

## Examining Factors Influencing Whistle-Blowing Intention in the Banking Sector in Kitwe, Zambia

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### Abstract

This article employs a quantitative correlational research design to investigate the factors influencing whistle-blowing intention among bank employees in Kitwe, Zambia. The objectives were to examine the influence of attitude toward whistle-blowing, moral intensity, organizational commitment, professional commitment, and religiosity on whistle-blowing intention. The theory of planned behavior and parasocial behavior was used in the research incorporating Cohen's guidelines for interpreting correlation results and exploring the significance levels of  $p < 0.05$  and  $p < 0.01$ . The results are based on information gathered from a questionnaire study of 238 bank employees. Statistical Package for Social Sciences (SPSS) version 23 and Microsoft Excel were used to draft data analyses. Furthermore, the correlation between independent variables (attitude toward whistle-blowing, moral intensity, religiosity, professional commitment, and organizational commitment) and whistle-blowing intention exhibits strong positive correlations. Hierarchical multiple regression analyses further validate the significance of these relationships, with moral intensity, religiosity, professional commitment, and organisational commitment proving to be influential factors. The hypothesis testing results confirm that attitude toward whistle-blowing is not significantly correlated with whistle-blowing intentions. However, moral intensity, organisational commitment, professional commitment, and religiosity are all positively correlated, supporting the respective hypotheses. Moreover, the implications of these findings are discussed, emphasising the importance of protective measures for whistleblowers and organisational support to enhance whistleblowing intentions. The research contributes to knowledge by addressing contextual gaps and laying the foundation for future studies on whistle-blowing intention in Zambia.

## 1. Introduction and Background

Whistle-blowing is a critical mechanism for ensuring accountability and integrity within organisations, particularly in the banking sector, where unethical practices can have far-reaching consequences for individuals, institutions, and the economy as a whole. In recent years, the issue of whistle-blowing has gained significant attention across the globe, as it plays a vital role in exposing corruption, fraud, and misconduct. In Zambia, especially within cities like Kitwe, the banking sector is not exempt from such challenges, making it essential to explore the factors that influence the intention to whistle-blow among banking employees. The act of whistle-blowing involves reporting unethical or illegal activities to authorities or relevant stakeholders. Despite the potential benefits of whistle-blowing, many individuals hesitate or refuse to report misconduct due to various influencing factors. Understanding these factors is crucial for developing effective policies and systems that encourage employees to speak out against malpractices without fear of retaliation.

In Kitwe, the second-largest city in Zambia, the banking sector is pivotal to economic development, and its health is paramount for fostering public trust. However, the increasing reports of fraud and malfeasance within banks raise concerns about the effectiveness of existing whistle-blowing mechanisms. Factors such as organisational culture, perceived risks, and individual values play a significant role in shaping employees' intentions to report wrongdoing. Therefore, an in-depth examination of these factors in the context of Kitwe's banking sector is necessary.

This study aims to explore the various influences on whistle-blowing intention among banking employees in Kitwe, Zambia. It seeks to identify barriers and facilitators to whistle-blowing while also highlighting the unique cultural and operational dynamics within the Zambian banking environment. By shedding light on these factors, this research aspires to contribute to the body of knowledge surrounding whistle-blowing and provide valuable insights for policymakers, banking institutions, and stakeholders engaged in fostering ethical practices in the sector.

The significance of this research lies not only in addressing the immediate challenges faced within the banking industry in Kitwe but also in its broader implications for enhancing institutional integrity and accountability in Zambia. As the global community increasingly emphasizes ethical behavior in corporate governance, understanding the nuances of whistle-blowing behavior in local contexts becomes imperative. This introduction sets the stage for a comprehensive exploration of the factors influencing whistle-blowing intentions, paving the way for future discussions and recommendations aimed at promoting ethical practices in the banking sector.

Numerous frauds have recently gained widespread public attention and are frequently discussed. Occupational fraud poses the biggest and most frequent threat to an organization out of all the different types of fraud that can occur (ACFE, 2018). Typically, employees, directors, or staff members of the organization itself commit fraud at work, which is referred to as an insider attack. To protect their assets and resources, organizations must employ people who can be trusted (Mustafida, 2020). The role of employees in putting the whistle-blowing system in place is seen as an appropriate mechanism for controlling and detecting fraud, and it is considered to be of utmost importance to do so (Bhal & Dadhich, 2011).

