; Moberly 2012; Khan et al. 2022a). The provisions were meant to address the legal gaps in legal protections that were the result of rules that were only applicable to specific industries where

the missing gaps were filled by numerous contradictory state laws (Schultz and Harutyunyan 2015).

Extensive whistle-blower law development in the United States, as a tool to fight corruption, has influenced the adoption of similar laws throughout Europe. These laws may not be as advanced as those in the United States but the idea that they cement, namely that individuals should be encouraged to report fraud and be protected, is gaining traction as an ethical and legal principle in many European countries. According to Liebert et al. (2013), this is especially true in many former post-communist states that were once a part of the Soviet Union and have transitioned into emerging democracies where corruption is a persistent issue. The importance of effective mechanisms for whistle-blower protection is so crucial that the Parliamentary Assembly of the Council of Europe (2015) recommended to the Committee of Ministers that it would invite them to promote further improvements for the protection of whistle-blowers. They launched the process of negotiating a binding legal instrument through a framework convention that would be open even to non-member states and cover a large swathe of wrongdoings by persons employed in the field of national security and intelligence (*Recommendation 2073 - Improving the Protection of Whistle-Blowers* 2015). During the Seoul Summit in 2010, G20 leaders identified the protection of whistle-blowers as a high priority area and called on G20 countries to protect whistle-blowers from discriminatory and retaliatory actions when they report acts of corruption in good faith.

By 2013, out of 27 EU member states, four had advanced whistle-blower protection laws – the United Kingdom, Romania, Slovenia and Luxembourg. Luxembourg, in 2011, passed a law on strengthening the means to fight corruption, which enabled both private and public sector employees to challenge their dismissal in the labour courts (Khan et al. 2021). The law is unique because employers need to prove in court that the dismissal was not a result of whistleblowing (Guitar 2021). In the United Kingdom, whistle-blowers can report to public prosecutors' office, regulatory agencies, the media and NGOs, and still have protection. Like in Luxembourg, the United Kingdom also requires that employers need to prove the dismissal of the employee was not based on whistleblowing. The situation in the United Kingdom concerning whistleblowing laws is considered the best throughout Europe. In 1998, the country adopted the Public Interest Disclosure Act, which covered employees of all sectors, except those in intelligence and the armed forces (Lee et al. 2020). The Act also covers employees working outside the United Kingdom. With

regards to retaliation, employees can claim damages and injuries in the United Kingdom. The experience of whistleblowing in the United Kingdom is considered the best because it is partially rooted in the historic English common-law principle of “no confidence in iniquity”; that is, that employers cannot hide behind confidentiality clauses and prevent employees from speaking up about any wrongdoing.

The year 2003 was crucial for whistle-blowers, as the United Nations adopted the Convention Against Corruption, recognising the need for whistle-blower and whistleblowing protection. The Convention was signed by 140 nations and formally ratified, accepted and acceded in 137 nations, including the United States. Throughout these countries, there has been increased national-level interest in the global need for establishing whistle-blower laws. There are 59 countries in the world where whistle-blower protections have been enacted (see figure below).

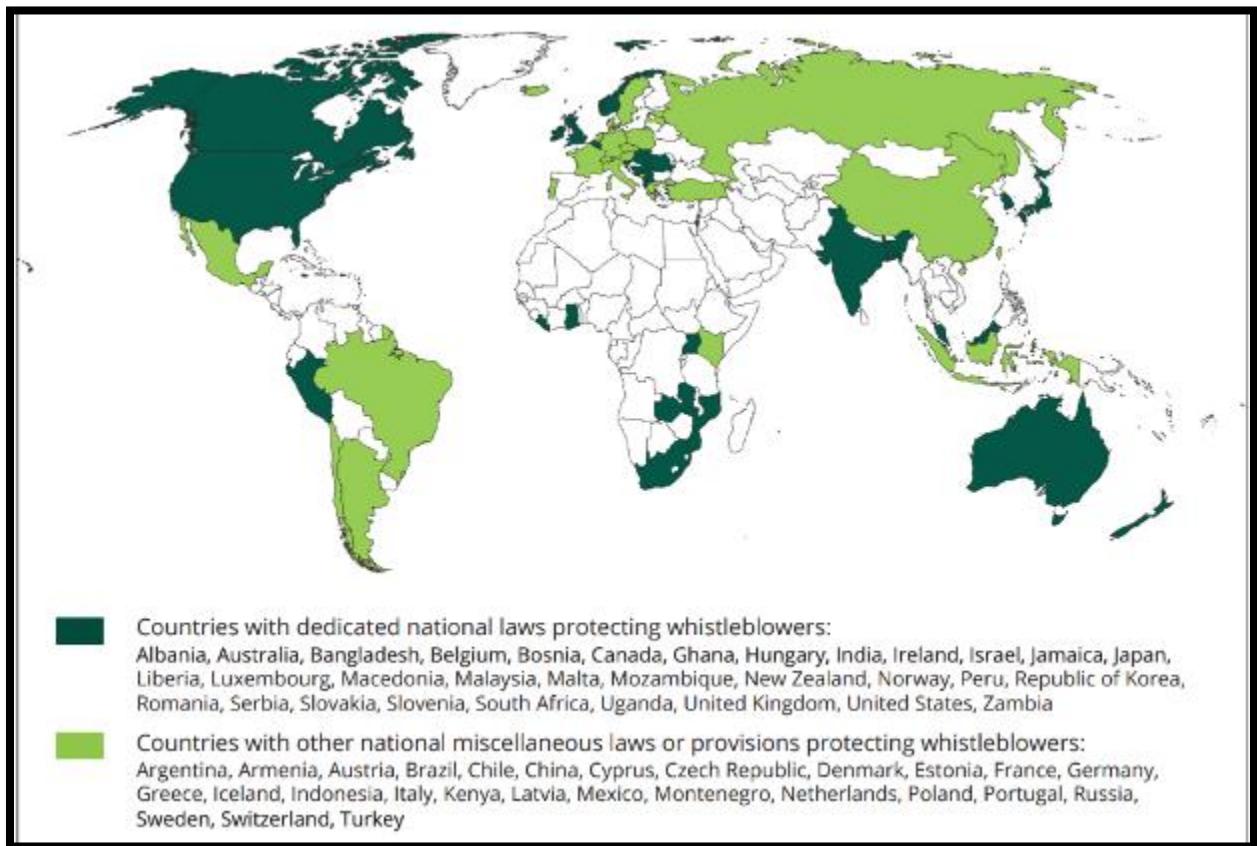


Figure 1- Countries with National Laws Protecting Whistle-blowers (Source; National Whistleblower Center 2020)

2.2.2 Whistleblowing in the Pakistani Context

Academics assume that the threat of fraud and corruption is significantly higher in societies where the whistle-blower is not protected or supported through strong laws and their implementation (Aslam et al. 2021). This scenario is rife in Pakistani society, where laws are lax, and the judiciary is bogged down with cases. Transparency International (2016) ranked Pakistan 116 of 176 countries, while in 2021 the country ranked 140 out of 180 countries, with a score of 28 out of 100 showing the gradual and persistent decline of the country with regard to the negative impact of high levels of corruption and fraud (*Pakistan - Corruption Perceptions Index 2021*). The report reveals that important institutes in the country such as the judiciary, legislature and public-sector organisations are engaged in corruption (*Pakistan - Corruption Perceptions Index 2021*). Furthermore, it is reported that over 40% of the population has had to pay bribes to receive basic services, while law and order institutes are the likeliest to accept bribes: seven out of 10 people that are exposed to the police pay bribes, and 68% of those in contact with law enforcement pay bribes. Martini (2019) argues that the lack of federal legislation for whistleblowing protection is a reasonable cause for wrongdoing going undetected, and it may be one of the reasons for the high levels of corruption in the country. Not only public institutions but private institutions face the same issues. Transparency International (2021) has found that 53% of people in contact with private institutions such as banks have been forced to pay bribes or participate in illicit behaviours in Pakistan.

These statistics are reflective of recent reports made in Pakistani newspapers and news outlets that have covered extensive fraud and corruption linked to the country's banking system. The National Accountability Bureau (NAB) informed the Islamabad High Court in 2019 that 4.4 billion rupees (an estimated 16 million GBP) was found to be linked to suspicious transactions through fictitious banks accounts, of which 40 million rupees (an estimated 1.1 million GBP) was transferred to former the Pakistani president Asif Ali Zardari and his sister Faryal Talpur (Asad 2019). The Federal Investigation Authority (FIA) also found that the former president Asif Ali Zardari was the owner of a shell company that laundered money using fake currency accounts in multiple banks, with much of the funds being moved overseas through illegal routes with blank cash withdrawals being made from fake accounts via private money exchange companies (H. Malik 2018). Another investigation, this time conducted by the Joint Investigation Team (JIT),

assessed a different case related to former president Asif Ali Zardari and found that payments for the private residence of the accused were made using fake bank accounts, with the residence itself being built using a 53.4 billion rupee loan secured through Sindh Bank, which can only advance a loan of 4 billion rupees (Bilal 2018).

A great deal of the issues that banks in Pakistan face are linked to the failure of governance and lack of financial discipline. The failure of governance that impacts National Commercial Banks (NCBs) and the State Bank of Pakistan is a reflection of the general weakness in government and governance across many development sectors (Rammal 2015). There is a great disrespect for the law and the judiciary, as it is subjugated to political power. Oftentimes, the private sector faces harassment as a result of its misuse of law enforcement powers and the abuse of tax authorities, while at the same time, it rewards individuals through the selective application of the law. The accountability mechanism set in place in the country is biased and lacks credibility. An example of this is the State Bank of Pakistan's autonomy (Narayan and Reid 2000). While the State Bank of Pakistan is granted greater autonomy for conducting monetary policy through legal enactments, the effect of its autonomy is not technically exercised (McCawley 2017). The main reason behind this is that the overall balance of power is heavily tilted in favour of the Prime Minister of Pakistan; that way, the Parliament and the Cabinet are able to circumvent in policies so that the governor of the State Bank of Pakistan is unable to challenge the direction of the prime minister in any matters (Khan and Kim 1999). According to McCawley (2017), there appears to be significant political interference in the decision-making process of NCB bank management. This is highlighted by the fact that certain private sector loan defaulters publicly stated their willingness to have their outstanding loans rescheduled on the same terms as those offered to the Prime Minister's family businesses by certain banks, as reported in the free press.

The trend for Pakistani politicians using public and private institutions for personal gain without whistle-blowers identifying such issues goes back even further. However, recent political events have brought about a moment away from dead-end investigations to public exposes of wrongdoings,, starting with the famous Panama Papers published by the International Consortium of Investigative Journalists (Panama Papers 2018). The Panama Papers revealed that three of the children of Pakistan's former prime minister Nawaz Sharif owned offshore companies and assets not shown on his family's wealth statement (Panama Papers 2016). These companies were used to

channel funds to obtain foreign assets that included apartments on Park Lane in London's Mayfair area (Specia 2017). Furthermore, the Panama Papers leaks show that the former prime minister and his brother, the former Chief Minister of Punjab, and the current prime minister of Pakistan, Shehbaz Sharif, had eight offshore companies and the right to authorise transactions. Throughout the government reigns of Asif Ali Zardari, Nawaz Sharif and Shehbaz Sharif, no individual in their governments, banks or private organisations stepped forward to sound the alarm regarding the alleged illegal activities taking place.

The Khyber Pakhtunkhwa Provincial Assembly passed the KPK Whistleblower Protection and Vigilance Commission Act (2016) to facilitate individuals of the province to make disclosures in the community interest related to irregular, illegitimate or fraudulent activities and to protect such individuals from retaliation, while also encouraging compensation for disclosures made in the public interest (The Khyber Pakhtunkhwa Whistleblower Protection and Vigilance Commission Act 2016, n.d.). The law extends to the entire province of Khyber Pakhtunkhwa only and not the entire country (The Khyber Pakhtunkhwa Whistleblower Protection and Vigilance Commission Act 2016, n.d.).

Many Pakistanis consider blowing the whistle equivalent to a witch hunt and are hesitant to reveal fraudulent activities engaged in by employers and government officials that are likely to harm the public interest (Bakari et al. 2019). Studies such as Malik and Nawaz (2018) argue that laws are not enough to encourage whistleblowing; there needs to be a gradual and significant change in workers' attitudes towards whistleblowing in their particular organisations. Malik and Nawaz (2018) argue in their research on whistleblowing intention in Pakistan that effective leadership is essential for ethical and moral behaviour regardless of the leadership style being used. However, while leadership theories have emphasised the significance of morals for effective leadership, they are unable to shed light on the effect of leaders' principled behaviour on the ethical behaviour of their followers. To address this gap, Brown and Trevino (2006) proposed the theoretical frameworks of social learning theory and social exchange theory; the theories affirmed that followers respond in an appropriate manner to the interests of their leader. However, in the context of Pakistan, Ismail et al. (2021) argue that many Pakistani employees are in a perpetual and direct clash with their employers on the basis of their interpretation of moral and ethical values that stem from their interpretation of Islamic beliefs and principles. These leadership theories are

unable to pinpoint the inherent factors that are internalised in the individual; however, doing so would enable researchers to better assess where whistleblowing intention comes from, especially in highly volatile and toxic work climates, such as those prevalent throughout Pakistan's private and public sectors (Ismail et al. 2021).

2.3 THEORETICAL FRAMEWORK

2.3.1 The Theory of Planned Behavior

Ajzen (1985) first introduced the theory of planned behaviour in 1985, and today it is considered the most noticeable theory of social psychology, as it aids researchers in understanding and predicting human behaviour. The intention of an individual towards a specific thing or behaviour is entirely dependent on three factors – attitudes, subjective norms and perceived behavioural control. Within the theory of planned behaviour, intention is the instant antecedent of performing a specific behaviour. Hence, three types of consideration or beliefs are the determinants of intention (Brown et al. 2017). The first is known as behaviour beliefs, and it is connected to the expected consequences of behaviour, which can be positive or negative. It is also related to the evaluations or subjective values of the consequences of specific behaviours. Using readily available and accessible beliefs in our memory, humans are able to form attitudes towards the behaviour, which can be positive or negative (Taing and Chang 2021). The second consideration is connected to perceived expectations and the behaviours of other people, which is combined with the referent's motivation to comply with said behaviour. The literature terms this as normative beliefs; these are present in the memory of humans and coupled with other external factors they result in social pressure, related to subjective norms, to perform a specific behaviour. Lastly, it is control beliefs that are considered in this theory (Haninda and Elfita 2022). This is considered as the perceived presence of other factors that influence an individual to behave in a specific way. The favourability of attitude and subjective norms impact the performance of the specific behaviour more than perceived control because an individual is more likely to develop an intention to perform a specific behaviour (Karimi et al. 2022). It is concluded, therefore, that intentions lead to the performance of the behaviour to the extent that people become capable of going about the behaviour.

The theory of planned behaviour (Ajzen 1991) may explain the intention to engage in whistleblowing; in this case, the action taken is based on a very complex psychological process (Gundlach et al. 2003). The theory of planned behaviour states that the intention to perform an action is a function of three factors: attitude towards the behaviour, subjective norm and perceived behavioural control. Attitude towards a behaviour is defined as the degree of an individual's positive or negative assessment of the behaviour. Subjective norm is an individual's perception of social pressure to conduct or not to conduct a behaviour. Subjective norms are determined by a combination of individual beliefs about agreement and or disagreement of a person or group. Perceived behavioural control is an individual's perception of the ease or difficulty of carrying out a behaviour. Perceived behavioural control is determined by a combination of individual beliefs about the supporting and/or inhibiting factors for carrying out a behaviour (control beliefs) and the strength of the individual's feelings for each of the supporting or inhibiting factors (perceived power control). Based on the assumptions of this theory, it is hypothesised for the current research that the variables of subjective norms, attitudes and perceived behavioural control are influential in predicting the behavioural intention of whistleblowing

Based on the assessment of relevant literature that has explored the effects of attitudes, subjective norms and perceived behavioural control, it is evident that employees with stronger attitudes, subjective norms and perceived behavioural control are more willing to engage in whistleblowing. Hence, this study proposes that:

H₁ – Attitude has a positive relationship with whistleblowing intention.

H₂ – Subjective norms have a positive relationship with whistleblowing intention.

H₃ – Perceived behaviour has a positive relationship with whistleblowing intention.

2.4 DEFINING ORGANISATIONAL CYNICISM

Dean et al. (1998) define organisational cynicism as an attitude that influences an employee to harbour cynical beliefs and negative emotions about their organisation and to behave in line with these beliefs and emotions. This means that employees with organisational cynicism have a tendency to badmouth their organisation that is consistent with their beliefs and the negative

emotions developed from their attitude. Wilkerson (2008) and Dean et al. (1998) define organisational cynicism as “a negative attitude towards one’s employing organization in general, and towards its procedures, processes, and management is based on conviction that these elements generally work against the employee’s best interests” (p. 533). Volpe et al. (2014) argue that organisational cynicism is a learned response that is shaped by the experiences gathered in a workplace environment. Many academics have indicated that there are three main dimensions that make up organisational cynicism – cognitive, affective and behavioural (Dean et al. 1998; Wilkerson et al. 2008; Volpe et al. 2015).

Dean et al. (1998) suggested that the cognitive aspect of organisational cynicism involves perceiving a lack of integrity within the organisation, which can have a detrimental effect on one’s view of the organisation. According to Volpe et al. (2015), people develop a cognitive belief that the practices in their organisation lack core principles such as honesty and fairness. The second dimension – “affect” – means that cynicism is both a cognitive and emotional experience which causes cynics to feel distress, disgust or shame when thinking about the organisation (Volpe et al. 2015). Lastly, the third dimension – “behaviour” – is a dimension that measures the negative tendencies that an individual may have towards their organisation (Dean et al. 1998; Volpe et al. 2015).

2.4.1 Organisational Cynicism as a Mediator

There are limited studies that explore the role of organisational cynicism as a mediator between the dimensions of the theory of planned behaviour and whistleblowing intention. Hence, the current study is novel in this regard. There is literature that views the negative attitude associated with organisational cynicism as a mediator for various predictors and outcomes. A study conducted by Elsaied (2021) sought to clarify the relationship between exploitative leadership and organisational cynicism through the mediation of emotional exhaustion. The study conducted a survey questionnaire with 491 employees from four telecom firms. The findings of the paper indicate that there is a relationship between exploitative leadership and organisational cynicism through emotional exhaustion.

Studies like that of Jiang et al. (2019) have examined the relationship between authoritarian leadership and employees’ unsafe behaviours through the mediating role of organisational

cynicism. The aforementioned study uses a cross-sectional design employing the use of questionnaires to gauge participants' attitudes. These were then analysed using SEM, and the research finds that organisational cynicism mediates the relationship between authoritarian leadership and unsafe behaviours. Bal (2020) examined the relationship between organisational cynicism, perceived organisational support and counterproductive work behaviours through the mediating role of organisational cynicism. The study focused on public organisations in Turkey that adapted to working principles like citizen orientation, accountability and efficiency. The study included 419 participants, with the results showing a correlation between these variables. Bal (2020) concludes that organisational cynicism predicts counterproductive work behaviours three times more powerfully with perceived organisational support. This strong mediating effect suggests that a greater reduction in organisational cynicism is required to reduce counterproductive behaviours. The theory of planned behaviour does not take into consideration counterproductive behaviour such as organisational cynicism, which may have a strong impact on an individual's attitude when they intend to engage in a behaviour. Ajzen (1970) elaborates, when outlining their theory, that counterproductive behaviours were not considered in their model. The current study intends to extend research in this area to better understand how employees' intentions are shaped if there are some sort of negative perceptions related to their organisation. Thus, the following mediation hypotheses are proposed:

H_{4a} – Attitude has a direct relationship with organisational cynicism.

H_{4b} – Organisational cynicism has a direct relationship with whistleblowing intention.

H₆ – Organisational cynicism partially mediates the relationship between attitude and whistleblowing intention.