According to the OECD Foreign Bribery Report (2014), either voluntary disclosure or whistle-blowing led to the discovery of 33% of bribery cases. In 2018, the overall prevalence of economic crimes in Zambia increased slightly from 61% to 65%. (PwC, 2018). Bribery and corruption, which has a prevalence rate of 35% and is the third most common economic crime in Zambia behind asset misappropriation (55%) and procurement fraud (31%), has been described as the most disruptive to organisations' operations by 20%. (PwC, 2018). Organisations should invest in formal whistle-blowing mechanisms and encourage employees to report wrongdoings to reduce fraud risk and protect shareholders' interests (Apadore et al., 2018). Employees who raise the alarm about corporate wrongdoings promptly can reduce the severity of the consequences of wrongdoing (Chartered Institute of Internal Auditors, 2014). When employees choose to remain silent and allow wrongdoings to continue, the long-term consequences may cost organisations' profits, employee morale, and shareholders' interests and may even result in death (Mela et al., 2016).

Additionally, between 2007 and 2017, funds worth \$472.5 million were allegedly transferred from the US to Zambia as the result of bank fraud. *Zambian Times* (2020) reported that the International Consortium of Investigative Journalists (ICIJ) was involved in uncovering the facts of the case. According to the data, which is based on documents that were leaked from FinCEN, the Financial Crimes Enforcement Network based in the United States, the majority of these funds (\$462.3 million) came from Citigroup for accounts held within Stanbic Bank Zambia, the Zambian subsidiary of South African Standard Bank Group (*Zambia Times*, 2020).

Moreover, bringing illegal, immoral, or illegitimate practices by members of an organisation to the attention of people or institutions that could have an impact on the actions is known as 'whistle-blowing' (Near & Miceli, 1985). Accountants frequently play a key role in fraud cases that become global problems (whistle-blowers). For instance, the accountants Sherron Watkins and Cynthia Cooper, who were concurrently named Persons of the Year in *Time* 2002, exposed accounting fraud at Enron and WorldCom, respectively (Brown et al., 2016). Corporate accountants have access to accounting data and are more knowledgeable than other departments about financial statement fraud (Brown et al., 2016). It also demonstrates how important accountants' roles are in spotting accounting fraud (Latan et al., 2018; Latan et al., 2019).

However, because people must decide whether to report or not report fraud in the organisation, the application of the whistle-blowing system is also the most contentious issue in accounting and ethics (Teo & Caspersz, 2011; MacGregor & Stuebs, 2014; Brown et al., 2016). In this instance, the accountant is thought to have played a crucial part in exposing accounting reporting fraud (as a whistle-blower). One of the reasons for more research is the dearth of studies examining the impact of moderating organisational support (perceived organisational support) on employee intentions to report fraud (whistle-blowing). In addition, while this study used surveys aimed at all company employees in the banking sector, earlier studies (Latan et al., 2018) only focused on one bank's employees.

As if that's not enough, understanding the factors that influence people's decisions to use a whistle-blowing system is crucial (Brown et al. 2016), particularly in the context of corporate accounting regulations. The Sarbanes-Oxley Act of 2002 and the Dodd-Frank Act of 2010 were both implemented in the United States of America to encourage corporate employees to use the whistle-blowing system. This effort appears to have gained international attention. For a number of underlying reasons, including the potential risks associated with whistle-blowing, some parties believe that the mechanism implemented by SOX is insufficient to make the whistle-blowing system a required or routine activity in the company after the regulation started to be applied (Bhal & Dadhich, 2011).

Previous research on whistle-blowing intention conducted in other countries (Anvari et al., 2019; Apadore et al., 2018; Gao & Brink, 2017) lacks generalizability. For example, determinants of whistle-blowing intention have been explored among Indonesian accountants, Pakistan public employees, Malaysian accountants, Canadian public employees, and Nigerian healthcare employees. Research conducted in some parts of Zambia does not cover the contextual factors that influence the whistle-blowing intention of bank employees. In light of the existing knowledge gap, this study aims to examine the factors that influence whistle-blowing intention in the banking sector in Kitwe, Zambia.

## 2 Literature Review

Whistle-blowing has been studied extensively in various fields, including business ethics, organizational behavior, and legal studies. This section presents a review of existing literature on the factors influencing whistle-blowing intentions, particularly within the banking sector, thus providing a context for understanding these dynamics in Kitwe, Zambia. It also offers insight into what other researchers have said about whistle-blowing intention. Whistle-blowing is defined as the act of reporting unethical or illegal activities within an organisation to external authorities or stakeholders (Near & Miceli, 1985). It serves as a mechanism for maintaining ethical standards and accountability, thereby playing a crucial role in the integrity of organizations.

### 2.1 Empirical Literature Review

#### Individual Factors Influencing Whistle-Blowing Intention

Research indicates that personal characteristics significantly affect whistle-blowing intentions. For example, Floyd et al. (2013) argue that under Ethical Orientation, individuals with strong ethical values tend to be more willing to report unethical conduct. An employee's moral principles can guide their decision-making in situations of misconduct. Then, under Risk Perception, employees often weigh the risks associated with whistle-blowing, including potential retaliation from superiors or peers; sensitivity to these risks can deter whistle-blowing intentions (Miceli & Near, 2005).