2.5 DEFINING RELIGIOSITY & RELIGIOSITY AS A MODERATOR

Religiosity is often defined by academics in terms of values, holy objects, rituals, prayers, norms and some do's and dont's (Alzadjal et al. 2021). However difficult to define, published literature finds that religiosity can influence various functions of life, shape one's life and contribute to the lives of individuals. Alzadjal et al. (2021) argue that religion can result in the development of feelings of contentment, satisfaction, assurance, guidance and self-actualisation. In essence, it

provides an entire package of standards and principles that can influence an individual's actions and behaviours. Hence, it is defined by Haninda and Elfita (2022) thus: the extent to which a person follows their religion determines the degree to which a person has religiosity.

Ashraf et al. (2017) study whether religion influences the purchase decision of potential customers. The researchers focus on the Islamic religiosity of the population, as it is a religion that provides holistic guidelines to its followers. The study seeks to find out how strongly Islam impacts consumers' decision-making. For this purpose, the research incorporates the variable religiosity as a moderator, with the theory of planned behaviour dimension acting as independent variable (Ashraf et al. 2017). The study uses partial least squares structural equation modelling (PLS-SEM) to conduct data analysis, with the findings stating that religiosity moderates the relationship between attitude, subjective norms and perceived behavioural control on purchase intentions of luxury products.

Atal et al. (2022) investigate the determinants of attitudes and intentions towards Murabaha financing by considering religiosity as the moderator. The study focuses on the population of Muslims in Afghanistan using PLS-SEM. Of the 373 Muslims surveyed, it was found that social influence and religious obligation have a positive effect on the intention to use Murabaha financing (Atal et al. 2020). Furthermore, it is found that religiosity negatively moderates the impact of social influence on attitudes towards Murabaha financing. The study was able to extend the current literature on Islamic financing products by demonstrating the factors that drive attitudes towards the intention to use Murabaha financing. The study was also able to extend the literature by testing the moderating role of religiosity (Atal et al. 2020).

Farouk et al. (2018) examine the moderating effect of religiosity – via the theory of reasoned action (TRA) – on the intention to comply with *zakat* (i.e. compulsory charity) on employment income. The study proposed to use a sample of 700, of which only 474 valid questionnaires were included in the study. The population focused on in the study was Kano State, Nigeria. The study uses partial least squares of PLS-SEM to analyse the data collected (Farouk et al. 2018). The research finds that religiosity moderates the relationship between subjective norms and behavioural intention towards *zakat* employee income. The study was able to extend the literature on TRA by proposing and finding religiosity as a moderator.

This trend of using religiosity as a moderator continues in other studies that use the dimensions of the theory of planned behaviour, namely attitude, subjective norms and perceived behavioural control. The purpose of using religiosity as a moderator is to determine if religiosity changes the nature of the relationship between the predictor (i.e. attitude, subjective norms and perceived behavioural control) and an outcome (i.e. the intention of some behaviour). The current study looks to use religiosity in the same context by examining the relationship between the dimensions of the theory of planned behaviour and whistleblowing intention. Studies of religiosity suggest that individuals will act to support their larger internalised religious beliefs that may dictate, mould or guide their internalised intentions. Hence, I propose that when employees have greater religious internalisation, in terms of having stronger religious beliefs, their internalisation in terms of subjective norms, attitudes and perceived behaviour can be altered or influenced by their religious beliefs. Those with a strong religious sense may be more likely to engage in whistleblowing intention.

H_{5a} – Religiosity positively moderates the relationship between attitude and whistleblowing intention.

H_{5b} – Religiosity positively moderates the relationship between subjective norms and whistleblowing intention.

H_{5c} – Religiosity positively moderates the relationship between perceived behaviour and whistleblowing intention.

2.6 HYPOTHESIS DEVELOPMENT

H₁ – Attitude has a positive relationship with whistleblowing intention.

H₂ – Subjective norms have a positive relationship with whistleblowing intention.

H₃ – Perceived behaviour has a positive relationship with whistleblowing intention.

H_{4a} – Attitude has a direct relationship with organisational cynicism.

H_{4b} – Organisational cynicism has a direct relationship with whistleblowing intention.

H_{5a} – Religiosity positively moderates the relationship between attitude and whistleblowing intention.

H_{5b} – Religiosity positively moderates the relationship between subjective norms and whistleblowing intention.

H_{5c} – Religiosity positively moderates the relationship between perceived behaviour and whistleblowing intention.

H₆ – Organisational cynicism partially mediates the relationship between attitude and whistleblowing intention.

2.7 CONCEPTUAL FRAMEWORK

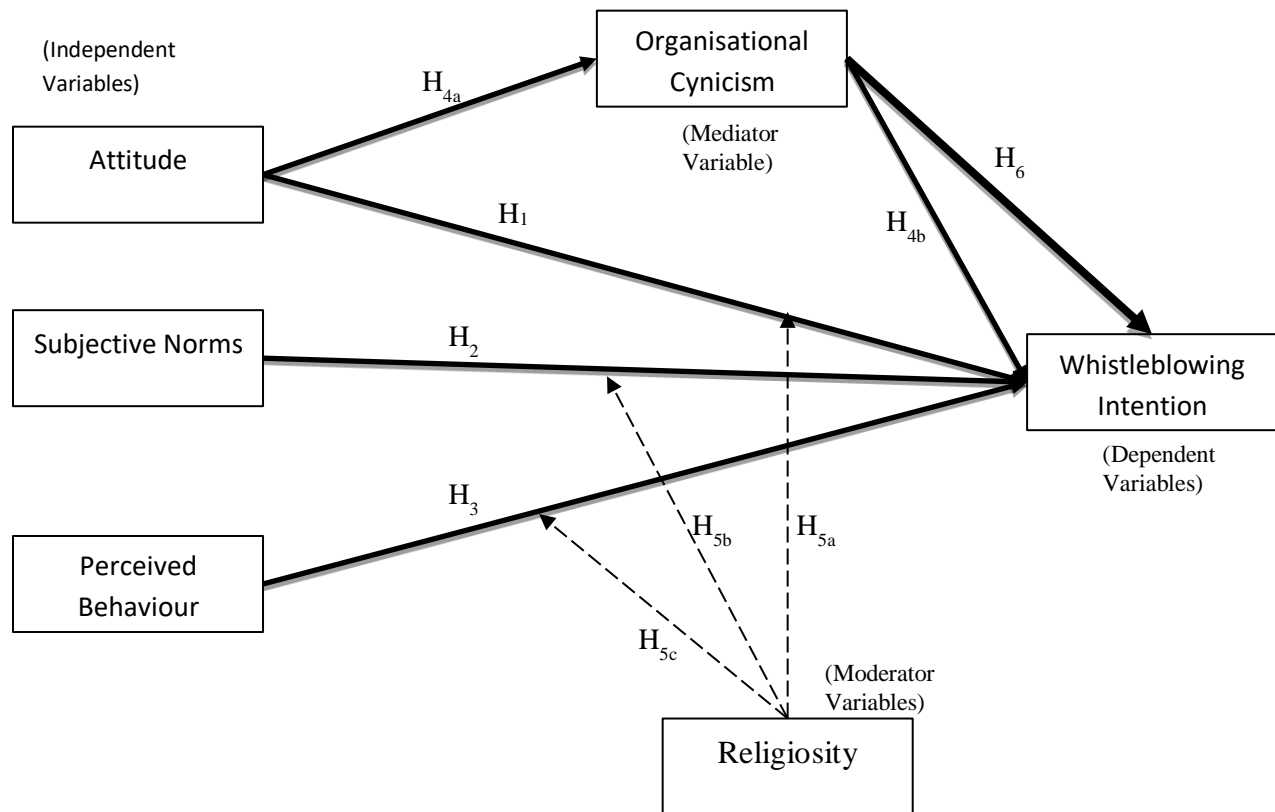


Figure 2- Theoretical Model for Research

2.8 CONCLUSION

In conclusion, the literature review has explored the concept of whistleblowing, its significance in combating corruption and the legal framework that exists to support whistle-blowers in the Western context, particularly in the United States. The review has highlighted the various challenges that whistle-blowers face, including retaliation, lack of anonymity and legal barriers. The historical development of whistleblowing laws in the United States has been traced, from the FCA 1986 to SOX, which marked a significant shift in the protection of whistle-blowers.

The literature review has also revealed that the United States has been a major exporter of whistleblowing laws, which have influenced international agencies and domestic laws in other countries. The review also highlighted the growing importance of whistleblowing laws in Europe, particularly in post-communist states transitioning into emerging democracies.

The literature review underscores the need for robust legal frameworks that protect whistle-blowers and encourage the reporting of corrupt practices. While progress has been made in the Western context, significant challenges still exist, particularly in ensuring that whistle-blowers are adequately protected from retaliation. The review provides a strong foundation for the empirical study, which aims to explore the factors that influence whistleblowing behaviour in the context of corruption in the public sector.

The focus on original, quantitative research conducted in both the private and public sector, as well as peer-reviewed literature, ensures the quality and relevance of the literature reviewed. The use of a thematic literature review methodology is appropriate for exploring the topic of whistleblowing intention and identifying major themes and patterns in the literature. The deductive approach used to identify themes based on the study's review questions further strengthens the analysis. The limited availability of literature on whistleblowing intention in the context of corporate individuals in banks in Pakistan is acknowledged, and the review aims to bring together relevant and recent literature to develop the theoretical foundation of the study and aid in shaping the methodological outline. Overall, the literature review methodology is sound and appropriate for the research question being explored.

3 METHODOLOGY

3.1 INTRODUCTION

This chapter explains the research methodology employed followed for the data collection and analysis. There is a detailed explanation of the specific methods used along with their importance, thus allowing the replication of the research. This research methodology chapter outlines all the steps taken in this research.

3.2 RESEARCH DESIGN

The research design is defined as a framework of research methods and techniques that are chosen to conduct a study (Figgou and Pavlopoulos 2015). The purpose of a research design is to provide a complete strategy that integrates various components of the study in a coherent and rational manner. The research design aims to ensure that all evidence that is obtained effectively addresses the primary research problem. Broadly speaking, there are three types of research design – quantitative, qualitative and mixed methods (Tetnowski 2015).

A qualitative research design is used to explore and understand the meaning individuals or groups ascribe to a social or human issue (Ali et al. 2018). The process of research includes emerging questions and procedures, with data generally collected from the participants' environment and data analysis inductively building on a general theme. The researcher then makes interpretations regarding the meaning of the data (Figgou and Pavlopoulos 2015). On the other hand, quantitative research design is used to objectively test theories by examining the relationship among different variables (Kyngäs 2020). These variables can be measured using instruments so that the numerical data can be examined using statistical procedures. This form of inquiry assumes that the testing of theories should be done deductively by protecting the research from bias and controlling for alternative or counterfactual explanations, and the research design should be able to generalise and replicate the findings (Benitez et al. 2020). Lastly, a mixed methods research design involves collecting and analysing both quantitative and qualitative data using a distinct design that derives philosophical assumptions and theoretical frameworks from both quantitative and qualitative designs.

To achieve the main aim of this study, it is imperative to plan and consolidate the research appropriately. Hence, Akhter et al. (2021) state that it is necessary to use convenient sampling and analysis methods for deductive reasoning, in order to formulate a solution to the current problem. Bukhari et al. (2019) argue that the research approach should be adopted based on the nature and the objective of the study. It can be either qualitative or quantitative, with the approach being either positivistic or interpretive. Developing either a hypothesis or hypotheses is the first step in deductive reasoning.

Wilson (2010) also identified that deductive approaches have a greater focus on causality. That is why for management sciences research to be impactful it is important to use an appropriate and thorough research method for the application of the current study. Khattak et al. (2021) state that, overall, a majority of positivistic research adopts a deductive and quantitative approach for research. Other scholars, like Gidley (2021), have emphasised the evolving use of deductive reasoning approaches, which follow a logical path very meticulously. By using the premises explained in the previous paragraphs, this study uses a quantitative design to develop a variable model to identify the dependent, independent and mediation variables.

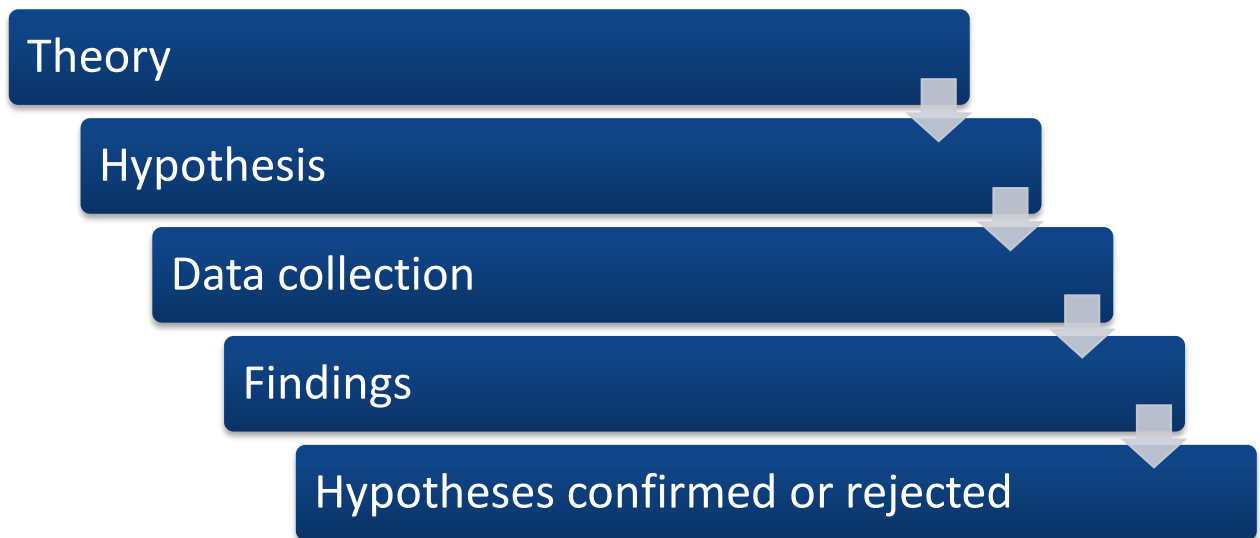


Figure 3 - Process of the Deductive Research Approach (Source; Byrman and Bell 2015)

3.3 RESEARCH STRATEGY

Research strategies are generally categorised into two major schools of epistemology – positivism and interpretivism. Fareed et al. (2021) state that the positivist approach adopts a deterministic vision of the world and proceeds to identify and evaluate the causes that affect the result. The positivist philosophy assumes a traditional form of research, which is known as the scientific method. Positivists hold a deterministic philosophy that determines the effects or outcomes of a research study. The research problems studied from the positivist perspective reflect the need to identify and assess the causes that influence outcomes, often found in experimentation. While the strategy is direct, positivism tends to be a little reductionist in the sense that it tries to reduce ideas into a small, discrete set to test, such as the variables that make up a hypothesis or research questions (Benitez et al. 2020). It is obvious that not all ideas, abstractions and thoughts can be distilled in a narrow manner, nor can ideas, premises and abstractions only be viewed through an objective lens. However, the knowledge that develops from the positivist perspective is carefully observed and measured within an objective reality that exists in the world “out there” (Creswell 1999).

On the contrary, interpretivist approaches are a form of epistemology used to interpret the subjective experiences and structures that are established as reality. Interpretive approaches use this type of data to get a better understanding of what something “means”. Prieto et al. (2021), however, state that quantitative models must use quantitative methods for analysis to secure a better understanding of the data being studied, as data needs to be interpreted from a subjective perspective. The interpretivist perspective is most commonly seen in qualitative research design. This view holds that individuals seek an understanding of the world in which they live and work; therefore, individuals ascribe subjective meanings to their experiences. These meanings can be varied and multiple, making it difficult for a researcher to narrow meanings into a few categories (Dahlberg and Dahlberg 2019). When using the interpretivist perspective, the goal of research is to rely as much as it can on the participants’ view of the situation being studied (Kyngäs 2020). The researcher’s intention when using interpretivism is to make sense of, or interpret, the meanings others have about the world. Instead of starting with a theory, like in positivism, the research inquiry begins with generating or inductively developing a theory of pattern of meaning (Braun and Clarke 2006).

This study takes the form of a quantitative design due to the focus being on gathering empirical data for analysis. Therefore, the strategy of the study will follow a positivist philosophy.

3.4 RESEARCH APPROACH

The main objectives of this research are to be achieved using a combination of research strategies, epistemology, approach and research designs. Creswell (2011) identified three main categories for the research approach, namely qualitative, quantitative and a mixed method, each of which Creswell observed are not unique from each other. It was observed by Babbie (2013) that studies currently are more quantitative than qualitative at times and vice versa as well and explained that the research methods employed should be specified as being rigid and limited to their definitions, categories, or even as extreme opposites of each other.

There are scholars that reject the notions of Creswell (2011) and Babbie (2013). Such scholars argue that research approaches have clear differences between them because they differ in all aspects of research design. Some researchers prefer to use empirical data than dwell on subjective data collection methods (i.e. interview questions, observations, focus groups, etc.) when forming a hypothesis for a quantitative study. Qualitative studies often have open-ended interview questions. Another way to differentiate between the research methods is regarding the way that they describe the two epistemological stances (i.e. positivism and interpretivism) dictating them and even influencing the research strategy used (Bhattacharjee 2012).

Babbie (2013, p. 283) states that quantitative research lays a greater emphasis on objective measurements, and “the statistical, mathematical, or numerical analysis of data collected through polls, surveys, and questionnaires, or through the manipulation of pre-existing statistical data using computational techniques”. Wilson (2010) summed up the use of quantitative methods by stating that quantitative research mainly focuses on the gathering of numerical data and generalising it across a number of groups of people or explaining the problem phenomena in focus. This is why a quantitative research approach is applicable for the current study, which explores and identifies the impact of attitudes, subjective norms and perceived behavioural control on whistleblowing intention in light of the moderating role of religiosity and the mediating role of organisational cynicism in Pakistan’s banking sector. Using the quantitative approach, the obtained and projected data can be used to obtain a widely generalised concept, predict future results or to investigate

casual relationships. This will allow covering all the dimensions (i.e. research design, approach and strategy) that are used in this study, as described by Scavuzzo (2019).

3.5 POPULATION & SAMPLING TECHNIQUE

3.5.1 Population

The primary population that is desired for this research is bankers working in the private and public banking sectors in Pakistan. Currently, there are 52 banks in the country, of which eight are development finance institutions (DFIs) and 11 are microfinance banks (MFBs). There are over 210,000+ employees working in the banking sector, according to the State Bank of Pakistan's Annual Report 2021. There are no other recent statistics available at the current time to assess the population size. To collect data, a representative sample of the population is required.

Due to the limitations related to time and the scale of the current research, large cities were targeted across the four provinces of Pakistan. The following cities were targeted for sample collection:

- | | | |
|--------------|--------------|--------------|
| 1 Karachi | 5 Peshawar | 9 Gujranwala |
| 2 Lahore | 6 Quetta | 10 Sargodha |
| 3 Islamabad | 7 Hyderabad | 11 Sialkot |
| 4 Rawalpindi | 8 Faisalabad | 12 Multan |

These specific cities were chosen because they are known to have large populations and are business hubs with a large private and public sector. These cities employ a vast population of individuals, thereby ensuring a high presence of bankers in the area. Using public directories, commercial banks were targeted in these cities. These bank branches were then contacted to introduce the research and assesses the level of interest in being involved in the research. Also, social media was used to send out a call for bankers based in Pakistan to fill in an online questionnaire survey. Social media was used to run an ad campaign that targeted the population of bankers in the cities mentioned above. All Facebook users that included information in their profile about working for a bank currently or previously were also added into the advertisement campaign.

3.5.2 Sampling

This study uses random sampling or probability sampling to target bankers in Pakistan's largest cities. There is a large population of bankers all over the country, with more than 210,000 employees, based on 2021 statistics. The population is distributed mainly in urban areas of Pakistan, making it essential to use cluster sampling, a type of probability sampling that divides the population into subclasses. In this case, the subclasses were bankers living in major urban areas of Pakistan. Each of the subclasses portray comparable characteristics to the entire selected sample. This method will allow for the random selection of a whole subclass (Sarstedt et al. 2022).