#### Organizational Culture and Climate

The organisational environment plays a critical role in shaping whistle-blowing behaviour. For example, Brown and Treviño (2006) argue under supportive leadership that leaders who actively promote transparency and ethical behaviour create an environment conducive to whistle-blowing. Thus, employees are more likely to report wrongdoing when they perceive that their leaders support such actions. All in all, whistle-blowing policies that are clearly defined and communicated enhance employees' confidence to report misconduct. Organisations that institutionalise these policies often experience higher rates of whistle-blowing (Hirschman, 1970).

## Internal and External Whistle-Blowing

Whistle-blowing is divided into internal and external types because it can be used by both internal and external parties in an organisation. Internal whistle-blowing, according to researchers (MacGregor & Stuebs, 2014), is preferred because it enables the organisation to handle the issues domestically and effectively before they are made public, promoting corporate governance by opening the door for the internal eradication of fraud. Whistle-blowing intention differs from whistle-blowing actuality in that intention occurs before actuality, or, in other words, whistle-blowing actuality requires whistle-blowing intention (Winardi, 2013). The decision to engage in actual whistle-blowing involves deciding whether or not to report an improper action, and it is based on the alternatives available as well as on whether the rewards gained from the action outweigh the costs incurred (Graham, 1986).

According to Namazi and Ebrahimi (2017), managers prefer that reporters use internal channels to report misconduct rather than external ones. Following previous studies (Dalton & Radtke, 2013), the present study examines internal whistle-blowing in financial statements in light of the points raised, which primarily suggest a preference for internal over external whistle-blowing. This strategy was chosen because, according to Macgregor and Stuebs (2014), there is no other mechanism that would be more effective at putting an end to ongoing fraud than whistle-blowing, which can also play an important role in minimising agency issues.

In contrast, being a whistle-blower, however, is not a simple cause because numerous risks must be considered. In many circumstances, the organisation will threaten to take action in retaliation (such as dismissal, slander, and isolation at work) against the whistleblower. The threat is used to stop the organisation from disclosing fraud that it has committed to the public (Elias, 2008). With or without the knowledge of the company executives, the line manager typically carried out the retaliation. According to research by Kreshastuti and Prastiwi (2014), only 53% of organisations were able to guarantee that whistle-blowers would not face retaliation of any kind. According to Nayir and Herzog (2012), the indicators used to measure whistle-blowing intention are: 1) perception of behaviour, or one's view of whistle-blowing, i.e., is the action ethical or not; and 2) reporting channel, such as internal reporting, external reporting, and anonymous reporting, or the offence is reported to either internal or external parties or a reliable hotline.

All in all, this means that whistle-blowing intention precedes the actual act of reporting misconduct, with factors like ethical perceptions, reporting channels, and consequences influencing the decision. Internal whistle-blowing involves employees reporting fraud within the organisation, while external whistle-blowing occurs when outsiders expose an organisation's wrongdoing. Whistleblowers face risks, including retaliation from the organisation. The whistle-blowing intention is influenced by moral fervour, professional dedication, organisational culture, and the severity of violations. However, research suggests that accounting students' whistle-blowing intentions may have negative emotional and societal consequences. Despite the challenges, studies emphasise the importance of addressing fraud and deception within organisations through effective whistle-blowing mechanisms.

## 2.2 Theoretical Background

According to Popper (1963), a theory is a set of principles devised to explain a set of facts or phenomena, particularly one that has been repeatedly tested or widely accepted and can be used to make predictions about natural phenomena. This section focuses on the theoretical underpinnings and contexts of this study's conceptualisation, highlighting the most relevant and underpinning theories.

### 3.1 Theoretical Frameworks for Understanding Whistle-Blowing

Various theories have been proposed to explain whistleblowing behaviour, including the following:

- Theory of Planned Behaviour (Ajzen, 1991): This theory posits that an individual's intention to engage in a behaviour (such as whistle-blowing) is influenced by their attitude toward the behaviour, subjective norms, and perceived behavioural control. This framework is particularly relevant in assessing banking employees' intentions to report misconduct.
- Social Identity Theory (Tajfel & Turner, 1986): This theory suggests that individuals derive a sense of identity from the groups to which they belong. Employees may be more inclined to blow the whistle when they identify strongly with the ethical standards of their organisation or profession.

### Theory of Planned Behavior (TPB)

The Theory of Planned Behaviour (TPB) is a theory that explains the relationship between attitude and behaviour (Ajzen, 1991). It is an extension of the Theory of Reasoned Action (TRA). There is a new construct in the TPB that was not previously in TRA. Perceived behavioural control was the new construct (Assegaff, 2015). TPB is based on the assumption that humans will always behave appropriately. This theory aims to understand various influences of motivation on behaviour, such as an individual's personal intention and another individual's personal intention toward another individual (Ajzen, 1991). This theory is built around three determinant bases: (a) attitude toward behavior (related to an individual's basic behavior); (b) subjective norm (related to the social influence description); and (c) perceived behaviour control (related to the contents of a control) (Hidayat & Nugroho, 2010; Putra, 2014).

Furthermore, the Theory of Planned Behaviour (TPB) indicates that intention is the best predictor of an individual's behaviour. This is because intent indicates how hard an individual is willing to try and how much effort he or she is willing to expend to perform the behaviour. In general, the stronger the intention to engage in a behaviour, the more likely its performance should be (Ajzen, 1991). Each individual's intention to be a whistleblower is based on a complex psychological process (Brown et al., 2016). TPB is a theory that could serve as a theoretical framework for forecasting whistle-blowing intentions (Park & Blenkinsopp, 2009). TPB has also been used in previous studies to predict other types of ethical and unethical behaviour (Winardi, 2013; Alleyne et al., 2015; Brown et al., 2016; Chang et al., 2017; Latan et al., 2018). TPB factors can influence behaviour intentions, such as whether or not to report accounting fraud (Brown et al., 2016). According to the TPB, there are three precedents to a particular course of action: personal attitude, subjective norm, and perceived behavioural control over the behaviour (Chawala et al., 2023). To begin, "attitude towards the behaviour is the degree to which a person has a positive or negative evaluation of the behaviour in question" (Ajzen, 1991, p. 188). Second, 'subjective norm' refers to 'the perceived social pressure to perform or refrain from performing a specific behaviour' (Ajzen, 1991, p. 188).

### The Theory of Prosocial Behavior

Researchers use the theory of prosocial behaviour to conceptually and empirically explain what whistle-blowing is (Alleyne et al., 2013; Brennan & Kelly, 2007; Brief & Motowidlo, 1986; Miceli & Near, 1988). Prosocial behaviour is defined as (a) behaviour performed by members of an institution; (b) behaviour directed toward an individual, group, or institution; and (c) behaviour performed to achieve the welfare of the individual, group, or institution (Brief & Motowidlo, 1986). Whistle-blowing is regarded as a positive social behaviour by the general public (Miceli et al., 2008) because a whistleblower can put an end to errors or fraud intended to benefit people within or outside the institution (Ahmad, 2011). This theory explains whistle-blowing as an

internal and social control mechanism (Vinten, 1996). According to Dozier and Miceli (1985), whistle-blowing is a prosocial behaviour that involves both altruistic and egoistic motivations. Dozier's and Miceli's viewpoints are consistent with Ahmad (2011), who contends that whistle-blowing is not always motivated by altruism; rather, a whistle-blower may have a personal benefit or welfare motive.

In particular, the observer intervention model developed by Latane and Darley (1968) is the foundation for the prosocial approach to whistle-blowing. According to this model, in an emergency situation, an observer will respond by providing assistance. There are five steps involved in deciding to engage in whistle-blowing behavior, and each one is extremely important. These five steps are: (1) becoming aware of the incident; (2) determining that it is an emergency; (3) determining that the observer is in charge of assisting; (4) selecting the appropriate method of assistance; and (5) implementing the intervention (Latane & Darley, 1968). These are the five steps in making moral choices for informant candidates, highlighting the moral conundrum that arises when choosing to make a whistle-blowing disclosure (Brennan & Kelly, 2007).

Brief and Motowidlo (1986) claimed that the theory of prosocial behaviour has two sets of antecedent variables. According to Brief and Motowidlo (1986), the first is the individual antecedent, or the aspect originating from an individual. This is true despite the numerous arguments over whether prosocial behaviour is innately more likely in humans (Campbell, 1979; Wispe, 1972). Hoffman (1981) assembles a large body of sociobiological and psychological data that suggests altruism, at the very least, is a fundamental quality of human nature. Altruism is the quality of prioritising the interests of others. The capacity to accept moral principles and the dedication to a social environment are two examples of the individual antecedent. The second is contextual antecedent, or the aspect of an institutional or environmental context that affects how moral reasonings such as norm factors, group cohesion, role models, leadership style, organisational climate, pressure, and organisational commitment operate (Brief & Motowidlo, 1986).