There are different opinions when it comes to selecting a sample size. Some academics suggest that at least 30 respondents are required for each variable that is studied, specifically when conducting a multivariate analysis (Cepeda-Carrion et al. 2018). Other scholars suggest that a sample size of 250 is appropriate for a study, while others suggest a sample size on the basis of a confidence interval and confidence level (Cepeda Carrión et al. 2016; Hair Jr. 2020). The current study uses the sampling methodology of Cepeda-Carrion et al. (2018), which suggests that 30 respondents for each variable studied are required in a multivariate study. Based on this, a total of 180 samples are required for the study to take place. Keeping in mind the possibility of a low response rate, the current study capped off its sample size to 200 (N=200). Thus, 200 questionnaires were dispersed via the email addresses of bankers in Pakistan. Only completed questionnaires would be included in the final sample of the current study.

3.5.3 Sampling Techniques

The study uses cluster sampling to ensure the maximum participation of bankers in the study and to produce results that can be generalised more widely. The data will be collected from bankers throughout Pakistan using online surveys. Bankers across Pakistan's listed twelve cities were targeted using public directories and by sending out a call using social media. Bank branches were contacted to introduce the research and to ask for the email addresses of currently employed bankers who were interested in participating. Companies that affirmed their interest and wanted to be involved were sent copies of the questionnaire, consent forms and a statement of purposes which were then handed to bankers. Bankers from each branch that were interested in the research were asked to provide their email address so that they could be sent a copy of the questionnaire. Those interested respondents that did not want to share their email address were provided with a link that

was shared with the participating banks; this link led to the online questionnaire where they could easily fill out the survey.

3.6 DATA COLLECTION

3.6.1 Instrumentation

The study's underlying theme centres on positivism and deductive reasoning. Thus, the only research strategies that will allow the current research objectives to be achieved are through the use of questionnaires. A survey questionnaire allows researchers to obtain data about participants' practices, situations and viewpoints at a single point in time using a survey. Using quantitative analytical methods, the data is then manipulated to draw inferences from the existing relationships. Questionnaires also allow a researcher to study numerous variables at a single time, compared to laboratory testing or field experiments. There is also the option of processing data simultaneously as it is being collected, thus providing real-time assessments of the variables.

The study uses a questionnaire that was first constructed and implemented by Kashif et al. (2017) using the extended theory of planned behaviour. Kashif et al.'s (2017) version of the survey uses various variables to assess their study. However, the current study targets only attitude, subjective norms, perceived behavioural control and religiosity. To assess whistleblowing intention, Park et al.'s (2005) questions were added. Furthermore, questions focusing on organisational cynicism were added to the survey, following Wilkerson et al. (2008). The entire questionnaire consisted of 42 items organised into sections based on the purpose of the questioning. The entire questionnaire included responses based on the five-point Likert scale, thus allowing participants to reflect on their experiences.

3.6.2 Measurement of Scale

The study uses psychometric instruments that are measured using the Likert scale, as previously deployed by Kashif et al. (2017). This instrument is a survey questionnaire that has been thoroughly described in the previous section.

3.6.2.1 Attitude

Attitude is measured using Kashif et al.'s (2017) scale, which provides nine items for assessing the attitude of bankers. The statements are made and then responses are measured using a five-point Likert scale that ranges from strongly disagree to strongly agree.

3.6.2.2 Subjective Norm

Subjective norm is measured using Kashif et al.'s (2017) scale developed for the extended theory of planned behaviour. There are a total of eight statements, which are used to measure the subjective norm dimensions. The items are measured using the five-point Likert scale, with responses ranged from 1 (strongly disagree) to 5 (strongly agree).

3.6.2.3 Perceived Behavioural Control

The scale is adopted from Kashif et al. (2017), who use the measurement dimensions in similar contexts to those of the current study. The scale is composed of four items that are measured using a five-point Likert scale.

3.6.2.4 Organisational Cynicism

Wilkerson's (2008) scale is used to measure organisational cynicism in the current study. The measurement items consist of seven items that solicit responses using a five-point Likert scale. The dimensions of organisational cynicism that are assessed using this scale include affective, cognitive and behavioural organisational cynicism.

3.6.2.5 Religiosity

Religiosity is a unique variable that is used to conduct the study. It incorporates the scale developed by Kashif et al. (2017). The scale uses five items to assess the religiosity of participants based on their adherence to Islamic principles. The items are measured using a five-point Likert scale.

3.6.2.6 Whistleblowing Intention

The dependent variable, which is measured using the scales implemented by Khan et al. (2022a) and developed by Park et al. (2005). It is composed of nine items and uses the five-point Likert scale to solicit responses from participants.

3.6.2.7 Control Variables

The current research model does not need to use control variables. However, if the need arises anytime during the research, variations in the dependent variables can be controlled directly using SmartPLS 3.0. The control variables can be added into the structural model to control for effects of extraneous variables (Benitez et al. 2020).

3.7 DATA ANALYSIS

3.7.1 Reliability Analysis

The data analysis procedures begin with first running tests for reliability and normality. The reliability of items must be established to assess their consistency with other items in a questionnaire (CepedaCarrión et al. 2016). Testing for reliability and normality is considered a mandatory step in a research methodology in order to estimate the quantity of the Cronbach's alpha (Bujang et al. 2018; Ravinder and Saraswathi 2020). Cronbach's alpha is used to determine the validity and reliability of the instrument using the given data set. Many academics have stressed the importance of the alpha, especially when using scales like the Likert scale for data collection (Ravinder and Saraswathi 2020). There are known interpretations of Cronbach's alpha that are used to determine the strength of the instrumentation being used, which helps to attest internal consistency. Usually, it is recommended that an alpha with a value of 0.7 is acceptable. Values closer to 1 are found to be good and excellent. By establishing internal consistency, the study can argue that the instrumentation is doing its job; that is, it is measuring what it said it would measure.

3.7.2 Partial Least Squares Structural Equation Modelling (PLS-SEM)

Several analytical models can be used to examine the relationships between a set of established variables. This study uses "structural equation modelling" (SEM) as a method of analysis. SEM is considered a multivariate model that ensures that various relationships between independent and

dependent variables are being examined at the same time based on the model that is developed (Sarstedt et al. 2017; Ali et al. 2018; Cepeda-Carrion et al. 2018; Sarstedt et al. 2022). The model ensures that a plethora of latent variables is assessed at the same time within the model. A latent variable is defined as “an unseen construct that is responsible for the correlation among the measured variables” (Benitez et al. 2020, p. 4). This form of analysis ensures that the model that is developed is investigated by estimating the errors in the measurement of a latent variable and the possible relationships in the model’s individual paths.

SEM is considered the leading method of research, as it deals with numerous relations between latent constructs. The method is especially designed for manipulating and working with various related equations in an instantaneous manner that provides researchers with an outline for linear modelling. The use of SEM is justified for social sciences research because of its capability to attribute probable paths between observable variables and independent variables (Ali et al. 2018).

The current study uses SEM as a methodology, as the majority of the variables in the hypothesised model are latent; that is, there are three latent variables, one observable variable – whistleblowing intention – and a moderator and a mediator. When utilising this testing methodology, it is crucial to select a method that identifies the latent variables in their theoretical constructs, elucidates their implications through definitions and comprehends the theoretical framework in which they are employed, while also recognising the observable variables (Cepeda-Carrión et al. 2018).

This study uses PLS-SEM to ensure the reliability and validity of the measurement items, which is assessed simultaneously for each of the variables in the study. The method of analysis can also estimate the relationship that may or may not be present for the constructs and the dependent variable. The current study will use specialised software – SmartPLS 3.0 – to conduct the analysis of the collected data. This approach will allow the research to obtain an advanced understanding by combining theoretical with experimental knowledge in a way that is not possible with approaches like multi-regression analysis, factor analysis or path analysis (Sarstedt et al. 2022).

3.8 CONCLUSION

In conclusion, this chapter has presented the methodology adopted for this study, which aims to investigate the factors influencing whistleblowing intentions in organisations. The study utilised a quantitative research design and collected data through a questionnaire survey from employees working in various organisations.

This chapter has discussed the research approach, research strategy and data collection methods. The sampling strategy and sample size were also outlined, along with the ethical considerations taken into consideration during the research process. This study used PLS-SEM to analyse the collected data, and the process of data analysis was described in detail.

Overall, the methodology adopted in this study was rigorous and appropriate for the research objectives. By using a structured questionnaire survey and a statistical analysis method, the study aimed to ensure the reliability and validity of the data collected.

The next chapter will present the findings and analysis of the study, which will help to determine the factors that influence whistleblowing intentions in organisations. The findings will contribute to the existing literature on whistleblowing and help organisations to better understand the mechanisms that influence employees' whistleblowing intentions.

4 FINDINGS & ANALYSIS

4.1 INTRODUCTION

This chapter presents the results of the study based on the data that was collected. The purpose of this chapter is to present the study's findings and analyse them in light of the literature examined in Chapter 2. The chapter begins with a discussion of the characteristics of the respondents, using the data collected from the questionnaire survey. A copy of the questionnaire survey is presented in Appendix A. The current chapter then goes on to discuss the measures of internal consistency and reliability using Cronbach's alpha. The chapter also discusses the descriptive statistics that are assessed using the responses obtained through the questionnaire. The methodology chapter (Chapter 3) outlined the use of PLS-SEM; this chapter presents the findings of the measurement model and the structural model. Lastly, this chapter presents the results of the mediation and moderation that were conducted. Understanding the results of the study will allow for a meaningful discussion that will produce conclusions and aid the researcher in building and comprehending the implications of the study.

4.2 SAMPLE ANALYSIS

4.2.1 Response Rate

The study was conducted with the aim of collecting 200 samples, based on the current population of bankers working in government, private and semi-private banks throughout Pakistan. According to statistical reports by the State Bank of Pakistan, there are over 170,000 employees in commercial banks working in entry level, middle management and upper management positions. The sample size was determined using the latent variables in the model and their indicators to determine the number of samples needed to run a PLS-SEM analysis.

The questionnaires were sent out to bankers via email using a Google Forms link and mailed directly to their banks to ensure that a maximum number of questionnaires would be returned fully completed. Online surveys sent to bankers via email or through links shared on social media were considered the most convenient to complete, taking into account the situation regarding COVID-19 and the need to ensure the safety of the participants and the researcher. Of the 200

questionnaires sent to bankers, 166 are included in the current study. 34 questionnaires were excluded from the study, as the participants failed to fill in one question or because large portions of questions were missing answers. Hair Jr. (2020) suggests that it is best to exclude incomplete questionnaires, as they are considered a defective survey, which would result in misleading findings in SmartPLS 3.0. At least 10 respondents that were sent emails to participate in the study did not respond and did not participate in the study at all. The table below illustrates the response rate of the current study; it is organised based on the participants' gender to get a better understanding of the participants.

Table 1 - Response Rate Chart

Respondents	No. of Questionnaires Issued	No. of Questionnaires Returned	Response Rate (%)
Males	150	122	81.3
Females	50	44	88.0
Total	200	166	83.0

The total response rate for the current study is 83.0%; according to Fincham (2008), response rates over 80% are considered strong, and a decent percentage would be 30%. This shows that the current study only suffers from about 17% nonresponse bias. A response rate is the proportion of individuals who respond to a survey out of the total number of individuals who were contacted or invited to participate. A strong response rate is one that is high and represents a significant proportion of the population being studied (Johnston 2014).

There is no specific threshold that defines a “strong” response rate, as it depends on the specific context and research question. Generally, a response rate of 60% or higher is considered acceptable (Sürücü and Maslakçi 2020). However, response rates above 80% are considered very good, while response rates above 90% are considered excellent; this rate is recommended by academics and is seen in previous research related to analysing whistleblowing intention (Chiu 2003; Brown et al. 2017; Oelrich 2021; Khan et al. 2022c).

However, the response rate should not be the only criterion used to evaluate the quality of the survey. Other factors, such as the sampling method, survey instrument, data analysis and ethical considerations, are also important. It is important to keep in mind that a low response rate does not necessarily mean that the survey results are biased or unreliable; however, it does increase

the risk of nonresponse bias (Sürücü and Maslakçi 2020). Nonresponse bias occurs when individuals who do not respond to the survey have different characteristics or opinions from those who do respond. To minimise this bias, researchers often use weighting, imputation or other adjustments to account for nonresponse bias (Bryman and Bell 2011). It is also worth mentioning that a low response rate might be caused by factors such as a difficult survey, a survey that is too long, low incentives or lack of accessibility, so it is important to evaluate those factors and improve them, if possible, to increase the response rate.

4.2.2 Respondent Characteristics

The respondents of the study were analysed using the questionnaire, which contains a segment where respondents of the study are asked to indicate from a selection of choices their age, gender and years of experience in the banking sector. The responses of participants are illustrated in the table below.

Table 2 - Characteristics of Samples (Source: Questionnaire)

		Responses
Gender	Male	73%
	Female	27%
Age Group	Younger than 30	32%
	From 30 to 45	61%
	Over 45	7%

The table above indicates that the majority of the responses from the sample are from males (73%), with 27% of respondents being female. The major age group participating in the study is respondents aged 30 to 45, comprising 61% of the sample, while those that are younger than 30 years of age make up 32% of the sample and those over 45 years of age make up 7% of the sample. The sample's demographics are a good reflection of the target population, as they reflect the wider population of banking employees in Pakistan and those employed in management positions in banks more specifically.

4.3 DESCRIPTIVE STATISTICS ANALYSIS

4.3.1 Attitude

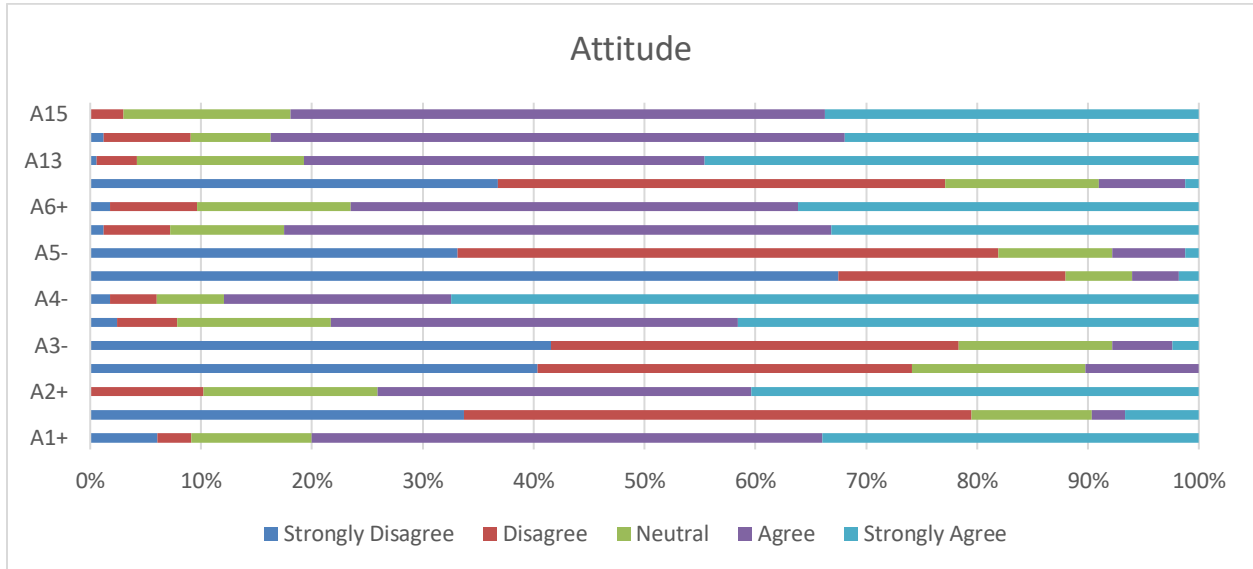


Figure 4 - Participant Responses for Attitude

The first part of the questionnaire is used to determine the attitude of the employee while working in the organisation. A majority of the employees, 33.7%, strongly agreed that their experience in their workplace was pleasant and another 45.7% of employees agreed with this statement. This could be due to them having a close-knit relationship with colleagues and friends working in the same environment. Question 4 of the survey gauged the perception of the employee when making an ethical decision in the organisation. Here, a large majority (67.4%) strongly agreed with this statement being unfavourable and another 20.4% agreed with this statement. This could be due to the fact that many employees do not hold any power to make decisions that may benefit the organisation themselves; instead, it falls to the management only to make the decisions that employees must follow. Another interesting result was observed in Question 5, where the employees were asked if ethical decisions in their respective organisations had a positive or negative impact, to which 33.1% of participants strongly disagreed to decisions having a negative affect and another 48.7% of employees only disagreed. Employees may have felt this way because the sole decision makers in their organisation are the managers and higher management. This makes the employees feel as if their suggestions are ignored and that their queries and concerns are not being entertained.

Questions 7 and 8 in the survey asked the employees if they would behave ethically for the next three months, with a similar statement in the next question adding the condition of behaving ethically in the same organisation. In response to Question 7, a majority (44.5%) of employees strongly agreed, while 48.1% only agreed. For Question 8, 31.9% of employees strongly agreed, and 51.8% of participants only agreed. Question 9 focused on self-reflection, the participant was asked if they behave ethically most of the time, to which 33.7% of employees strongly agreed and another 48.1% of participants simply agreed.

4.3.2 Subjective Norms

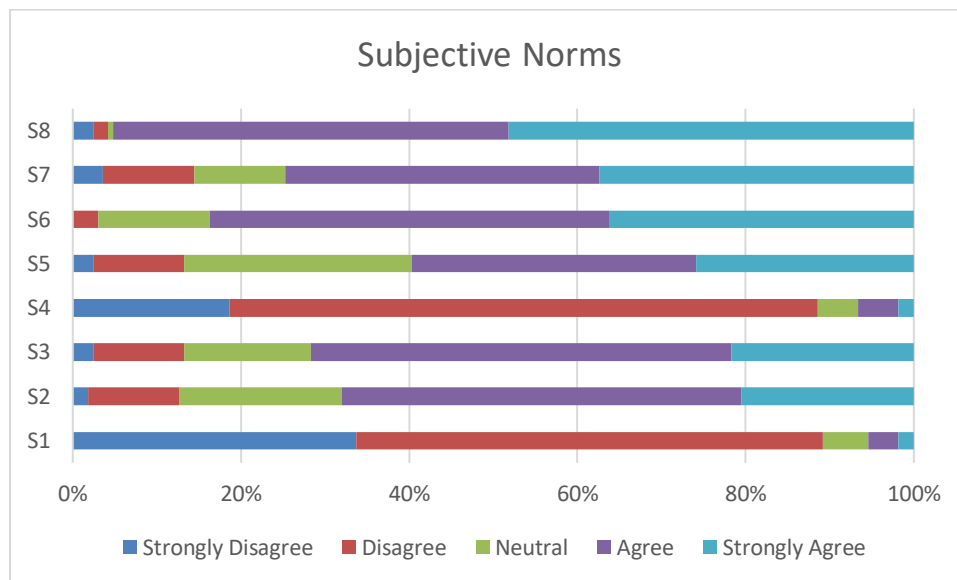


Figure 5 - Participant Responses for Subjective Norms

The first question was asked to measure the effect of subjective norms on ethical behaviour in the banking sector. Question 10 asked the participant if a majority of people in the organisation they work in behave ethically, to which a majority of participants (33.7%) strongly disagreed and another 55.4% simply disagreed. This could be due to feelings of awkwardness and being uncomfortable with working with the opposite gender, which is a feeling developed in Pakistan since childhood. Question 11 asked if the participant's friends behave ethically in their organisation, to which a large majority (47.5%) of participants simply agreed and another 20.4% strongly agreed. These results may have been observed because in all organisations, a person's friends are ethical representations of themselves; hence, a person will try to be ethical, and a person

will always make friends that they perceive and believe to act ethically. Question 26 asked the participants if they feel confident in their ability to behave ethically in their organisation. In response to this statement, a large majority of employees (48.1% of participants) strongly agreed and 46.9% simply agreed. These results were observed perhaps because a person’s self-reflective view of themselves will always be positive.