### 2.3 Hypotheses Development and Conceptual Framework

This section presents the development of the hypotheses beginning with attitude toward whistle-blowing, then contextual support, moral intensity, organisational commitment, professional commitment, and finally religiosity, and how they may be related to whistle-blowing intention. See Figure 1 reflecting the conceptual model.

#### Attitude Toward Whistle-blowing and Whistle-blowing Intentions

According to Ajzen (1991), attitude is referred to as a belief in behaviour and indicates how positively and negatively a person perceives the behaviour in question. An additional interpretation of the Brown et al. (2016) study is that attitude is a person's evaluation of behaviour that is influenced by beliefs about the outcomes of the behaviour. People who have the intention to become high whistle-blowers do so because they believe that exposing wrongdoing is a morally righteous, ethical, and acceptable course of action (Zhang et al., 2009).

According to Alleyne et al. (2015), a person's attitude toward determining whether or not engaging in a whistle-blowing system will benefit them personally has a significant impact on that person's decision (Latan et al., 2018). When whistle-blowing also offers substantial personal rewards, the desire to report fraud is higher (Alleyne et al., 2015; Latan et al., 2018). Alleyne et al. (2013) and Trongmateerut and Sweeney (2013) suggested that accountants' and auditors' intentions to blow the whistle are a function of their beliefs about the effects of their behaviour. According to earlier studies (Alleyne et al., 2015; Brown et al., 2016; Latan et al., 2018), there is a positive relationship between attitudes toward whistle-blowing and whistle-blowing intentions. In other words, the more confident someone is in their ability to report fraud, the more likely they are to do so. Therefore, the proposed hypothesis is as follows:

Ho: Attitude toward whistle-blowing is positively correlated to whistle-blowing intentions.

Ha: Attitude toward whistle-blowing is not positively correlated to whistle-blowing intentions.

#### Moral Intensity and Whistle-blowing Intention

According to Kreshastuti and Prastiwi (2014), a person with a higher level of moral intensity would always act morally and with integrity. As a result, someone with a high moral intensity would be more likely to report any illegal activity (whistle-blowing) because they would believe that doing so would be wrong and would be in the best interests of others. According to Taylor and Curtis (2010), the intent behind reporting a violation or illegal act (whistle-blowing) is a combination of the violation's seriousness and the obligation to do so. Therefore, the proposed hypothesis is as follows:

Ho: Moral intensity is positively correlated to whistle-blowing intention.

Ha: Moral intensity is not positively correlated to whistle-blowing intention.

#### Organisational Commitment and Whistle-blowing Intention

An individual with a strong sense of organisational commitment will constantly work to support and further the goals of their company (Setyawati et al., 2015). As a result, any time a problem arises that might prevent the organisation from achieving its goals, a member with a strong sense of commitment to the organisation will work to find a solution. Similarly, if there is fraud taking place within the organisation, the member who has a strong commitment to the organisation will quickly report it because the fraud may prevent the organisation from achieving its goals. Given that fraud is an illegal activity, any act of disclosure regarding this violation may be referred to as whistle-blowing (Sofia et al., 2013). An employee who has a strong sense of organisational commitment will also have a strong sense of belonging to the organisation, which makes them more likely to act as whistle-blowers because they are confident that their actions will save the institution from being destroyed (Husniati et al., 2017). Indriani et al. (2019) and Urumsah et al. (2018) found a positive influence between organisational commitment and whistle-blowing intention. Therefore, the proposed hypothesis is as follows:

Ho: Organisational commitment is positively correlated to whistle-blowing intention.

Ha: Organisational commitment is not positively correlated to whistle-blowing intention.

#### Professional Commitment and Whistle-blowing intention

A person’s commitment to their profession can be summed up as the things they value (Elias, 2008). Professional commitment is also defined as a person’s level of involvement and identification with a particular profession. According to Chasanah and Irwandi (2012), this identification would necessitate agreement between professional value and purpose, as well as moral principles and ethics. According to Chasanah and Irwandi (2012), a person’s commitment to their profession can also be characterised as their belief in its goals and principles, as well as their intention to continue participating in its activities.

Professional commitment also includes a person’s perceived loyalty to their profession (Sofia et al., 2013; Herawati & Atmini, 2010). A person who has a strong commitment to their profession will carry out their duties in a professional manner. He or she will immediately remove any obstacles in the way of his or her work or career (Sofia et al., 2013). Professional commitment has a positive impact on the intention to report wrongdoing (Urumsah et al., 2018). A significant discrepancy between professional commitment and the intentions of auditing students to be whistle-blowers was found by Mela et al. (2015), corroborating the findings. Furthermore, the desire to spread awareness is impacted by professional commitment, according to Nugraha (2017). Siallagan et al. (2017) found no connection between accountants’ propensity to blow the whistle and their level of professional commitment. Therefore, the proposed hypothesis is as follows:

Ho: Professional commitment is positively correlated with whistle-blowing intention.

Ha: Professional commitment is not positively correlated with whistle-blowing intention.

**Religiosity and Whistle-blowing Intention.**

According to discussions of religious ethics, the existence of God is the foundation of ethics (Keller et al., 2007). Accordingly, ethics is an inherent part of religious thought and is consistent with human nature. Christians make up a sizeable portion of the population in Zambia. 95.5 per cent of the population of Zambia, according to estimates from the Zambia Statistics Agency (ZamStats, 2022), is Christian. As a result, in this research, the term “religiosity” primarily refers to Christianity. When making decisions based on religious or Islamic ethics, a religious person does so with firm resolve and assurance, following Christian ethics directives, based on Christian values and beliefs, as well as by adhering to predetermined stages; applying his knowledge and information, and that of qualified and competent people; and by relying on God and asking for His assistance.

Religiosity is anticipated to increase the inclination to whistle-blow because doing so is thought to be an ethical decision (Near & Jensen, 1983). For instance, Namazi and Ebrahimi (2017) and Nurain et al. (2022) discovered that whistle-blowing is significantly influenced by religious values. Additionally, Cintya and Yustina (2019) discovered a favourable and significant association between intrinsic religiosity and reporting wrongdoing, also supported by Dinc et al. (2018). Therefore, the proposed hypothesis is as follows:

Ho: Religiosity is positively correlated to whistle-blowing intention.

Ha: Religiosity is not positively correlated to whistle-blowing intention.

**2.4 Conceptual Framework**

For this study, the theory of planned behaviour and the theory of parasocial behaviour are used to examine the influence of attitude toward whistle-blowing, moral intensity, organisational commitment, professional commitment, and religiosity on whistle-blowing intention. Authors like Mustafida (2020a) and Wicaksono (2018) found these theories to be more suitable when examining factors that influence whistle-blowing intention. Based on the forgoing theoretical underpinnings, this study develops the conceptual framework/model for this study as shown in Fig. 1.

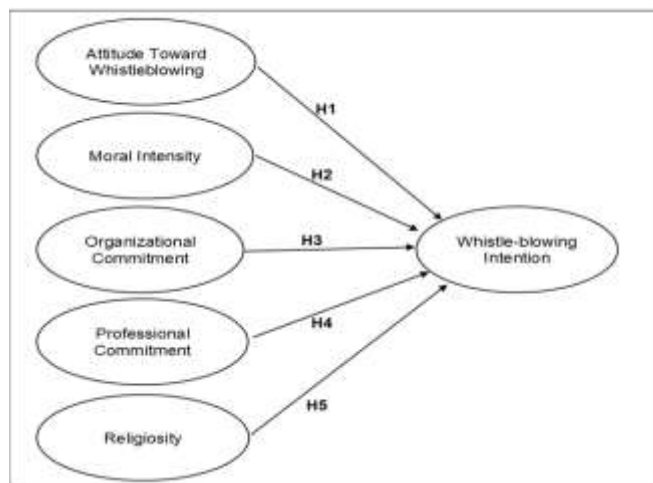


Fig. 1 Conceptual Framework

**3 Methods and Measurements**

**3.1 Research Design and Data Collection**

For this study, a correlational design was employed. The selection of a correlational research design for this study is grounded in its suitability for exploring relationships among multiple variables, providing valuable context, and establishing a comprehensive pattern of connections (Brown & Hedges, 2009; Creswell, 2012). Correlational research is particularly adept at dealing with a multitude of variables concurrently, allowing for a nuanced examination of their interrelations (Brown & Hedges, 2009). The sample size was determined by the use of the Raosoft calculator with a confidence

level of 95%, a confidence interval of 5%, the population size is 20,000 Bank employees from Kitwe, Zambia. Therefore, the required sample size was 200. However, because it takes into account any violations of normality requirements, factor analysis, and reliability analysis, a sample size of at least 200 respondents is suitable for the study (Mwiya, 2014). For this study, we only collected responses from 238 bank employees from Kitwe, Zambia, using a stratified random sampling method.

Data was gathered by a self-administered questionnaire survey. Strongly disagree and strongly agree are the extremes on a five-point Likert scale used in the study questionnaire. The questionnaires were sent to the intended audience over four months. The sample's attributes are shown in Table 1. Choosing a sampling strategy, selecting a subset of a large population, and establishing the sample size are all examples of sampling methods.