4.3.3 Perceived Behavioural Control

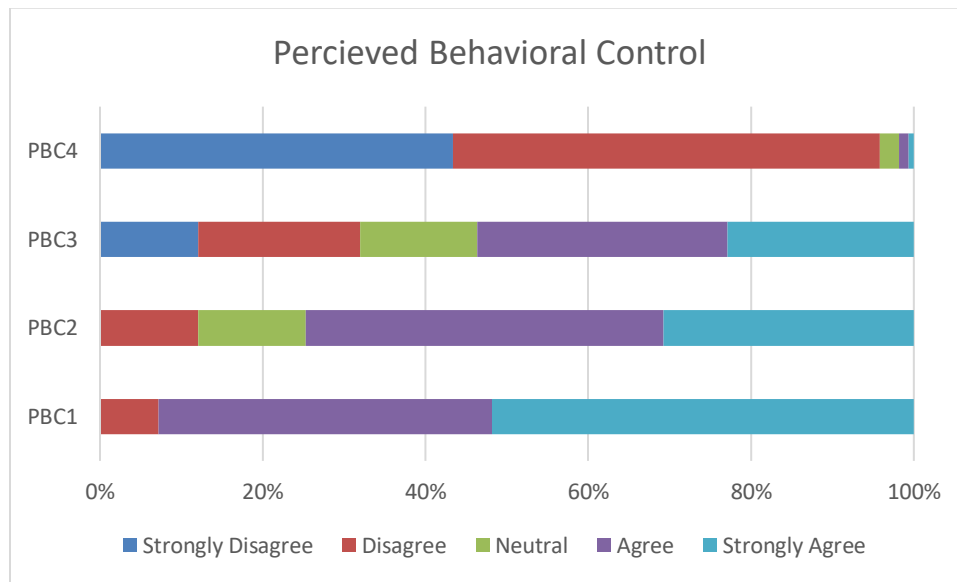


Figure 6 - Participant Responses for Perceived Behavioural Control

Question 18 examined the participants’ behavioural control in the organisation by asking if their intention to behave ethically could change their behaviour in the organisation. To this statement, 51.8% of the participants strongly agreed, while another 40.9% simply agreed. These results may have been observed because many people working in the organisation would feel that the way they behave in the respective organisation, with managers, colleagues and potential clients, would affect the respective organisation in the long run. Question 21 asked the participants if they are confident in their ability to behave ethically in the organisation. 43.3% of the employees strongly disagreed, while another 52.4% only disagreed. This response may have been observed because of the different dilemmas and situations faced in Pakistan. Due to government instability and issues relating to corruption, a person might find it difficult to behave ethically in their organisation. This may be why the participants might not feel confident in their ability to behave ethically in their organisation.

4.3.4 Religiosity

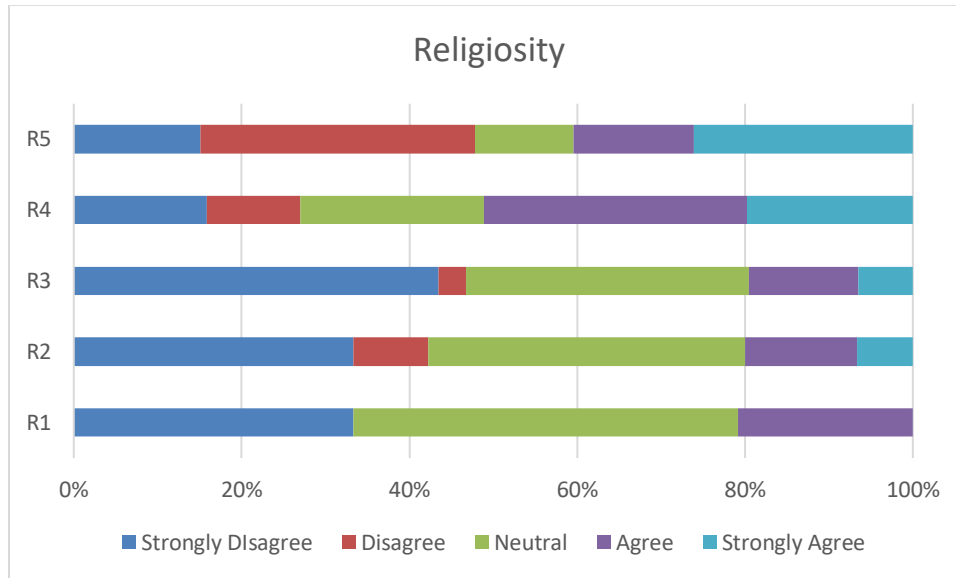


Figure 7 - Participant for Religiosity

The next variable was religiosity, or the effect that religion has on a person's ethical thinking and behaviour. Question 25 had some interesting results, as it asked if the participant lives their life according to religious beliefs. In response to this statement, 33.1% of participants strongly agreed and 52.4% simply agreed. Religiosity could influence a person's ethical behaviour in the organisation, since religion and honesty are a big part of the way of life in Pakistan. Religion is used to teach a child the basics of how to live life; thus, ethical behaviour in all walks of life is taught from a young age.

4.3.5 Organisational Cynicism

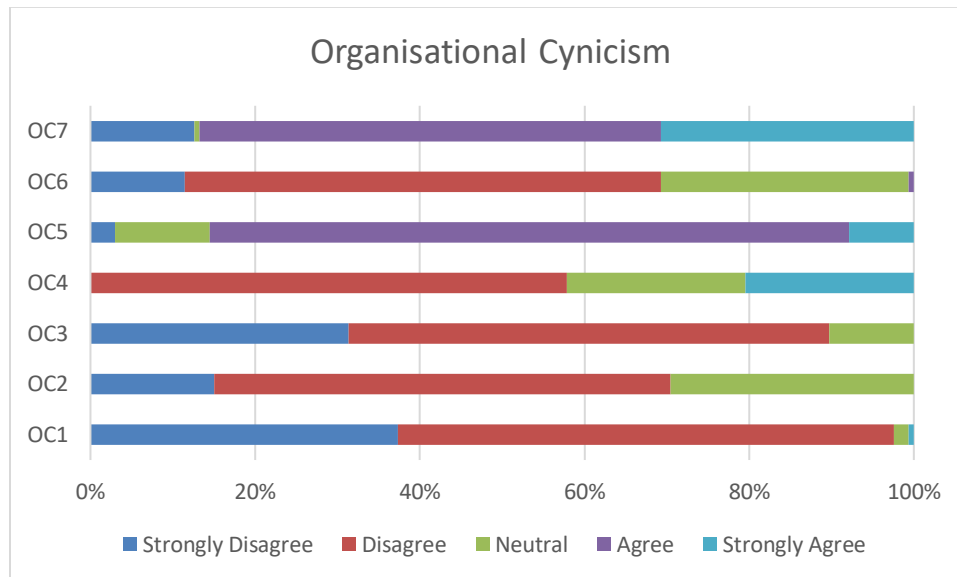


Figure 8 - Participant Responses for Organisational Cynicism

The question that participants were asked next involved the variable of organisational cynicism. Question 27 asked each participant if any effort to make things better in their organisation would be successful. 37.3% of the participants strongly disagreed while the vast majority (60.2%) participants only disagreed. These results may be because many organisations face the issue of professional politics, where a single individual or a small group within the organisation keep their own benefits in mind and attempt to achieve their own aims instead of working together as a cohesive unit. Question 30 asked the participants if their company pulled its fair share of weight in the relationship with employees. Participants responded to this statement with 57.8% disagreeing. This may be because many managers in high positions rarely interact with employees, which makes the employees feel as if the company is not pulling its weight fairly, in terms of the work being done.

In Question 31, participants were asked if they felt that suggestions made regarding solving problems in the organisation would not produce any change. A majority of 77.7% of participants agreed and 7.8% strongly agreed. The participants may feel this way because a majority of Pakistan's organisations have rigid rules and regulations in place that hardly change. This could be why many employees feel as if any suggestions made to solve organisational issues may not succeed at all. Lastly, to measure organisational cynicism, Question 33 asked the participants if

the company’s management is more interested in its goals rather than the needs and welfare of employees. A total of 3.7% of participants strongly agreed with this statement and another 56.0% simply agreed. The employees may feel this way due to the fact that many organisations have strict policies regarding sick leave or regular leave in general, thereby affecting employees’ health and well-being.

4.3.6 Whistleblowing Intention

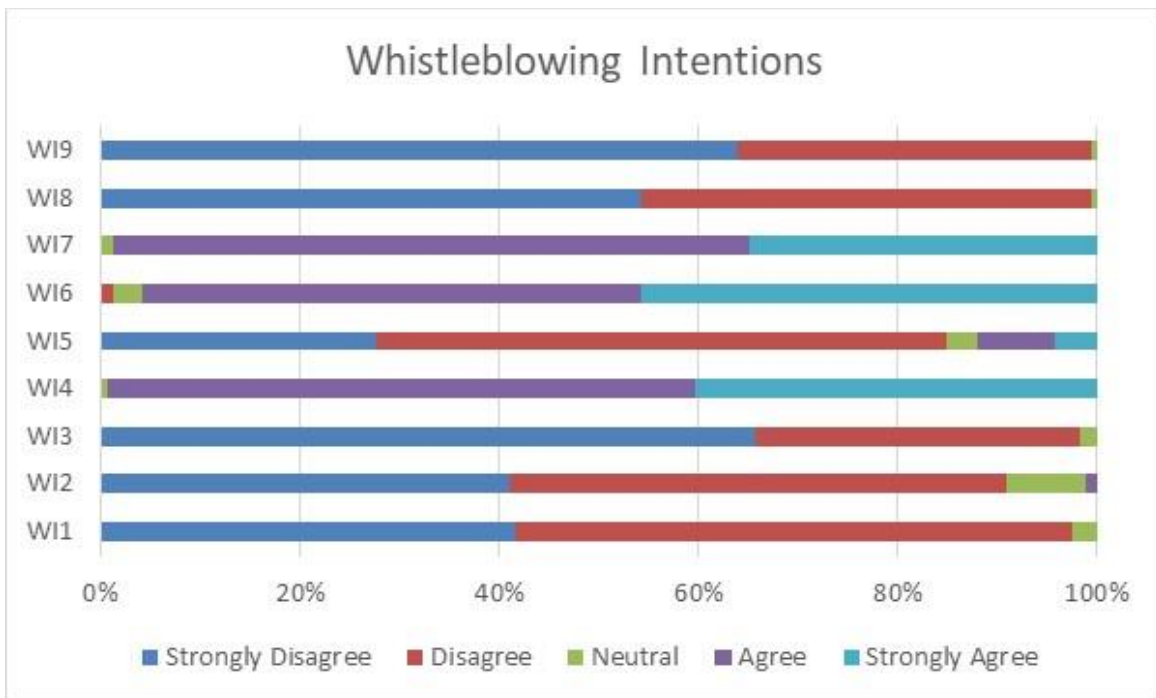


Figure 9 - Participant Responses for Whistleblowing Intentions

The final section of the survey gauged the whistleblowing intentions of the participants. Question 34 asked the participants if they would report any issues in the organisation through channels outside the organisation itself. To this, a majority of the participants – about 56% – responded as disagreeing with the statement and another 41.5% strongly disagreed. This may be due to the strong sense of loyalty that an employee has with the organisation they work in and the fact that they would prefer to keep any such issues within the organisation itself rather than involving any third-party intrusion. Question 39 examined the method that an employee would use to report any incidences by asking the participants if they would report any wrongdoings using internal procedures, a statement with which 50% agreed and 45.7% of the participants strongly agreed. Employees may use internal channels to keep the issues within the organisation itself so that the

matter can be handled quietly and without creating any fuss (worry, bother, controversy) or any more problems, not just for the organisation but for the other employees as well. The final two questions, Questions 41 and 42, both examined the whistleblowing intentions of the participating individuals. Question 41 asked if the participant would remain silent about any wrongdoings in the organisation, in response to which 54.2% disagreed and 45.1% of participants strongly disagreed. Likewise, Question 42 asked if the participant would pretend not to have seen the wrongdoing committed, to which 63.8% of participants strongly disagreed and another 35.5% disagreed. This result may be because each person's moral compass is strong, and they would prefer to work in a healthy working environment as a team. In addition, in Pakistan, people are taught to work and earn an honest living during their childhood; this may have also affected the whistleblowing intention of the participants, as they have been raised to speak out and try to correct any wrongdoings, especially in their place of work.

4.4 MEASUREMENT MODEL ANALYSIS

In order to begin the partial least squares analysis, it is first important to make sure that the measurements of the items and instrument are both valid and reliable. This allows the results of the analysis to be trustworthy. According to Hair et al. (2006), validity is defined as the results' accuracy, and reliability is defined as the measurement instruments' consistency. For all quantitative research, it is important to provide convergent validity and discriminant validity because they portray the reliability and validity of the instrument being measured (Fornell and Larcker 1981). Academics like Fornell and Larcker (1981) have argued that convergent validity can be examined using four measures: indicator loading, composite reliability (CR), average variance extracted (AVE) and Cronbach's alpha.

1. Indicator loading: Indicator loading refers to the correlation between an indicator (such as a survey item) and the construct it is supposed to measure. High indicator loadings suggest that the indicator is a good measure of the construct (Fornell and Larcker 1981).
2. CR: CR is a measure of the internal consistency of a construct, or how well the indicators of a construct are related to each other. A CR value of 0.7 or higher is considered acceptable (Fornell and Larcker 1981).

3. AVE: AVE is a measure of the proportion of variance in the indicators that is accounted for by the construct. AVE values of 0.5 or higher are considered acceptable (Fornell and Larcker 1981).
4. Cronbach's alpha: Cronbach's alpha is a measure of internal consistency, or how well a set of items are related to each other. A Cronbach's alpha (α) value of 0.7 or higher is considered acceptable (Fornell and Larcker 1981).

These measures provide information about the quality of the indicators used in the study and the extent to which they measure the construct of interest. Together, they help to establish the convergent validity of the study. It is important to note that these measures are not the only way to assess convergent validity, and other methods such as factor analysis and multi-trait multi-method (MTMM) analysis may also be used.

Discriminant validity is best measured using item cross loadings; these are then further used as inputs to find the 'correlations' square roots of the AVE of each of the construct variables' correlation to one another. These calculations are necessary in building the research model, as they explain whether the relationship between constructs and their dimensions exist using the measures of discriminant validity, convergent validity and factor loading of the measurement instrument.

Individual item reliability is best defined by Hulland (1999, p. 198), who states that "it is the degree to which measurements of independent variables with numerous scale items mirror the actual score of the independent various relative to their error". This study uses standardised loadings to determine the separate instrument item reliability by using SmartPLS. A standardised threshold that is commonly used in SEM studies is that loadings of 0.7 or more are accepted (Lee 2012). Loadings over 0.7 show that shared variance is experienced between the independent construction and the measuring items that are considered for errors (Coltman et al. 2008). Variance is identified through factor loadings, which are interpreted as correlations indicating that approximately 50% of the variance in the observed variables is explained by their independent constructs (Jarvis et al. 2003). A key researcher in this area, Nunnally (1979), argued that items with low factor loadings need to be removed or reviewed in the measurement model because they may not have the power of explanation that is needed to justify the model and would instead result in bias amongst its parameters.

On the other end of the research spectrum, Hulland (1999) says that factor loadings that are less than 0.5 should be removed from the independent variable's measurement instrument. Fornell and Larcker (1981) suggest a factor loading of 0.7 should remain in the measurement model so that there is more surety of reduced bias in the entire model. However, Chin (1998) argues that measurement scales are oftentimes taken from other studies or settings, making it difficult for a measurement item to reflect the same things in different environments. Hence, a factor loading of 0.5 should be used as an acceptable threshold for factor loading. Barclay et al. (1995) echo this argument, using a similar premise which states that if a measurement instrument is made under specific conditions and applied from a different conceptual origin, then a 0.7 factor loading for a threshold is not the mandatory threshold.

4.4.1 Internal Reliability Analysis

It was very important that this study ensured that the survey presented to the participating population was extremely accurate and aligned with the scale of the items being evaluated. Therefore, the best and most precise strategy to use for these measurements is the use of Cronbach's alpha (α). Cronbach's alpha (α) was used to get a better understanding of each of the measurable items in the survey and observe if there was any consistency with the formulated hypotheses. The measurable items in the questionnaire included variables such as attitude, subjective norms, perceived controlled behaviour, religiosity, organisational cynicism and whistleblowing intention. It is important that the Cronbach alpha's coefficient (α) remains between the values of 1 and 0, due to its ability to numerically show the reliability of the measured instruments. Another rule that needs to be remembered is the rule of the thumb that states that if there is a higher covariance in the measured items, then the alpha value moves closer to 1. Thus, it can be said that the higher the value of Cronbach's alpha (α), the more it is present in the items since they have a sense of shared covariance. It can also be said that they are more likely to measure the same concepts as those asked about in the questionnaire. In this study, the Cronbach's alpha for each of the items connected to the latent construct was measured using SmartPLS 3.0.

The testing of Cronbach's alpha was done using the PLS Algorithm in the aforementioned software, hence there was no need for other software such as SPSS v. 24 or other similar software. The values of Cronbach's alpha (α) for the measured items are mentioned in the table below.

Table 3 - Cronbach's Alpha Values

Reliability Statistics	
Scale	Cronbach's Alpha
Attitude	.977
Subjective Norm	.998
Perceived Behaviour	.865
Organisational Cynicism	.979
Religiosity	.932
Whistleblowing Intention	.902

The analysis for α value uses the rule of thumb that is debated by many scholars such as DeVellis (2012) and Kline (2000). Both argue that alpha values that exceed a value of 0.9 are excellent and any value within the range of 0.8 and 0.9 is considered acceptable. Both academics also state that any α value falling within the range of 0.7 and 0.8 should be questioned, as the reliability of the research is reduced, while any value falling in the 0.6 and 0.7 range is completely unacceptable.

Therefore, for this research and in accordance with the standards set, the alpha values produced for attitude are considered to be excellent, with an α of 0.977. In addition, the latent variable of subjective norms has an α value of 0.998, also considered excellent, while the second latent variable of perceived controlled behaviour has an α value of 0.865, considered as good.

Finally, the dependent variable of whistleblowing intentions produced an α value of 0.902, which is considered excellent. This proved that the provided questionnaire used to collect the sample data did have internal consistency. Literature from Cortina (1993) and Cheng et al. (2014) has argued against the use of Cronbach's alpha (α) to ensure the possibility of internal consistency, which other academics argue that in order to increase the α value, there should be a greater number of measurable items included in the survey, as they can cause artificial inflation (a rise, increase). However, for this research, the α values are considered excellent for the latent variables that were included in the survey questionnaire, no matter how small. The results of the alpha values, provided in the table above, provide evidence that that the values of the independent constructs with a lesser number of measurable items are of a considerably good and excellent value.

4.4.2 Convergent Validity of Measurement Model

Academics including Hair (2016, p. 7) have argued that it is imperative for research to include measures like the reliability of discrete items and measures of the convergent validity of items. Convergent validity can be defined as “a measure of internal consistency within the structural equation model”. Specifically, convergent validity is a measure that is used to ensure that each of the measurable dimensions used are actually defining the latent variables and not each other. Using SmartPLS 3.0, the current research measures convergent validity using the measurement variables of CR, aka CR scores; the study then measures the imperative measure of average variance extract, or AVE.

According to Nunnally (1978, p. 5), “composite reliability is similar to the measure of Cronbach’s alpha but the method of calculation and formula used to find CR is entirely different”. For many academics, including Hair et al. (2016), CR scores are far superior to Cronbach’s alpha for the measurement of internal consistency because item loadings are used from the output of the theoretical model. Compared to Cronbach’s alpha, the weights of the CR scores for each item are weighed without using their factor loadings and are weighed equally. Most studies use the benchmark asserted by Nunnally (1978), who states that CR needs to be 0.7 or more in order for CR to be considered modest. The current model’s CR scores and AVE scores are illustrated in the table below.

Based on the results shown in the table, the CR scores produced for each of the latent variables were above 0.9, indicating excellent CR, which shows internal consistency in the model. In addition to CR, AVE was calculated using SmartPLS to examine the convergent validity of the latent variables. Hulland (1999) argues that AVE quantifies the variance of the independent variables from each of their measurement items when compared to the total amount of variation that is found in the measurement errors of the instrument. AVE requires that around 50% of the variance be shown by latent variables. The current study’s AVE estimates are also provided in the table below; these are more than 50% for all the latent variables. This shows that the current model has the presence of convergent validity, with each of the items measuring the latent constructs and not each other.

Table 4 - Measurement Model Results

Construct	Items	Loadings^a	AVE^b	CR^c	Rho_A
Attitude	A1+	0.513	0.531	0.714	0.911
	A1-	0.513			
	A13	0.588			
	A14	0.503			
	A15	0.546			
	A2+	0.659			
	A2-	0.659			
	A3+	0.826			
	A3-	0.826			
	A4+	0.75			
	A4-	0.75			
	A5+	0.751			
	A5-	0.748			
	A6+	0.737			
A6-	0.728				
Subj. Norms	S1	0.531	0.566	0.777	0.772
	S2	0.561			
	S3	0.589			
	S4	0.531			
	S5	0.646			
	S6	0.521			
	S7	0.528			
	S8	0.533			
PBC	PBC1	0.528	0.541	0.753	0.624
	PBC2	0.518			
	PBC3	0.859			
	PBC4	0.565			
Org. Cyn.	OC1	0.506	0.519	0.787	0.75
	OC2	0.653			
	OC3	0.79			
	OC4	0.524			
	OC5	0.559			
	OC6	0.591			
	OC7	0.534			
Religiosity	R1	0.533	0.529	0.778	0.665
	R2	0.535			
	R3	0.889			

	R4	0.759			
	R5	0.552			
Whistleblowing Int.	WI1	0.507	0.535	0.821	0.809
	WI2	0.548			
	WI3	0.557			
	WI4	0.629			
	WI5	0.555			
	WI6	0.535			
	WI7	0.579			
	WI8	0.596			
	WI9	0.502			
^a All item loadings > 0.5 indicate indicator reliability (Hulland 1999) ^b All AVE > 0.5 indicate convergent reliability (Fornell and Larcker 1981) ^c All CR > 0.7 indicates internal consistency (Gefen et al. 2000)					

4.4.3 Discriminant Validity of Measurement Model

Once convergent validity and reliability were completed, the next phase of the measurement model was assessed, namely discriminant validity. According to Hair et al. (2016, p. 60), discriminant validity is a measure that “indicates the extent to which a latent variable is different from the other latent variables in the model”. The best way to measure discriminant validity in a measurement model is to test for evidence of cross loadings and by analysing the AVE. Pioneer academics such as Campbell and Fiske (1959, p. 4) argue that “cross-loadings need to be analysed using item correlations against their respective latent variables as benchmarks”. To calculate these measures, SmartPLS 3.0 was used. The calculations began with the latent independent construct’s scores for all dimensions while simultaneously calculating the standard scores of each of the measurement items. One of the old methods was to insert the scores into IBM SPSS so that the Pearson’s correlation coefficient value for all the items could be present against the specific variable being tested. However, for the current study, this was not the case, as SmartPLS 3.0 is able to produce these computations in its own internal software.

According to the table below, each of the items are correlated with their latent variable. This is evident from the presented measurements of the latent constructs: when compared to the other constructs in the model, the correlations of each item are highest with their own variable. Hence,

it is concluded that the results indicate that the item measures have the ability to measure their own variable in the model, as they were hypothesised to do earlier. Therefore, the calculations for cross loadings also indicate that the measurement items or dimensions of each of the constructs are loaded against their own variable, which allows the researcher to conclude that discriminant validity exists and is established in the current model.

Table 5 - Cross Loadings Results

	Attitude	Subjective Norms	PCB	OrgCyn	Religiosity	Whistleblowing Int
A1+	0.513	-0.087	0.052	0.030	0.168	0.114
A1-	0.513	0.087	0.052	-0.030	-0.168	-0.114
A13	0.488	-0.383	0.136	-0.247	0.206	-0.027
A14	0.303	-0.427	0.053	-0.255	-0.043	-0.077
A15	0.246	-0.260	0.214	-0.136	-0.002	-0.119
A2+	0.659	-0.155	0.051	-0.131	0.183	0.148
A2-	0.659	0.155	0.051	0.131	-0.183	-0.148
A3+	0.826	-0.314	0.144	-0.245	0.009	0.167
A3-	0.826	0.314	0.144	0.245	-0.009	-0.167
A4+	0.750	0.017	0.048	0.256	-0.067	-0.172
A4-	0.750	-0.017	0.048	-0.256	0.067	0.172
A5+	0.751	-0.257	0.181	-0.198	-0.083	0.076
A5-	0.748	0.249	0.182	0.198	0.085	-0.057
A6+	0.737	-0.170	0.214	-0.285	-0.010	0.010
A6-	0.728	0.224	0.224	0.256	0.016	-0.024
S1	-0.010	0.331	0.039	0.121	0.110	0.050
S2	0.372	0.561	0.005	-0.351	-0.085	-0.111
S3	0.348	0.589	0.061	-0.146	-0.106	-0.139
S4	0.029	0.531	0.019	0.076	0.124	0.209
S5	0.144	0.646	0.054	-0.105	0.101	-0.134
S6	0.219	0.521	0.074	-0.040	0.106	-0.092
S7	0.184	0.528	0.078	-0.071	0.015	-0.021
S8	0.204	0.333	0.113	-0.043	0.047	-0.050

	Subjective				Whistleblowing	
	Attitude	Norms	PCB	OrgCyn	Religiosity	Int
PBC1	0.221	-0.076	0.328	-0.051	0.086	-0.050
PBC2	0.249	-0.473	0.218	-0.115	0.132	0.018
PBC3	-0.072	-0.057	0.859	0.070	0.247	0.170
PBC4	-0.060	0.236	0.265	0.011	0.020	0.085
			-			
OC1	-0.185	-0.067	0.027	0.306	0.025	0.002
			-			
OC2	-0.177	0.152	0.097	0.653	0.011	0.159
OC3	-0.315	0.245	0.074	0.790	0.198	0.181
OC4	0.052	-0.119	0.202	0.424	-0.229	-0.128
OC5	-0.052	-0.047	0.202	0.259	-0.159	-0.185
			-			
OC6	0.053	0.038	0.219	0.291	0.378	0.084
OC7	-0.049	-0.028	0.065	0.234	0.017	-0.094
R1	-0.013	0.055	0.033	0.016	0.533	0.067
R2	0.362	-0.256	0.121	-0.131	0.435	-0.027
			-			
R3	-0.111	0.144	0.268	0.230	0.889	0.168
			-			
R4	0.172	0.007	0.135	0.228	0.759	0.099
			-			
R5	0.297	-0.158	0.076	-0.030	0.552	0.095
WI1	0.022	-0.020	0.057	-0.074	-0.022	0.070
WI2	-0.047	-0.036	0.034	0.038	0.045	0.248
WI3	0.003	-0.012	0.114	-0.059	-0.070	0.157
			-			
WI4	-0.026	0.091	0.186	0.137	0.120	0.629
WI5	-0.113	-0.135	0.065	-0.086	-0.096	0.555
WI6	-0.174	-0.047	0.025	0.004	0.014	0.350
			-			
WI7	-0.118	-0.060	0.058	0.053	0.032	0.079
			-			
WI8	-0.043	-0.021	0.109	0.051	0.107	0.196
			-			
WI9	0.028	0.195	0.097	0.210	0.110	0.502

Another important measure of discriminant validity is the analysis of AVE. The current study uses the methods described by Aibinu and Al-Lawati (2010) to calculate this measurement. According to Hair et al. (1998) and Hair (2016), “the specific independent variables need to share more than their characteristics of variable with its measure when compared to other variables in

the model” (p. 104). Fornell and Larcker (1981, p. 8) assert “that the AVE of independent factors need to produce a value that is more than the variance it shares between other latent variables and their intendent factors”.

It is crucial to ensure that a measurement model is successful by increasing the amount of variance shared among the independent variables holistically and across the dimensions of the current model. The current study presents its analysis of AVE in the correlation matrix of all four of the latent variables in Table 7. The table presents a diagonal that has been *bolded* to illustrate the square root of the AVE. This method is argued for by Fornell and Larcker (1981, p. 105) who argue that it is vital, “to be successful in demonstrating discriminant validity when expressed in the diagonal value which is greater than the values expressed off-diagonal”, as presented in the aforementioned table.

Table 6 - AVE Results

	Attitude	OrgCyn	PCB	Religiosity	Subjective Norms	Whistleblowing Int
Attitude	0.656610893					
OrgCyn	0.332659648	0.467604383				
PCB	0.12598303	-0.069727801	0.490812417			
Religiosity	0.052690306	0.20969062	-0.221728538	0.654613518		
Subjective Norms	-0.3173199	0.236037836	-0.029421594	0.068322651	0.515970419	
WhistleBlowing Int	0.125517241	0.236699998	-0.206726356	0.173773734	0.247046058	0.367422694

According to the analysis of AVE, it is evident from the previous table that no correlation occurs within any of the individual variable constructs that is considered greater or equal to the square root of the AVE of the same variable or different variable being measured. Therefore, the measurement variables only measure their latent variable, and there is no issue between the latent constructs, showing that discriminant validity exists.

The measurement model, on the whole, illustrates that items and their measures individually show reliability, convergent validity and discriminant validity. The individual constructs are within the designated range of error. This measurement model demonstrates approval when presented in a relationship and the model can be used to assess structurally.

4.5 STRUCTURAL MODEL ANALYSIS

Since the measurement model is seen to be adequate, as shown in the previous discussion, the structural model can now be analysed. The “structural model is used to measure and verify the hypotheses that have been developed in the literature review” (Hair et al. 2016, p.17). Compared to SEM that is covariance-based, the structural model that is developed using PLS-SEM and its path coefficients is a better method of assessment than analysing the goodness of fit of the entire model. Chin (1988) reiterated that models using singular goodness to fit are poor according to measurements of R-squares and factoring, as the measure of fit is only related to how well a specific constraint is able to estimate the match between the sample covariance. Hence, they are unable to portray the extent to which a latent variable or its dimension are able to form some sort of prediction in the model (Chin 1988). However, models with lower values of R-squares and factor loadings “can still provide improved goodness of fit” (Leham 1991, p. 3). Islam and Faniran (2005, p. 14) state “that purely using singular goodness to fit measures for a complete model ends up ignoring key measures such as effect sizes of the independent latent variables on dependent variable”. McIntosh et al. (1996) advise that instead of placing a greater emphasis on goodness of fit, greater focus needs to be paid to the predictive/explanatory power of the entire model.

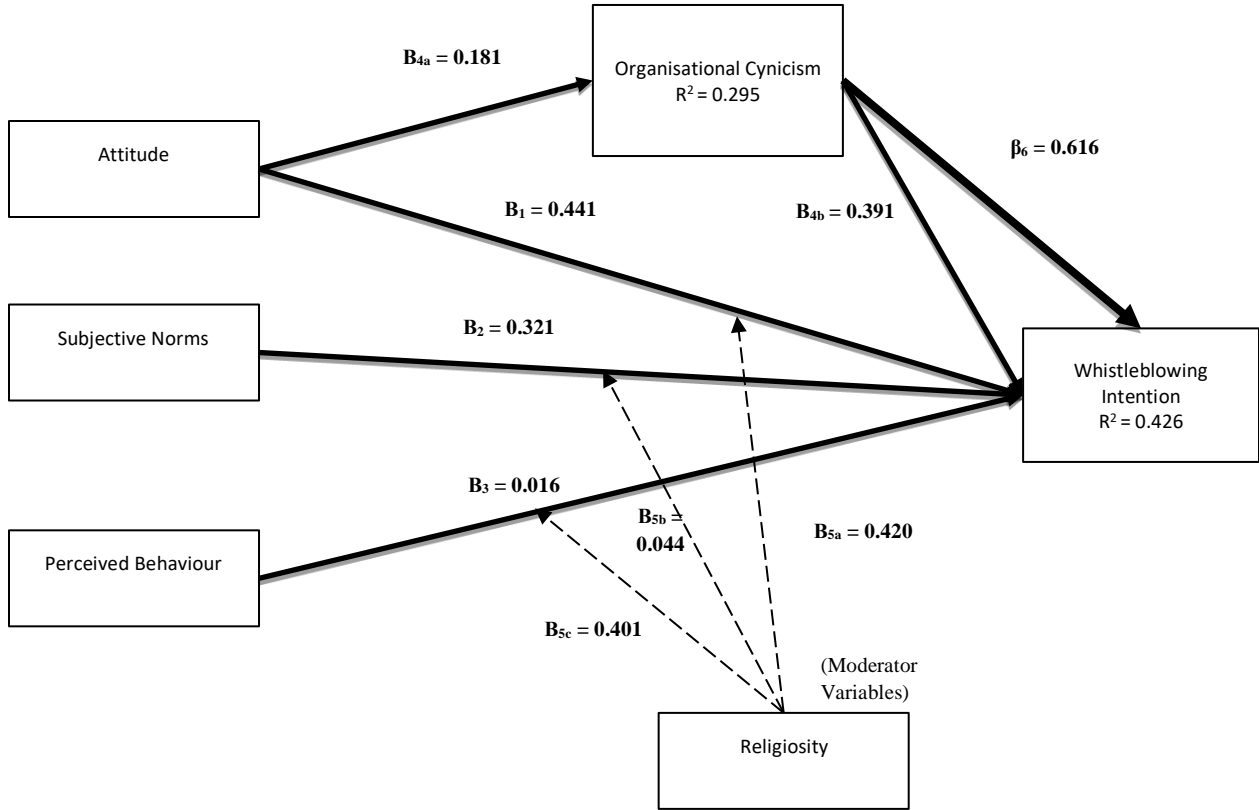


Figure 10 - Structural Model Path Coefficients

The current study evaluates the structural model by assessing the amount of variance in the dependent variable using the model. Using SmartPLS 3.0, the squared multiple correlations (i.e. R^2) for the dependent variables in the model were produced. Islam and Faniran (2005) explain that the R^2 produced using SmartPLS 3.0 is analogous (similar, equivalent) to the common regression methods that were previously used by researchers. Breiman and Friedman (1985) have argued that the specific criteria used for evaluating the structural model using R^2 are critical. For this, two critical measures are calculated to measure the structural model – variance using R^2 , path coefficient strength using β and significance using t -values. To test each of the hypotheses, it was first imperative to recognise the amount in size and the statistical significance of the path coefficient or the beta values (β) between the individual variables in the model (i.e. Ajzen’s theory of planned behaviour variables) and the dependent variable, namely whistleblowing intention.

As can be seen in the figure 10, it is evident that organisational cynicism produces a variance of about 30%, based on its R^2 value of 0.295. This implies that about 29.5% of the changes within bankers

is because of the latent constructs in the current model. On the other hand, whistleblowing intention produces a R^2 value of 0.426. This means that changes in bank employees working in Pakistan are from the implications of other variables in the study – the constructs being attitudes, subjective norms, perceived behavioural control, religiosity and organisational cynicism.

The current model used the latent variables of attitude, subjective norms, perceived behavioural control and organisational cynicism acting as independent variables in order to examine the possible relationship between them and the dependent variable, namely whistleblowing intentions. The statistical significance of the measure of variables in R^2 was measured using the effect size f^2 and the predictor relevance q^2 . These calculations were made by examining the changes found in R^2 , manually conducted using SmartPLS, to see if the effect of the independent variables had a significant impact on whistleblowing intention and organisational cynicism. The effect size of the constructs was calculated using the formula below:

$$f^2 = \frac{R_{included}^2 - R_{excluded}^2}{1 - R_{included}^2}$$

where R^2 included and excluded is actually the R^2 value of the dependent constructs when the predictor independent variables are present and excluded from the entire model using a sequential method.

On the other hand, predictor relevance q^2 was calculated using the following formula:

$$q^2 = \frac{Q_{included}^2 - Q_{excluded}^2}{1 - Q_{included}^2}$$

The current formula was evaluated using the “blindfolding” calculation method in SmartPLS 3.0, where Q^2 included and Q^2 excluded is Q^2 or cross-validated redundancy (termination, severance) of the dependent variable (whistleblowing intention), when the independent variables – attitude, subjective norms and perceived behavioural control – are used and then left out in the structural model. Table 8 presents the results of direct effects and presents values – statistical significance, effect size and q^2 – of the independent variables of organisational cynicism and whistleblowing intention.

According to Table 8, attitude was a significant path to organisational cynicism, as it produced a t -value of 2.916; an f^2 value of 0.584, which is considered by Cohen (1988) as a high effect since it is greater than 0.15; and a q^2 value of 0.2067, which is considered to have moderate predictive relevance according to Hensseler (2009). Attitude in itself has a high path value, as seen in Table 8 – its direct relationship

with whistleblowing intention being extremely significant. It produced a t -value of 2.63; an f^2 value of 0.523, which according to Cohen (1988) is a strong effect size because it is greater than 0.35; and a q^2 value of 0.443, which shows strong predictive relevance, as the value produced is greater than 0.35, according to Henseler et al. (2009). The variable of subjective norms produced a t -value of 2.900; an f^2 value of 0.570, which according to Cohen (1988) is a strong effect size because it is greater than 0.35; and a q^2 value of 0.943, showing that the variable has a large predictive relevance. Lastly, perceived behavioural control produced a t -statistic of 0.218, which shows no significance towards the path of whistleblowing intention.

Table 7 - Direct Effects Results

Hypothesis	Relationship	Std Beta	Std Error	t -value ²	Decision	f^2	q^2	95% CI LL	95% CI UL
H1	Attitude -> Whistleblowing Int	0.609	0.196	2.638	Supported	0.523	0.443	0.372	0.379
H2	Subjective Norms -> Whistleblowing Int	0.628	0.285	2.900	Supported	0.570	0.943	0.424	0.434
H3	PCB -> Whistleblowing Int	0.094	0.173	0.218	Unsupported	0.078	0.0343	0.372	0.283
H4a	Attitude -> OrgCyn	0.672	0.174	2.916	Supported	0.584	0.2067	0.537	0.324
H4b	OrgCyn -> Whistleblowing Int	0.594	0.210	2.224	Supported			0.339	0.405

**p<0.01, *p<0.05

R^2 (Organisational Cynicism= 0.295, Whistleblowing Intention= 0.426)

Effect size impact indicators are according to Cohen (1988), f -values 0.35 (strong), 0.15 (moderate), 0.02 (low)

Q^2 (Organisational Cynicism= 0.254, Whistleblowing Intention= 0.421)

Predictive relevance (q^2) of predictor exogenous latent variables are as according to Henseler et al. (2009), q^2 values 0.35 (strong), 0.15 (moderate), 0.02 (low).

4.6 MEDIATION ANALYSIS

For an appropriate mediation analysis to take place, it is important to test indirect effects for significance. One of the most basic variations to find mediation is to use the value of indirect effects produced using ‘ $a \times b$ ’ of the paths from the source of the independent construct to the mediation variable, and then further from the mediator variable to the dependent variables in the model.

Academics such as Helm et al. (2010) and Nitzl et al. (2016) have recommended the use of Sobel (1982) testing for indirect effects. Preacher and Hayes (2008) have proven that the Sobel tests are not a valid method that can be implemented to examine indirect effects because they include certain parametric assumptions – commonly, the normality of paths a and b , as they are not able to equate the products of the two paths. Hence, Preacher and Hayes (2008) recommend the use of bootstrapping on the indirect effects of $a \times b$. According to Hair et al. (2017), the bootstrapping method is a non-parametric tool that is able to randomly draw several subsamples; in the current sample, 5,000 subsamples were used, with replacement from the original dataset. Chin (2010) has found that through the use of bootstrapping, a data sample of indirect effects does not need the assumptions of variable distribution.