Table 1: Sample Profile

Variable	Responses	Frequencies	Valid Percent
Gender	Male	121	50.8
	Female	117	49.2
	Total	238	100
Age Range	20 - 30 years	116	48.7
	31 - 40 years	67	28.2
	41 - 50 years	41	17.2
	51 years and above	14	5.9
	Total	238	100
Academic Qualification	Grade 12	57	23.9
	Certificate	27	11.3
	Diploma	33	13.9
	Undergraduate Degree	84	35.3
	Masters Degree	31	13
	Doctorate Degree & Higher	6	2.5
Total	238	100	
Religion	Christianity	180	75.6
	Islam	41	17.2
	Others	17	7.1
	Total	238	100
Work Experience	less than 5 years	88	37
	5 - 10 years	69	29
	10 - 15 years	40	16.8
	15 - 20 years	25	10.5
	21 years and above	16	6.7
Total	238	100	
Whistle-blowing Channel	yes	182	76.5
	No	56	23.5
	Total	238	100

Table 1 represents sample properties. The table indicates that males constituted 50.8% of the sample, while females constituted 49.2% of the sample. 48.7% of the sample was between the ages of 20 and 30. The table also indicates that respondents with an undergraduate degree represented 35.3% of the sample. Additionally, 75.6% of the respondents are Christians, 17.2% are Muslims and 7.1% are of other religions. In addition, 37% of the respondents have worked for less than 5 years, while 29% have worked for between 5 – 10 years. Furthermore, when asked if the organization has an existing whistle-blowing channel, 76.5% said yes, while 23.5% said no.

### 3.2 Measurement Model and Internal Validity Justifications

Table 2 reflects the measurement model, the questionnaire items thereof and the reliability statistics.

Table 2: Measurement Model

Variable	Item	Source	Cronbach's Alpha
Attitude toward whistle-blowing intention	Blowing the whistle of management would help prevent serious harm to the company	(Namazi & Ebrahimi, 2017)	0.927
	Reporting management action helps control unethical behavior		
	Whistle-blowing on management enhances the public interest		
	Reporting management action in the workplace is a way for an employee to do his or her duty		
	Whistle-blowing on management is the moral thing to do		
Moral intensity	Others will be harmed by management's decision	(Urumsah et al., 2018)	0.944
	Management's decision will have serious consequences for other people		
	The expected effect of management's decision is likely to occur		
	Management's decision will affect people in the local community		
	Management's decision will impact his/her co-workers		
	Management's decision will cause harm in the immediate future		
	The consequences of management's decision will occur shortly		
	The consequences of management's decision will impact a small number of people in a major way		
	A few individuals will bear the brunt of management's decision		
	Others in the accounting profession would support management's decision.		

Variable	Item	Source	Cronbach's Alpha
Organizational commitment	Trying and working harder to help the institution achieve its goals Telling friends that the institution I am working for is a good organization Willing to accept any kind of assignment to continue to work for the institution The values applied to the institution share some similarities with the values I follow Proud to tell others since (I am) part of the institution The institution I am working for inspires me to improve my performance Frequently find it hard to agree with the institution's policy on important matters related to its employees The institution I am working for is the best compared to other institutions	(Indriani et al., 2019; Urumsah et al., 2018)	0.933
Professional commitment	Working hard in advancing the career Proud of the current profession This is the best choice professionally Career development is guaranteed This is the best profession	(Urumsah et al., 2018)	0.928
Religiosity	God is aware of every secret affaire In doomsday, God may forgive you for his share (right), but he will not forgive you for other people's shares (rights). The existence of Dooms Day is necessary for implementing justice In making revenues, I pay attention to the dissolver issue In making revenues, I pay attention to religiously prohibited issues. Everything good that reaches human beings, is from God, while everything bad is from the human being God's religions are designed to satisfy individuals as well as society's needs In performing my job, I recourse to the God I try to worship with other people To protect my religion's belief, I am willing to take a risk If the right situation exists, I will perform my religious guideline I will prefer to solve other people's problems, rather than my problem I try to perform my job based on God's orders	(Namazi & Ebrahimi, 2017)	0.950
Whistle-blowing intention	I will report it using a pseudonym (anonymously) I will report offenses, but I will not give any information about myself I will report offenses to the authority beyond the institution I am working for I will give information to external parties I will tell the public about it. I will report to the right person within the institution I will use a reporting line/channel within the institution I will tell the internal supervisor about it	(Indriani et al., 2019)	0.877

The constructs and items that constitute the measurement model for this investigation are listed in Table 2. To ensure internal validity, the items used to measure this study were adopted from prior related studies: Namazi and Ebrahimi (2017), Urumsah et al. (2018), and Indriani et al. (2019). The questionnaire included five items for attitude toward whistle-blowing. The moral intensity had ten items; organizational commitment had eight items; professional commitment consisted of five items; thirteen items made up the religiosity; and, finally whistle-blowing intention had eight items. A 5-point Likert scale was used for each item to allow respondents to express their level of agreement with these issues (1 represents strongly disagree and 5 represents strongly agree). Reliability and internal consistency of the measurement tool were conducted using

Cronbach's alpha through the statistical package for social sciences (SPSS). Cronbach's alpha is an internal consistency measure that determines how closely connected a group of items are. A high alpha dependability coefficient of 0.70 or higher is often used as evidence that the items measure the desired objective. However, according to George and Mallery (2018), a Cronbach Alpha of 0.60 is likewise acceptable in social sciences.