Once this step is completed, it is essential to understand the type of effect or mediation that is taking place in the model. Hair et al. (2017) note that the mediating effect always exists when there is significance in the indirect effect of $a \times b$. Full mediation takes place when the direct effect of c' is not significant but the indirect effect of $a \times b$ is significant. This means that only the indirect effect through the mediator exists. Hair et al. (2017, p. 12) explain that “full mediations mean that the effect of the latent independent variable to the dependent variable is completely transmitted with a mediator variable”. Hair et al. (2017) note that this may also mean that the condition of the dependent variable is able to take in the affirmative or deleterious outcome of the independent latent constructs.

“Partial mediation is a situation in which under the given conditions, both the direct effect c' and the indirect effects of $a \times b$ are significant” (Hair et al. 2016, p. 22). There are two types of partial mediation that can be distinguished, namely complementary and competitive; however, the

current study does not divulge the specific types of partial mediation, if any, present in the current model.

The mediation analysis procedure used to identify any or no form of mediation was derived from Hair et al. (2017). The question of the amount of mediator variable absorption, in terms of identifying the type of mediation, is solved using the variance accounted for (VAF), which determines the size of the indirect effects concerning the total effect. Using this, the extent of variance of the dependent variable is directly explained by the independent variable is determined. The amount of the target construct’s variance is explained using the indirect relations through the mediator. According to Hair et al. (2017, p. 24), if the “VAF is greater than 80%, then there is presence of full mediation; if VAF is greater than 20% but less than 80% there is presence of partial mediation; lastly, if VAF is less than 20% then there is no mediation”. Table 9 provides insights into the amount of mediation using the principles described by Hair et al. (2017). Only latent variables that had a significant relationship during the indirect effects hypothesis testing were included in the mediation process. Hair et al. (2017) argue that paths that are insignificant in terms of total indirect effects, direct effects and total effects should not be included when testing for mediation. Based on the data presented, H₆ – Organisational cynicism partially mediates the relationship between attitude and whistleblowing intention – is accepted based on the methods detailed by Hair et al. (2017).

Table 8 - Indirect Effects Results

Hypothesis	Relationship	Std. Beta	Std. Error	[t-value] ²	Decision	95% CI LL	95% CI UL
H6	Attitudes -> Organisational Cynicism -> Whistleblowing Intention	0.024	0.022	2.074*	Supported	-0.011	0.061

Table 9 - Mediation Analysis Results

Latent Independent Variable	Path Coefficients (a)	Path Coefficients (b)	Direct Effect	Indirect Effect Size (a x b)	Total Effect (c')	Variance Accounted For (VAF)	Inference
Attitudes	0.534	0.689	0.557	0.368	0.924926	40%	Partial Mediation

4.7 MODERATION ANALYSIS

Hennseler and Fascott (2009) state that when examining the effect of moderation, it is important that the direction of the relationships between the external variables and the moderator are examined. Hennseler and Fascott (2009) further explain that an interaction term d is analysed with endogenous variables to assess moderation. The moderation effect is considered significant if the β path coefficients for 'd' are supported, even if the t -value is not significant for 'b' and 'c'. Hence, it is important to first establish if a moderating effect even exists by testing if the path coefficients portray the moderating effects if highly significant and different from '0'. Hennseler and Fascott (2009) go on to direct researchers to examine the strength of the moderation impact.

This entire process was calculated using SmartPLS, which ran a simultaneous analysis of the moderation relationship in the presented study. The model of the current study was analysed using bootstrapping of over 5,000 samples. The results of the bootstrapping are presented in the table below.

Table 10- Moderation Analysis Effects for Hypothesis Testing

Hypothesis	Relationship	Std. Beta	Std. Error	[t -value] ²	Decision	f^2	95% CI LL	95% CI UL
H5a	Attitude X Religiosity -> Whistleblowing Intention	0.018	0.006	3.298	Supported	0.611	0.009	0.027
H5b	Subjective Norms X Religiosity -> Whistleblowing Intention	0.058	0.015	3.159	Supported	0.601	0.073	0.03
H5c	PB X Religiosity -> Whistleblowing Intention	0.384	0.184	2.057	Supported	0.506	0.092	0.666

Based on the values in the table, all three hypotheses are supported by the data, as the t -values for the coefficients are all greater than 2.056, indicating that the coefficients are statistically significant. Furthermore, f^2 values greater than 0.5 indicate a moderate effect size, which can be considered meaningful.

It is perceived, and worth mentioning, that the coefficient of the interaction effect for H5a is relatively small, and the coefficient of the interaction effect for H5b and H5c is relatively large. This

might indicate that Religiosity has a stronger moderating effect on Subjective Norms, Perceived Control Behaviour and Whistleblowing Intention than it has on Attitude.

The two interactions of the moderation effect of religiosity on attitude, hypothesis H_{5b}, is presented in Figure 11. The unstandardised regression coefficients indicate the strength and direction of the relationships between the variables. The coefficient for the independent variable, Attitude, is 0.6, indicating that for every one-unit increase in Attitude, the outcome variable is expected to increase by 0.6 units. The coefficient for the moderator variable, Religiosity, is 0.4, indicating that for every one-unit increase in Religiosity, the outcome variable is expected to increase by 0.4 units.

The interaction coefficient, 0.018, represents the relationship between the independent variable and the moderator variable. It shows how much the slope of the independent variable changes in relation to the moderator variable. In this case, the interaction is relatively large, indicating that the effect of Attitude on the outcome variable does not depend strongly on Religiosity.

The intercept, or constant, is the value of the outcome variable when all the predictor variables are equal to '0'. In this case, the intercept is '3', indicating that the outcome variable is expected to be '3' when Attitude and Religiosity are both equal to '0'.

The means and standard deviations of the variables provide information about the distribution of the variables in the sample. The mean of the independent variable, Attitude, is '0', and the standard deviation is '1' indicating that the values of Attitude in the sample are centred on '0' and vary by '1' unit. The mean of the moderator variable, Religiosity, is also '0' and the standard deviation is '1' indicating that the values of Religiosity in the sample are centred on '0' and vary by one unit.

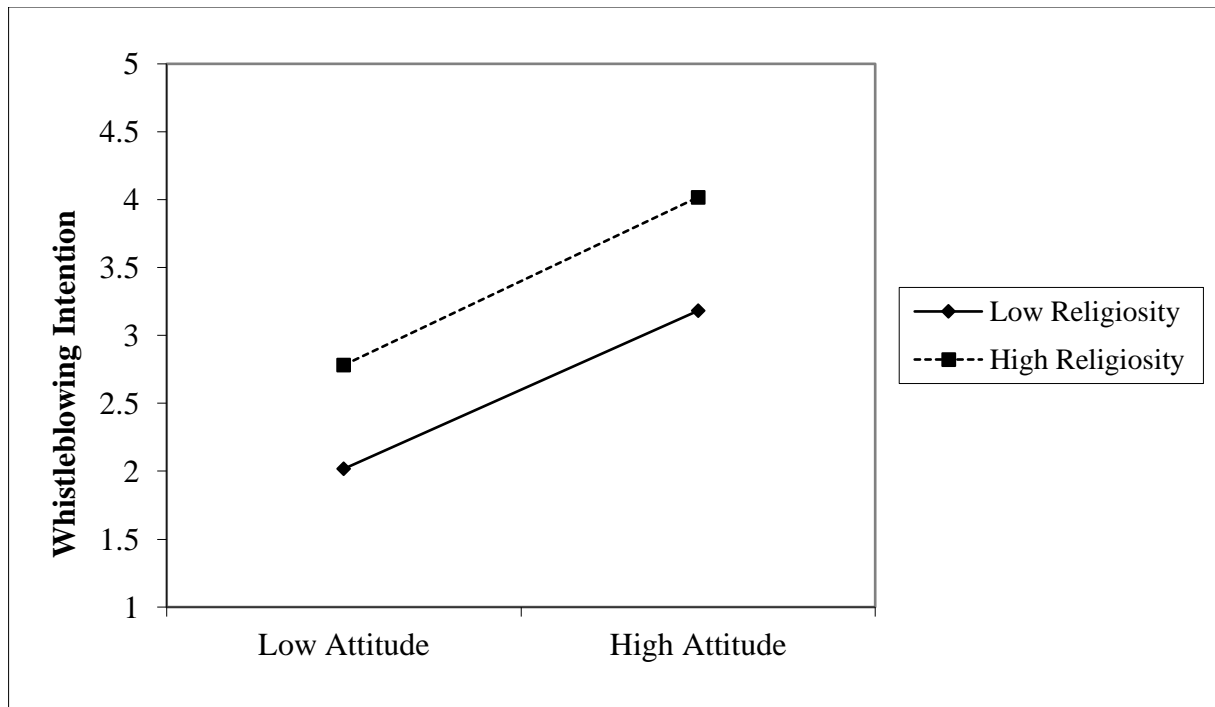


Figure 11 - Two-way Interaction Effects of Attitude and Religiosity

Next, the moderation for hypothesis H_{5b}, as seen in Table 12, indicates the following. The unstandardised regression coefficients indicate the strength and direction of the relationships between the variables. The coefficient for the independent variable, subjective norm, is 0.046, indicating that for every one-unit increase in subjective norm, whistleblowing intention is expected to increase by 0.046 units. The coefficient for the moderator variable, religiosity, is 0.6, indicating that for every one-unit increase in religiosity, whistleblowing intention is expected to increase by 0.6 units.

The interaction coefficient, 0.058, represents the relationship between the independent variable and the moderator variable. It shows how much the slope of the independent variable changes in relation to the moderator variable. In this case, the interaction is relatively small, indicating that the effect of Subjective Norm on whistleblowing intention does not depend strongly on religiosity.

It is noted that the coefficient of religiosity is relatively high; this might indicate that religiosity has a significant effect on whistleblowing intention. However, the interaction between subjective norm and religiosity is relatively small, which might indicate that religiosity does not moderate the effect of subjective norm on whistleblowing intention.

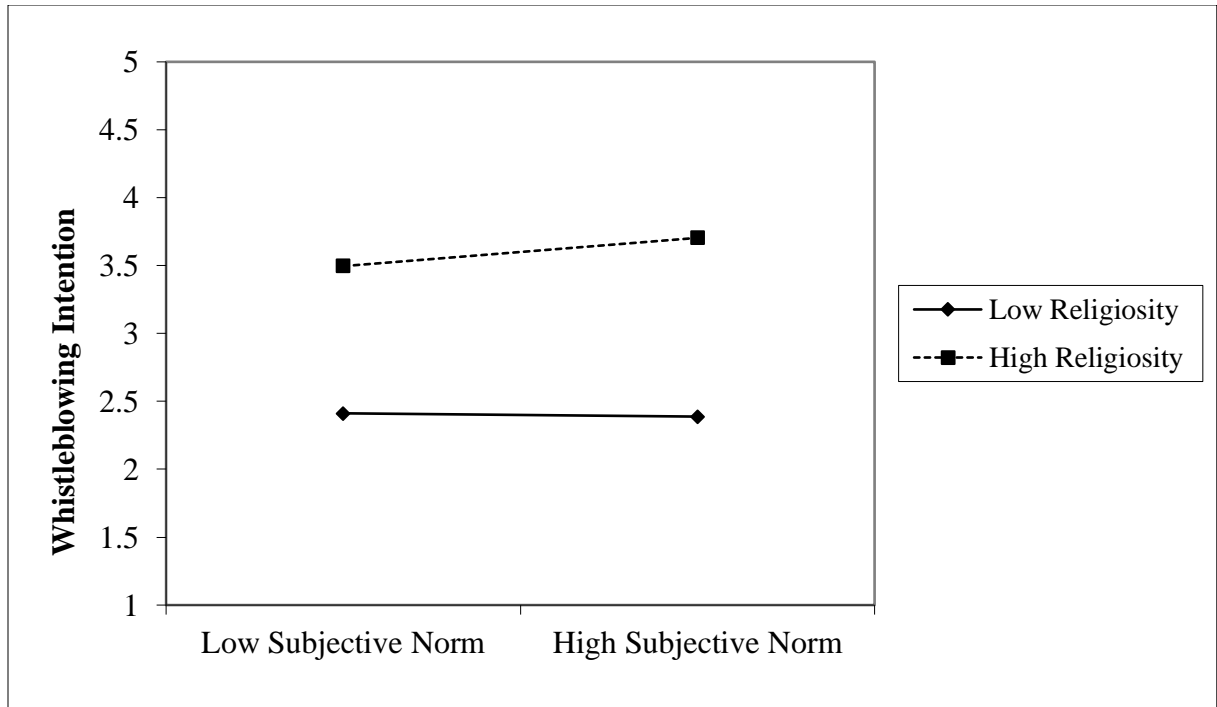


Figure 12 - Two-way Interaction between Religiosity and Subjective Norms

Last, the moderation effect of religiosity on Perceived control Behaviour, for hypothesis H_{5c}, is conducted. The unstandardised regression coefficients indicate the strength and direction of the relationships between the variables. The coefficient for the independent variable, Perceived Control Behaviour, is 0.039, indicating that for every one-unit increase in Perceived Control Behaviour, the outcome variable is expected to increase by 0.039 units. The coefficient for the moderator variable, religiosity, is 0.5, indicating that for every one-unit increase in religiosity, the outcome variable is expected to increase by 0.5 units.

The interaction coefficient, 0.384, represents the relationship between the independent variable and the moderator variable. It shows how much the slope of the independent variable changes in relation to the moderator variable. In this case, the interaction is relatively large, indicating that the effect of Perceived Control Behaviour on the outcome variable depends strongly on religiosity.

The intercept, or constant, is the value of the outcome variable when all the predictor variables are equal to '0'. In this case, the intercept is '3', indicating that the outcome variable is expected to be three when Perceived Control Behaviour and religiosity are both equal to '0'. It is worth mentioning that the coefficient of subjective norm is relatively low; this might indicate that

subjective norm might not have a significant effect on whistleblowing intention. However, the interaction between subjective norm and religiosity is relatively high; this might indicate that religiosity can moderate the effect of subjective norm on whistleblowing intention.

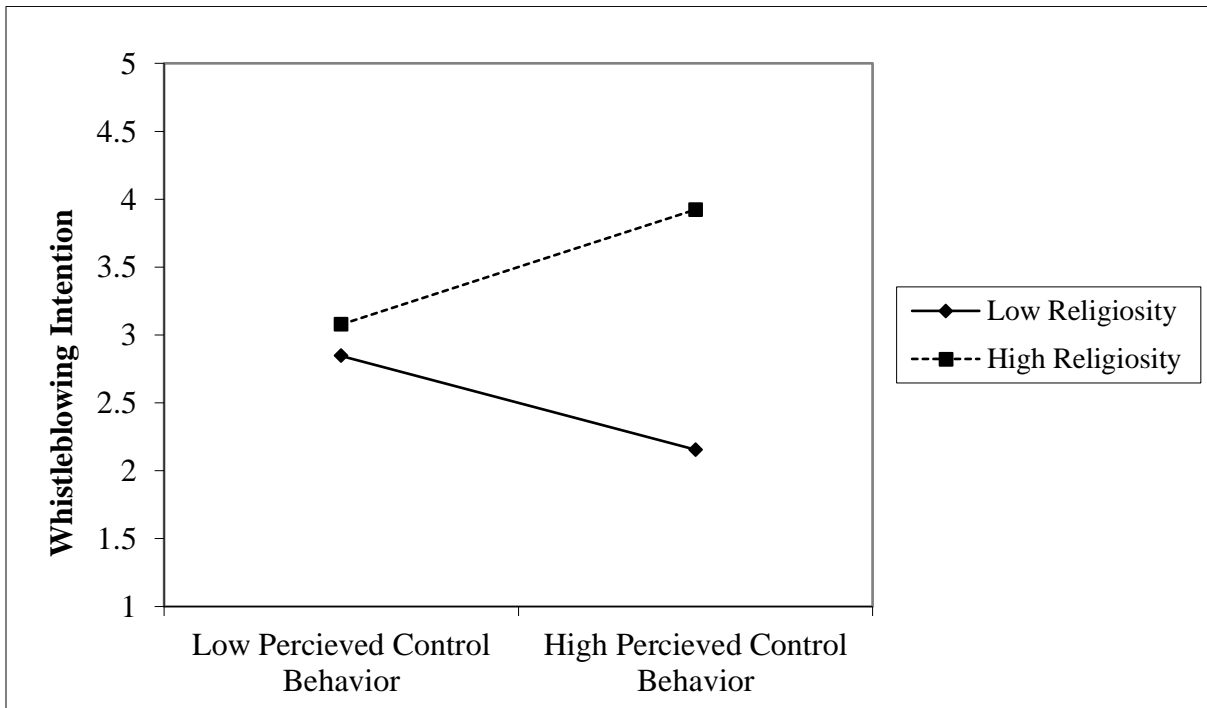


Figure 13 - Two-way between Religiosity and Perceived Control Behaviour

4.8 CONCLUSION

In conclusion, this chapter presents the findings and analysis of the study, which aims to investigate the relationship between subjective norms, attitudes and perceived behavioural control on whistleblowing intention, with religiosity for moderation and organisational cynicism for mediation. The results of the study provide valuable insights into the factors that influence whistleblowing intention and contribute to the existing literature in the field of organisational behaviour and ethics.

The analysis of the data collected from the questionnaire survey revealed that the respondents had a relatively high level of religiosity and a moderate level of organisational

cynicism. The measurement model and the structural model were found to be reliable and valid. The results also showed that subjective norms, attitudes and perceived behavioural control had a significant positive effect on whistleblowing intention.

Moreover, the study found that religiosity moderates the relationship between subjective norms and whistleblowing intention, while organisational cynicism mediates the relationship between attitudes and whistleblowing intention. These findings provide new insights into the role of religiosity and organisational cynicism in shaping whistleblowing intentions.

5 DISCUSSION

5.1 INTRODUCTION

The current chapter provides a thorough explanation of the analysis conducted in the previous chapter and an in-depth discussion on whether the proposed hypotheses were supported or unsupported. The chapter will synthesise relevant theories that assist in the explanation of the proposed hypotheses and the statistical interpretation shown during the analysis in the previous chapter. The discussion of the findings will be conducted with reference to relevant available literature. The chapter is organised by direct and indirect effects.

5.2 DISCUSSION OF DIRECT EFFECTS

5.2.1 Discussion of the Effects of Attitude on Whistleblowing Intention

Attitude is an independent variable in this research and derived from the theory of planned behaviour as described by Ajzen (1991). This study explored the direct effect of attitude on organisational cynicism (i.e. mediator) and the dependent variable, whistleblowing intention. It used both descriptive and inferential statistics to assess the effects of attitude on whistleblowing intention.

Using the questionnaire, the study finds that the majority of the respondents – an average of 62.8% – believed that making an ethical decision in their banking organisation was useless, unfavourable, negative and bad. However, about 58.2% of respondents agreed that they would behave ethically in the organisation for the next three months, in general, and for the majority of the time. The results show that the participants in the study are willing to act ethically based on their personal views. However, they believe that their organisation does not promote ethical behaviour.

The study then proceeds to assess the direct effects of attitude on whistleblowing intention in the structural model. The result of a beta path coefficient of 0.441 for attitude indicates a significant direct effect on whistleblowing intention. The beta path coefficient is a measure of the strength and direction of the relationship between two variables, with values ranging from -1 to 1.

A positive beta path coefficient means that as the value of one variable increases, so does the value of the other variable, while a negative beta path coefficient means that as the value of one variable increases, the value of the other decreases. A beta path coefficient of 0.441 for attitude indicates a strong positive relationship between attitude and whistleblowing intention, meaning that a positive change in attitudes towards whistleblowing is likely to result in an increased intention to blow the whistle. This supports the idea that attitudes play a critical role in shaping one's intentions to engage in whistleblowing behaviour.

This study proceeds to examine the direct effects through SEM. The purpose of this step was to assess the following hypothesis:

H₁ – Attitude has a positive relationship with whistleblowing intention

The results in Table 8 indicate that attitude has a significant direct effect on whistleblowing intention, with a standard beta of 0.609. This means that a unit change in attitude towards whistleblowing is associated with a 0.609 unit change in the likelihood of an individual intending to engage in whistleblowing behaviour. The *t*-value of attitude is 2.638, which shows the correlation between attitude and whistleblowing intention. According to Cohen (1988), this is a strong effect size because the value is greater than 0.35. The effect size for attitude is valued at 0.523. The value of the effect size determined by SEM, which indicates the impact of the different variables on each other. According to the guidelines regarding effect size in SEM, any value of 0.35 and above means that the variable has a strong impact that is felt by the variable of whistleblowing intention. Attitude produced a q^2 value of 0.443, which shows strong predictive relevance, as the value produced is greater than 0.35, according to Henseler et al. (2009). The findings of the study are supported by the research conducted by Siallagan et al. (2017) and Hayati et al. (2018), which states that attitude has a significant positive effect on whistleblowing intention. The results are also consistent with the findings of the research conducted by Perdana et al. (2018), Khanifah et al. (2017) and Park and Blenkinshopp (2009), which states that attitude towards behaviour has a positive effect on whistleblowing intention. The coefficient of determination (R^2) indicates that 37.9% of the variance in whistleblowing intention can be explained by attitude. This suggests that attitude plays an important role in predicting an individual's intention to engage in whistleblowing behaviour. It is stated by Callahan and Dworkin (2000) that the more positive a person's attitude towards reporting a crime or fraudulent behaviour, the higher the intention to

blow the whistle. Therefore, the hypothesis (H₁) that attitude has a positive direct effect on whistleblowing intention is supported by the data.

Employees with a positive attitude towards their organisation will always make certain decisions and actions for the betterment of the firm, whereas those with a negative attitude will focus only on themselves and ensure they are the ones who achieve their personal goals instead of achieving organisational goals (Kashif et al. 2018). Employees with a more positive attitude tend to be more exposed to ethical decision-making and the ethical practices engaged in by their managers and other top management (Valentine and Godkin 2019). Shonhadji (2021) also explained that the more an employee is exposed to ethical decision-making and behaviour, the greater the chances that the employee will blow the whistle in line with the seriousness of the unlawful or unethical practices and behaviours they observe.

In Pakistan, an employee's attitude is often influenced by their workplace environment or by the tasks delegated to them by the top management. Pakistani employees are taught to look on the company or organisation they work in as a family, thus creating a sense of loyalty towards the organisation (Bashir et al. 2011). According to the guidelines regarding effect size in SEM, any value of 0.35 and above means that the variable has a large impact that is felt by the variable of whistleblowing intention (Cepeda-Carrion et al. 2018). This result may have been due to the loyalty that organisations instil in their employees from the beginning of their employment. In Pakistan, many employees possess a positive attitude towards the organisation they work for, as they are treated like family (Bharathi 2010; Bashir et al. 2011). By doing so, the employee begins to have a positive attitude towards the organisation as a whole.

Some employees, however, begin to develop a negative attitude towards the organisation when they witness unethical behaviour and practices in the firm. A negative attitude towards the organisation means that the employee will face a certain level of difficulty in carrying out their daily work-related tasks. Most employees have a negative attitude towards the organisation when they show any intention to blow the whistle. Yang and Xu (2020) have explained that the fear of retaliation from the organisation at any level when deciding to blow or not to blow the whistle on any unethical practices and behaviour in the firm causes the employee to reconsider and, as a result, reduces whistleblowing intention. Research conducted by Iskandar and Saragih (2018), Wainberg and Perreault (2016), Mesmer- Magnus and Viswesvaran (2005) and Elias and Frag (2015) shows

that fear of retaliation is a significant factor that influences the reporting of fraudulent acts and unlawful practices. This is why most people refuse to blow the whistle; that is, due to the fear of retaliation. This means that fear of retaliation has a negative relationship with whistleblowing intention. Moreover, employees will report fraud and unlawful practices only if they consider themselves safe and secure from the fear of retaliation and supported by the management; otherwise, they will prefer to be silent observers (Near and Miceli 2016). The aforementioned literature combined with the results of this study shows that a better attitude towards the organisation allows the individual to perform work-related tasks efficiently and provide maximum output, ultimately allowing the individual and the organisation to achieve their goals.

5.2.2 Discussion of the Effects of Subjective Norms on Whistleblowing Intention

Subjective norm is an independent variable that was used to assess its impact on whistleblowing intention using the theory of planned behaviour, as described by Ajzen (1991). The study first explores this relationship using descriptive statistics through the questionnaire distributed to participants of the research. The questionnaire used eight questions to assess the strength of the effects of subjective norms on whistleblowing intention. Descriptive statistics, in their consolidated form, find that over 50% of participants indicated that people in their organisation do not behave ethically. However, over 60% of participants indicated that their self-assessment of their ethical behaviour is morally right and attuned to their perceptions of what is right and wrong. However, their outlook towards their organisation is the opposite of their internalised feelings regarding moral and ethical rights.

The study then moves on to the structural analysis of the variables; that is, testing how subjective norms influence whistleblowing intention directly. This study finds that the path coefficient between subjective norms and whistleblowing intention is 0.321. This value represents the strength of the relationship between the two variables. In the PLS-SEM analysis method, using the software SmartPLS 3.0, the path coefficient measures the standardised regression weight between two variables; in this case, subjective norms and whistleblowing intention. A positive path coefficient implies a positive relationship between the two variables, meaning that as the level of subjective norms increases, the level of whistleblowing intention also increases.

The value of 0.321 can be interpreted as indicating a moderate relationship between subjective norms and whistleblowing intention. This means that the influence of subjective norms on whistleblowing intention is moderate; that is, not extremely high or low. The value of the path coefficient ranges from -1 to 1, with 1 indicating a strong positive relationship, 0 indicating no relationship and -1 indicating a strong negative relationship. The moderate relationship found in this study suggests that subjective norms play a significant, but not overwhelming, role in shaping an individual's intention to engage in whistleblowing behaviour.

The study then goes on to assess the relationship of direct effects through SEM to examine the following hypothesis:

H₂ – Subjective norms have a positive relationship with whistleblowing intention

The results for this hypothesis are presented in Table 8 which tests for direct effects. The findings show that the standard error of 0.285 is relatively low, and the *t*-value of 2.900 is highly significant, indicating a strong relationship between subjective norms and whistleblowing intention. The *f*² value of 0.570 indicates that subjective norms explain approximately 57% of the variance in whistleblowing intention, and the *q*₂ value of 0.943 indicates a high level of predictive relevance for subjective norms. The 95% confidence interval for the path coefficient ranges from 0.424 to 0.434, which is relatively narrow, further reinforcing the significant relationship between subjective norms and whistleblowing intention. These findings support the hypothesis that subjective norms play a significant role in determining whistle-blowers' intentions in the population sample.

Subjective norms raise questions about the ethical decision-making power of the individual employee, since they suggest that an individual's decisions are influenced by the group or, in this case, the organisation. Using the theory of planned behaviour, Kashif et al. (2018) explain that subjective norms impact the ethical decision-making of individual employees in either a positive or negative way. If subjective norms have a positive impact on ethical decision-making, then the whistleblowing intentions of employees are strengthened. This is because of subjective norms whereby the employee adapts to the organisation's definitions of ethical and unethical behaviour, thus impacting the decision and intention to engage in whistleblowing of individual employees (Trongmateerut and Sweeney 2013). As was shown in the previous chapter, the *t*-value for

subjective norms is 2.900, which means that subjective norms have a very large impact on the whistleblowing intentions of individuals. The effect size obtained in 'Chapter 4' regarding subjective norms is valued at 0.570, which again shows that subjective norms have a significant impact on the whistleblowing intentions of individual employees.

Subjective norms are observed to impact the ethical decision-making of employees in the organisation. Since subjective norms are an individual's understanding of the group's acceptance of certain behaviour, the individual looks to their organisation when adapting their definition of ethical and unethical behaviour (Al Kurdi et al. 2021). In some cases, this causes employees to face challenges, as they have their own understanding of ethical and unethical behaviour and practices but have to adapt to the organisation's definition of ethical and unethical behaviour and practices (Brown et al. 2017). Shonhadji (2021) looked to explore the issues the banking sector faces in the current era and explains that an individual's professional commitment, moral courage and idealism are all influenced by the organisation's subjective norms, which have an positive impact on whistleblowing intentions overall.

In all organisations, an employee will always look towards others in their organisation and expect them to behave in ways that they believe are ethical. In this way, the individual's intentions regarding whistleblowing are shaped not only by their own ethical beliefs and perceptions of the way they themselves would act in similar situations, but in line with the organisation's definitions of ethical behaviour and behaviours that warrant whistleblowing. In countries such as Pakistan, all the employees will observe others and notice how others are behaving in the firm, and they will attempt to copy or modify that behaviour in such a way that they understand is acceptable to the organisation and to their peers (Trongmateerut and Sweeney 2013; Kashif et al. 2018; Al Kurdi et al. 2021). Pakistani employees are very careful to ensure that they are accepted within their organisation in line with the organisation's rules and regulations. Individuals are very careful to make sure that they work and communicate according to company guidelines and in a way that they think is acceptable to their peers and colleagues (Bharathi 2010; Bashir et al. 2011; Bakari et al. 2019). This supports the second hypothesis (H₂), which stated that subjective norms have a positive relationship with whistleblowing intentions.

5.2.3 Discussion of the Effects of Perceived Behavioural Control on Whistleblowing Intention

Perceived behavioural control was another independent variable borrowed from the theory of planned behaviour (Ajzen 1991). The study explored this variable's direct effect using descriptive statistics. The purpose of this technique was to gauge the initial responses of the participants before using an inferential statistics tool. The questionnaire included four questions related to subjective norms.

Over 52% of the total participants believed that they could not behave ethically in their respective organisations. Over 53% of participants indicated that behaving ethically was a characteristic that was only dependent on them; this indicates their belief that the organisation does not influence the ethical behaviour of individuals. The research then goes on to assess the structural analysis of the measurement model. In this case, the path coefficient between perceived behavioural control and whistleblowing intention is 0.016. This small value indicates a very weak relationship between these two constructs, and it is not statistically significant.

The value of 0.016 indicates that the effect of perceived behavioural control on whistleblowing intention is minimal, and this variable does not play a significant role in determining whistleblowing intention. The finding suggests that perceived behavioural control is not a critical factor for bank employees in Pakistan when considering whether to report observed wrongdoing.

This finding suggests that other factors such as attitude and subjective norms may play a more important role in shaping whistleblowing intention among bank employees in Pakistan. The lack of a direct relationship between perceived behavioural control and whistleblowing intention may indicate that this construct is not as salient in the decision-making process of bank employees in Pakistan, and other factors may be more influential in their decision-making process. Overall, the finding that perceived behavioural control does not have a direct relationship with whistleblowing intention highlights the need for further research to understand the factors that influence whistleblowing intention in this population. It also suggests that efforts to encourage whistleblowing among bank employees in Pakistan should focus on factors other than perceived behavioural control.

Further examination is conducted for the following hypothesis:

H₃ - Perceived behavioural control has a positive relationship with whistleblowing intention

A *t*-statistic of 0.218 and a *p*-value above the 0.05 threshold suggests that the null hypothesis of no significant relationship between perceived behavioural control and whistleblowing intention cannot be rejected. In other words, the result is statistically insignificant and does not provide evidence to support the hypothesis that perceived behavioural control has a direct effect on whistleblowing intention in the population sample of bank employees in Pakistan. Therefore, it can be concluded that the study did not find evidence to support hypothesis H₃.

In SmartPLS 3.0, path coefficients range from -1 to +1. A value of 0 indicates that there is no relationship between the two variables, while a value of +1 or -1 indicates a perfect positive or negative relationship, respectively. The path coefficient of 0.016 indicates a very weak positive relationship between the two variables.

This value can be interpreted as meaning that other factors, such as moral principles or ethical values, are more important predictors of whistleblowing intention than perceived behavioural control in the context of the population sample. However, the relationship between perceived behavioural control and whistleblowing intention might not be entirely absent, and more research is needed to further investigate this relationship. Since the hypothesis is unsupported, the inference is that perceived behavioural control does not have a direct effect on whistleblowing intention. Thus, organisations should focus on other factors to encourage whistleblowing behaviour among employees.

According to Alleyne et al. (2013), employees' perception of organisational support is a key factor that influences their willingness to blow the whistle via internal or external channels. However, this can have both positive and negative effects on both the employees and the organisation, as many organisations prefer to handle such issues internally. In Pakistan, using external channels for whistleblowing is regarded as a sign of treachery, and the individual that uses external channels is deemed as untrustworthy. However, employees that use internal channels for whistleblowing were reported to have more control over their ethical decision-making power and were prone to blowing the whistle if they did observe any form of unethical practice or behaviour,

regardless of the organisation's defined line regarding ethical and unethical behaviour and practices.

However, these literatures are mainly conducted from the Western perspective of PBC and whistleblowing intentions. According to 'Chapter 4', the t -value calculated using PLS-SEM has a value of 0.218 and an effect size of 0.078. Therefore, according to the guidelines set by Cepeda-Carrion et al. (2018), since the effect size is less than 0.2, there is little effect of PBC on the whistleblowing intentions of Pakistani employees in the banking sector. This shows that perceived behavioural control has no impact on the ethical decision-making process of Pakistani employees in any sector. This may be due to the fact that PBC is related to an individual's perspective, whereas in Pakistan, employees will always examine situations from a group perspective. This may be why PBC and its dimensions may have no effect on Pakistani organisations.

The reduced impact of PBC may be due to the sociability of Pakistani employees, which creates a subconscious sense of loyalty towards the organisation they work in. The perceived seriousness of wrongdoing and the perceived seriousness of threats are the perceptions felt by individuals in the organisation instead of all the employees or teams of colleagues in the firm (Bashir et al. 2011). Pakistani employees tend to adopt a cultural mind-set according to which it is important to keep all sorts of situations within the organisation in which they work; this is because the continued existence of the organisation and the group is most important to the employee. Any employee that exposes or releases any information that is deemed private to the organisation will always attempt to keep it that way. If anyone is found to use external channels to blow the whistle, they would be deemed as a traitor to the organisation and would feel as if they would start to have a tough time in their daily tasks; that is, around their colleagues (Khan 2021). Some employees in their respective organisations still feel as though blowing the whistle would be beneficial to the organisation as a whole in certain situations. When an employee is able to make ethical decisions with the support of the organisation, their decisions will show how they would act in a similar situation while keeping in mind the organisation's definitions of unethical behaviour and practices (Khan et al. 2022c).

5.3 DISCUSSION OF INDIRECT EFFECTS

5.3.1 Discussion of Effects of Organisational Cynicism on Whistleblowing Intention

Organisational cynicism is an interesting variable that was used in the study. The variable was assessed primarily for mediation in the structural model. However, PLS-SEM requires that a mediation variable be checked for any direct effects. Should direct effects be present, mediation analysis in PLS-SEM can take place. For this purpose, it was imperative to conduct a descriptive statistical analysis of the questionnaires distributed to participants.

The descriptive statistics provide information about the responses of the participants to each of the questions regarding organisational cynicism. The results indicate that the majority of participants had negative attitudes towards their organisation. Specifically, for Question 1, 60% of participants disagreed with the statement that any efforts to make things better around their organisation would be likely to succeed, and 34% strongly disagreed. Similarly, for Question 2, 55.4% of participants disagreed and 15% strongly disagreed with the statement that company management is good at running improvement programs or changing things in the business.

For Question 3, 58% of participants disagreed with the statement that they expect more success than disappointment when working with their company. For Question 4, 57% of participants disagreed with the statement that their company pulls its fair share of the weight in the relationship with its employees. The majority of participants, 77%, agreed with Question 5, which stated that suggestions on how to solve problems in the organisation would not produce much real change. For Question 6, 56% of participants disagreed with the statement that their company meets their expectations regarding the quality of work life, while 11.4% strongly disagreed. Finally, for Question 7, 56% of participants agreed with the statement that company management is more interested in its goals and needs than in its employees' welfare.

Overall, the results suggest that participants in this study had a negative perception of their organisation, with the majority disagreeing with statements related to management competence, employee support and the effectiveness of change initiatives. These findings are consistent with previous research that has found organisational cynicism to be prevalent in the workplace,

particularly in contexts where employees perceive a lack of fairness, transparency and support from management (Ali and Taha et al. 2016; Bakari et al. 2019; Altamimi et al. 2021).

Next the following hypotheses were assessed:

H_{4a} – Attitude has a direct relationship with organisational cynicism

H_{4b} – Organisational cynicism has a direct relationship with whistleblowing intention

H₆ – Organisational cynicism partially mediates the relationship between attitude and whistleblowing intention

The results of the structural equation analysis indicated that attitude has a significant direct relationship with organisational cynicism ($\beta=0.672$, $t=2.916$, $p<0.05$), supporting H_{4a}. This implies that employees who have a positive attitude towards their organisation are less likely to be cynical about the organisation. This result is in line with previous research that suggests that employees who are positive about their organisation are less likely to experience cynicism.

Furthermore, the results of the structural equation analysis also revealed that organisational cynicism has a significant direct relationship with whistleblowing intention ($\beta=0.594$, $t=2.224$, $p<0.05$), supporting H_{4b}. This implies that employees who are cynical about their organisation are more likely to blow the whistle. This result is consistent with previous research that suggests that employees who are cynical about their organisation are more likely to engage in whistleblowing behaviour.

In addition, the study found partial mediating effects of organisational cynicism on the relationship between attitude and whistleblowing intention ($\beta=0.024$, $t=2.074$, $p<0.05$). This means that organisational cynicism partially mediates the relationship between attitude and whistleblowing intention, supporting H₆. More specifically, the indirect effect of attitude on whistleblowing intention via organisational cynicism was statistically significant ($\beta=0.368$, $p<0.05$), indicating that employees who are more positive about their organisation are less likely to be cynical about the organisation, which in turn makes them less likely to blow the whistle.

The VAF was 40%, suggesting that organisational cynicism accounts for a significant portion of the relationship between attitude and whistleblowing intention. This result implies that

the relationship between attitude and whistleblowing intention is complex and is not fully explained by the direct effect of attitude alone.

In conclusion, the present study provides valuable insights into the relationship between attitude, organisational cynicism and whistleblowing intention among Pakistani bankers. The results suggest that employees who have a positive attitude towards their organisation are less likely to be cynical about the organisation, while those who are cynical about their organisation are more likely to engage in whistleblowing behaviour. The study also highlights the important mediating role of organisational cynicism in the relationship between attitude and whistleblowing intention. These findings have important practical implications for organisations that aim to encourage whistleblowing behaviour and prevent unethical practices. By fostering a positive attitude towards the organisation and reducing organisational cynicism, organisations can create a culture that encourages employees to speak up about ethical concerns without fear of retaliation.

Scholars who have examined and studied the impact of organisational cynicism on the attitude of employees include those such as Porlezza and Di Salvo (2020), Vandekerckhove (2018) and Kenny et al, (2020), along with other prominent scholars. Collectively, their findings showed that where there is organisational cynicism present in the organisation, there is a certain impact that is felt by individuals of the firm in their own ways. These scholars explained how the attitude of a person in the organisation is acted on to some extent by the sense of organisational cynicism on the whistleblowing intention of those employees. These findings fall in line with the next hypothesis, which states that organisational cynicism partially mediates the relationship between the attitudes of individual employees and their intention to blow the whistle in their organisation (H₆).

5.3.2 Discussion of Effects of Religiosity on Whistleblowing Intention

The study assesses the variable of religiosity in terms of its moderating effects on the population studied. First, a descriptive statistical analysis took place, which considered the answers to the survey questionnaire.

The data shows that participants have a relatively high level of religiosity, as evidenced by their responses to the survey questions. For instance, the responses to the question “I regularly

pray five times a day” indicate that a majority of participants either agree or strongly agree with the statement (61.05% combined), while only a small percentage either disagree or strongly disagree (13.86% combined). This suggests that the participants are engaged in religious practices on a regular basis. Similarly, the responses to the question “I have a great sense of God’s presence” show that the majority of participants agree or strongly agree with the statement (95.78% combined), indicating a strong sense of spirituality and connection with a higher power.

In terms of the importance of religious activities, the responses to the question “It is important for me to spend more time on religious activities” show that the majority of participants either agree or strongly agree with the statement (64.46% combined), while only a small percentage either disagree or strongly disagree (16.87% combined). This suggests that the participants place a high value on their religious practices and beliefs. The responses to the question “I live my life according to my religious beliefs” show that the majority of participants agree or strongly agree with the statement (86.14% combined), indicating that their religious beliefs are an important part of their identity and influence their behaviour.

Finally, the responses to the question “I follow religion because it gives me comfort in times of trouble and sorrow” indicate that the majority of participants either agree or strongly agree with the statement (94.58% combined), suggesting that they view their religious beliefs as a source of comfort and support during difficult times. Overall, these descriptive statistics provide evidence of a relatively high level of religiosity among the participants, with most reporting engagement in regular religious practices and a strong connection to their religious beliefs.

The moderation hypotheses below were analysed using the descriptive statistical technique:

H_{5a} – Religiosity positively moderates the relationship between attitude and whistleblowing intention

H_{5b} – Religiosity positively moderates the relationship between subjective norms and whistleblowing intention

H_{5c} – Religiosity positively moderates the relationship between perceived behaviour and whistleblowing intention

The current study examined the moderating effect of religiosity on the relationship between attitude, subjective norms, perceived behavioural control and whistleblowing intention. The moderation analysis was conducted using SmartPLS 3.0, and the bootstrapping method was employed to examine the statistical significance of the path coefficients. The results of the analysis revealed that all three hypotheses were supported, indicating that religiosity positively moderated the relationships between attitude, subjective norms, perceived behavioural control and whistleblowing intention.

Specifically, for hypothesis H_{5a}, the relationship between attitude and whistleblowing intention was found to be positively moderated by religiosity ($\beta=0.018$, t -value=3.298). This suggests that individuals with high levels of religiosity are more likely to blow the whistle on unethical behaviour if they hold positive attitudes towards whistleblowing. Similarly, for hypothesis H_{5b}, the relationship between subjective norms and whistleblowing intention was found to be positively moderated by religiosity ($\beta=0.058$, t -value=3.159), indicating that individuals with high levels of religiosity are more likely to blow the whistle if they perceive that important figures in their social networks approve of whistleblowing.

Finally, for hypothesis H_{5c}, the relationship between perceived behavioural control and whistleblowing intention was found to be positively moderated by religiosity ($\beta=0.384$, t -value=2.055). This suggests that individuals with high levels of religiosity are more likely to blow the whistle if they feel that they have the necessary skills and resources to do so.

Overall, the results of the moderation analysis suggest that religiosity plays an important role in shaping whistleblowing intention. Specifically, individuals with high levels of religiosity are more likely to blow the whistle on unethical behaviour if they hold positive attitudes towards whistleblowing, perceive that important figures in their social networks approve of whistleblowing and feel that they have the necessary skills and resources to blow the whistle.

One possible explanation for why the perceived behavioural control (PBC) hypothesis was rejected, while the hypothesis for moderation in this relationship was accepted, is that the impact of religiosity as a moderator may have overshadowed the direct effect of PBC on whistleblowing intention. According to Hagger and Chatzisarantis (2014), moderators can attenuate or accentuate the relationship between the independent and dependent variables, and thus their effect can be

stronger than the direct effect of the independent variable on the dependent variable. This can lead to the direct effect of the independent variable being weakened or even becoming non-significant when a moderator is introduced into the model.

Another possibility is that a measurement error or omitted variables may have affected the relationship between PBC and whistleblowing intention, which may have affected the validity of the PBC measure used in the study. This is consistent with the argument made by Fishbein and Ajzen (2011) that measurement errors can lead to reduced power and reliability in detecting relationships between variables.

The fact that the moderation hypothesis was accepted suggests that the relationship between attitude, subjective norms and perceived behavioural control and their impact on whistleblowing intention can be moderated by religiosity. This finding is consistent with previous research, which has found that religiosity can affect the relationships between variables in various domains (e.g. Dugal and Ladouceur 2008; Fosner and Besser 2013). For instance, in the context of ethical decision-making, studies have found that religiosity can moderate the relationship between moral intensity and decision-making outcomes (e.g. Laczniak and Murphy 2006; Uyar and Güngör 2019).

Therefore, it is possible that the direct effect of PBC on whistleblowing intention was not significant due to the moderating effect of religiosity, which indicates that religiosity may be an important factor to consider when examining the relationship between attitude, subjective norms, PBC and whistleblowing intention.

5.4 CONCLUSION

In conclusion, this study investigated the relationships between attitude, subjective norms, perceived behavioural control, religiosity, organisational cynicism and whistleblowing intention among Pakistani bankers. The findings provide significant insights into the factors that influence whistleblowing intention in this specific context.

The results show that attitude, subjective norms and perceived behavioural control are significant predictors of whistleblowing intention among Pakistani bankers. Additionally,

religiosity was found to have a positive moderating effect on the relationship between these predictors and whistleblowing intention, suggesting that the influence of these factors may vary depending on an individual's level of religiosity.

Furthermore, the study found that organisational cynicism partially mediates the relationship between attitude and whistleblowing intention. This suggests that employees who are cynical about their organisation may be less likely to engage in whistleblowing behaviours, even if they have a positive attitude towards whistleblowing.

The study provides unique insights into the factors that influence whistleblowing intention in the specific context of Pakistani bankers. While previous studies have investigated whistleblowing intentions in other industries and countries, this study contributes to the literature by examining the Pakistani banking industry specifically. Additionally, the study's focus on the moderating effect of religiosity and the mediating effect of organisational cynicism provides further nuance to the existing literature on whistleblowing intention.

In practical terms, the findings of this study have important implications for organisations and policymakers in Pakistan. Organisations can take steps to promote a positive attitude towards whistleblowing and reduce organisational cynicism to increase the likelihood that employees will report wrongdoing. Policymakers can also use the insights from this study to develop policies that encourage and protect whistle-blowers in the banking industry.

In conclusion, this study highlights the importance of understanding the complex relationships between attitude, subjective norms, perceived behavioural control, religiosity, organisational cynicism and whistleblowing intention. By shedding light on these relationships in the specific context of Pakistani bankers, this study provides valuable insights for both academics and practitioners.

6 CONCLUSION

6.1 RESEARCH CONCLUSION

The present study revealed a significant research gap in the literature, as previous studies have not examined the collective relationship between various dimensions – such as attitudes, subjective norms, perceived behavioural control, organisational cynicism and religiosity – and their effects on whistleblowing intention.

It is evident from the current research that a relationship exists between attitudes and subjective norms and whistleblowing intention. The research also shows that the relationship between attitudes and whistleblowing is partially mediated using the variable organisational cynicism. Not only is there a relationship between these variables; moderation by religiosity also exists, and it impacts the relationship between attitudes and whistleblowing intention.

Using the results from PLS-SEM and inferential statistics, it is evident that attitudes and subjective norms positively impact whistleblowing intention, and religiosity positively moderates these relationships as well. Furthermore, it is concluded that the entire relationship between attitudes and whistleblowing intention is mediated by organisational cynicism. Specifically, the data analysis shows that the relationship between attitudes and whistleblowing intention is partially mediated by organisational cynicism. As discussed in Chapter 5, incorporating the variable of organisational cynicism can enhance our understanding of the link between attitude and whistleblowing intention, especially in cases where there may not be an apparent direct relationship between these variables. The mediating effect of the relationship maintains that the variable only accounts for some of the relationship between attitude and whistleblowing intention. This means that while there is a significant relationship between attitude and whistleblowing intention, some of the direct relationship between attitude and whistleblowing intention exists independent of the mediator.

Based on the outputs provided from the Chapter 4, it can be concluded that the items were reliable enough to be included in the structural model. When creating the structural model, it was tested for direct effects, mediation and moderation of the hypotheses developed in ‘Chapter 2’. As

shown in Chapter 4, 'attitude' was a significant path to organisational cynicism, as it produced a t -value of 2.916; an f^2 value of 0.584, which is considered by Cohen (1988) as a high effect since it is greater than 0.15; and a q^2 value of 0.2067, which is considered to have moderate predictive relevance according to Henseler (2009). Attitude in itself has a high path value, as seen in 'Table 4.8', with its direct relationship with whistleblowing intention being extremely significant. It produced a t -value of 2.638; an f^2 value of 0.523, which according to Cohen (1988) is a strong effect size because it is greater than 0.35; and a q^2 value of 0.443, which shows strong predictive relevance, as the value produced is greater than 0.35, according to Henseler et al. (2009). The variable of subjective norms produced a t -value of 2.900; an f^2 value of 0.570, which according to Cohen (1988) is a strong effect size because it is greater than 0.35; and a q^2 value of 0.943, showing that the variable has a large predictive relevance. Lastly, perceived behavioural control produced a t -statistic of 0.218, which shows no significance towards the path of whistleblowing intention.

The findings of the study are similar to studies that conclude that a better attitude towards the organisation allows the individual to perform work-related tasks efficiently and provide maximum output (Johnson 2003; Anvari et al. 2019; Bal 2020; Altamimi et al. 2021). Whistleblowing intention is affected by organisational cynicism to a certain extent, as the perception of organisational cynicism causes the employee to ethically decide which behaviours are deemed unethical in the organisation and which actions warrant the whistle to be blown (Zhuang et al. 2005; Schultz and Harutyunyan 2015; Khan et al. 2022b). Few studies have evaluated the relationship between attitude and whistleblowing intention using the mediator and moderator of the current study, namely, organisational cynicism and religiosity, respectively. Hence, based on the argument provided, the research recommends that there is potential for religiosity to act as a moderator to predict whistleblowing intention. The potential mediating role of organisational cynicism in the relationship between attitude and whistleblowing intention has not been addressed in previous studies; significantly, this study finds a partial mediating relationship.

By addressing the two research goals mentioned in Chapter 1, a contribution to literature is made in various ways by the current study. First, this is one of the first studies to examine the complex relationship between attitudes, subjective norms and perceived behavioural control and whistleblowing intention in banking employees in Pakistan. Furthermore, this is one of the first

studies that clearly identifies the mediating role of organisational cynicism in the relationship between attitude and whistleblowing intention. In addition, this is one of the first studies to explore the moderating role of religiosity on the relationship between attitudes and subjective norms and whistleblowing intention. The current study enhances the wider understanding of the moderating role of religiosity in bankers in Pakistan. It is argued that the impact of organisational cynicism on whistleblowing will be greater when bankers have more religiosity in their lives, especially at work, thus ultimately leading to whistleblowing intention.

6.2 RESEARCH & POLICY IMPLICATIONS

Several practical implications are feasible enough to be derived from the current study.

Organisations in developing countries, such as Pakistan, should recognise the significance of attitudes, perceived behavioural control, organisational cynicism, and religiosity as influencing whistleblowing intentions among their employees. They should create and implement whistleblowing rules that are both supportive of employees' ethical standards and that encourage a positive attitude towards reporting unethical behaviour. Organisations can gain from conducting ethical training sessions and workshops that emphasise fostering ethical standards and favourable attitudes towards whistleblowers. Organisations can better prepare their employees to make judgements about disclosing unethical behaviour without fear of retaliation by addressing the dimensions found in your study. Organisations should be aware of how religion can moderate the motives of whistleblowers. This means that they might be able to create interventions that take the degree of religiosity of a person into account, possibly adapting communication and support tactics to fit a worker's religious beliefs and values. Organisations should work to develop a positive and open organisational culture given the part organisational cynicism plays in mediating the link between attitudes and whistle-blower intentions. Reducing cynicism can result in a more positive workplace as staff members are more willing to report unethical behaviour without coming off as doubtful or discouraged.

This study points out significant gaps in the literature, including the neglect of the connections between the various aspects described and how they affect the intention to report wrongdoing. Future studies might study additional moderating or mediating factors to further

understand the complexities of these connections. The development and evaluation of intervention strategies with the goal of enhancing attitudes, subjective norms, and perceived behavioural control with regard to whistleblowing could be the subject of future research. This might entail evaluating the success of measures to change organisational culture, communication methods, and training programmes.

6.3 LIMITATIONS OF RESEARCH

The current research had several limitations that impacted the study in various ways. The first limitation was the COVID-19 conditions in Pakistan that made it difficult to visit participants and companies in order to include them in the research. This geographic limitation made it difficult for the researcher to recruit respondents to participate in the study. This makes it extremely difficult to generalise the results of the study to the entire population of Pakistan. The current study was also severely limited with regard to its sample size; this was the result of the time and resource constraints experienced by the researcher.

6.4 RECOMMENDATIONS FOR FUTURE RESEARCH

It is recommended that future research be conducted on this topic, especially using PLS-SEM. The statistical technique used needs to be implemented in future studies in order to comprehend its ability to assess models. Furthermore, future research needs to expand on this research by ensuring that a wider variety of participants are included in the study. The current study uses basic PLS-SEM techniques to uncover the relationship between attitude, subjective norms and perceived behavioural control on whistleblowing intention.

The current study also uses basic PLS-SEM techniques to assess the mediating and moderating relationship between organisational cynicism and whistleblowing intention, along with religiosity's moderating effect on the entire model. Future studies can employ the current study as a foundation on which to build studies of the unknown effects of prosocial motivation on project success. The following recommendations are made for future research in this area.

1. Increase the population sample for future research to include participants that are not restricted to a specific geographic location. This will allow generalisation of the study's results. Allow the study to collect data over a longer period of time in order to establish the presence of trends.
2. Use parametric tests to analyse the relationship between organisational cynicism and whistleblowing intention. This will ensure greater value of the results produced by the study.
3. Combine subjective and objective research methods to incorporate a greater depth of data and allow for improved understanding of the variables' relationship. It is recommended that future studies use mixed methods research techniques.

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8 APPENDIX A CONSENT LETTER FOR PARTICIPANTS

Dear Participants,

You are being asked to take part in a research study which is attempting to comprehend whistleblowing intention based on various other factors. You are being asked to take part because the researcher believes that your input is vital to the study. Please read this form carefully and ask any questions you may have before agreeing to take part in the study.

WHAT THE STUDY IS ABOUT: The purpose of this study is to learn the impact of variables on whistleblowing intention in order to improve the work environment in which employees function.

WHAT WE WILL ASK YOU TO DO: If you agree to be in this study, we will conduct a questionnaire with you. The questionnaire will include questions about yourself in terms of your job responsibilities and some insight of the company you work for. The questionnaire will take no more than 10 minutes. With your permission we would like to use the answers to your questionnaire in the study but anonymously.

YOUR ANSWERS WILL BE CONFIDENTIAL: The records of this study will be kept private. In any sort of report, we make public we will not include any information that will make it possible to identify you. Research records will be kept in a locked file; only the researcher will have access to the records.

TAKING PART IS VOLUNTARY: Taking part in this study is completely voluntary. You may skip any questions that you do not want to answer. If you decide not to take part or skip some of the questions, it will not affect your current or future relationships with the Regulating Institutional Body. If you decide to take part, you are free to withdraw anytime.

You will be given a copy of this form to keep for your records.

STATEMENT OF CONSENT: I have read the above information, and have received answers to any questions I asked. I consent to take part in the study.

Name of Participant

Date

Signature

9 APPENDIX B - QUESTIONNAIRE FORM

Section I- Demographic: Respondents are requested to tick (☒) off one of the most appropriate answers. The section aims to gather information on the individual respondent and the current company that they are employed under.

1. Please indicate your gender.

- Male
- Female

2. Please indicate your age group.

- Under 30
- From 30 to 45
- Above 45

3. Please indicate your years of experience in the project management field from the following.

- Less than 5 years
- From 5 to 10 years
- More than 10 years

Instructions: Please read questions carefully in each of the following sections. Respondents are requested to circle one of the most appropriate opinions based on the experiences of current employment.

Kindly circle the appropriate response against each item. You are requested to be honest in answering the items:

1- Strongly Disagree 2- Disagree 3- No Opinion 4- Agree 5- Strongly Agree

Sr	Item	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Attitude (Kashif et al. 2017)						
	In the near future, making an ethical decision in my organization would be:					
1.	unpleasant/pleasant	1	2	3	4	5
2.	useless/useful	1	2	3	4	5
3.	unsatisfying/satisfying	1	2	3	4	5
4.	unfavourable/favourable	1	2	3	4	5
5.	negative/positive	1	2	3	4	5
6.	bad/good	1	2	3	4	5
7.	I will behave ethically for the next three months	1	2	3	4	5
8.	I would like to behave ethically for the next three months in this organisation	1	2	3	4	5
9.	I behave ethically majority of the times.	1	2	3	4	5
Subjective Norms (Kashif et al., 2017)						
10.	Most people in this organisation behave ethically	1	2	3	4	5
11.	My friends behave ethically in this organisation	1	2	3	4	5
12.	The people closest to me support me to behave ethically in this organisation	1	2	3	4	5
13.	Most of the people in this organisation would approve of my intentions to behave ethically	1	2	3	4	5
14.	My friends in this organisation will approve of my intentions to behave ethically	1	2	3	4	5

15.	I am the kinds of person who will behave ethically in this organisation.	1	2	3	4	5
16.	I would feel guilty if I didn't behave ethically in this organisation.	1	2	3	4	5
17.	I believe I have a moral obligation to behave ethically in this organisation.	1	2	3	4	5
Perceived Behavioural Control (Kashif et al, 2017)						
18.	My intentions to behave ethically can change my behaviour in my organisation	1	2	3	4	5
19.	Overall, I have much control over my ethical behaviour in this organisation.	1	2	3	4	5
20.	It depends mostly upon me to behave ethically in this organisation.	1	2	3	4	5
21.	I am very confident that I would be able to behave ethically in this organisation.	1	2	3	4	5
Religiosity (Kashif et al., 2017)						
22.	I regularly pray five times a day	1	2	3	4	5
23.	I have a great sense of God's presence.	1	2	3	4	5
24.	It is important for me to spend more time on religious activities.	1	2	3	4	5
25.	I live my life according to my religious beliefs	1	2	3	4	5
26.	I follow religion because it gives me comfort in times of trouble and sorrow.	1	2	3	4	5
Organisational Cynicism (Wilkerson, 2008)						
27.	Any efforts to make things better around here are likely to succeed.	1	2	3	4	5
28.	Company management is good at running improvement programs or changing things in our business	1	2	3	4	5
29.	Overall, I expect more success than disappointment in working with this company	1	2	3	4	5
30.	My company pulls its fair share of the weight in the relationship with its employees.	1	2	3	4	5

31.	Suggestions on how to solve problems around here won't produce much real change.	1	2	3	4	5
32.	My company meets my expectations for quality of work life	1	2	3	4	5
33.	Company management is more interested in its goals and needs than in its employees' welfare.	1	2	3	4	5
Whistleblowing Intention (Khan et al., 2022): If you found wrongdoing in your workplace, what would you do about it?						
34.	I would report it through channels outside of the organization	1	2	3	4	5
35.	I would report it to the appropriate authorities outside of the organization.	1	2	3	4	5
36.	I would disclose it by going public	1	2	3	4	5
37.	I would report it to my immediate supervisor.	1	2	3	4	5
38.	I would report it to an upper level of management in the organization.	1	2	3	4	5
39.	I would use the official reporting channels inside of the organization.	1	2	3	4	5
40.	I would report it by using internal procedures.	1	2	3	4	5
41.	I would remain silent about the wrongdoing.	1	2	3	4	5
42.	I would pretend not to see it.	1	2	3	4	5