Preliminary statistical checks were conducted using the Statistical Package for Social Sciences (SPSS) version 23. This was done to ensure that the data met various requirements necessary to conduct further bivariate and multivariate analyses. Missing data, outliers, normality, and common method bias were specifically checked. The assessment of multicollinearity was also performed as a criterion for regression analysis. The case processing summary in SPSS reported that missing data for variables and respondents was 0%. The Skewness value indicates the symmetry of the distribution, whereas Kurtosis indicates the peakedness of the distribution (Pallant, 2020 p. 57). Skewness, Kurtosis, and Kolmogorov Smirnov were all within the example range of  $\pm 2.0$ , indicating that the distribution was normal (George & Mallery, 2018).

## 4 Research Findings, Interpretation, and Discussion

Before discussing the results of the subject matter, knowledge contributions, study limits, and future research directions, the research findings are clarified and understood.

### 4.1 Correlation Analysis

Pearson correlation test is conducted to analyze the direction and strength of the associations between all variables. In correlation analysis, the values range from -1 to +1 (Pallant, 2020). A negative correlation describes an inverse relationship between the variables, whereas a positive correlation indicates that the relationship is in the same direction (Pallant, 2020). Various authors offer different interpretations of correlation results. Nonetheless, Cohen (1988) provides the following guidelines: a small effect change value occurs from  $r=0.10$  to  $0.29$ ; while a medium effect change is from  $r=0.30$  to  $0.49$ ; lastly, a large effect change is from  $r=0.50$  to  $1.0$ . Correlations can be significant at two significance levels, at  $p<0.05$  and  $p<0.01$  (Pallant, 2020).

Multicollinearity occurs when two or more predictor variables are highly correlated and do not contribute to a successful regression model. When several variables are measuring the same thing, multicollinearity occurs, and just one of them may be required (Pallant, 2020). This correlation is usually between

0.80 and 0.90. Table 3 shows that intercorrelations between variables are quite modest (all of them below 0.80). This implies that multicollinearity is not an issue in this study. The standard deviations and intercorrelations among dependent, independent, and control variables are presented in Table 5.1.

Table 3 Correlations Among All Variables

No	Variable	Mean	Std. Dev	N	1	2	3	4	5	6	7	8
1	Whistle-blowing Intention	2.974	0.877	238	-							
2	Gender	1.492	0.501	238	0.107	-						
3	Religion	1.315	0.600	238	-.415**	0.100	-					
4	Whistle-Blowing Channel	1.235	0.425	238	-.252**	0.049	.287**	-				
5	Moral Intensity	2.859	0.957	238	.717**	.133*	-.335**	-.177**	-			
6	Attitude Towards Whistle-blowing	3.196	1.068	238	.749**	.146*	-.409**	-.282**	.730**	-		
7	Religiosity	2.919	0.851	238	.798**	0.075	-.393**	-.195**	.636**	.677**	-	
8	Professional Commitment	3.208	1.038	238	.814**	.179**	-.430**	-.253**	.690**	.788**	.742**	-
9	Organisational Commitment	3.055	0.954	238	.820**	.149*	-.399**	-.227**	.724**	.776**	.783**	.851**

\*\* Correlation is significant at the 0.01 level (2-tailed). \* Correlation is significant at the 0.05 level (2-tailed).

**Correlation Between Control Variables and Whistle-blowing Intention**

Gender, religion, and whistle-blowing channels are this study’s control variables. Table 3 depicts that gender (r=0.107, p>0.05) has no significant effect on whistle-blowing intention. However, religion (r=-0.415\*\*, p<0.01) and whistle-blowing channel (r=-0.252\*\*, p<0.01) have a significant relationship with whistle-blowing intention. They both have a small negative effect change on whistle-blowing intention, which implies that based on religion and gender there is a small decrease in their whistle-blowing intention. Further, it is important to note that the negative correlation results show the direction of the relationship and not the strength (Pallant, 2020). Furthermore, a negative sign signifies possible mediation effects of other variables (Zhao et al., 2010; Mwiya et al., 2019).

**Correlation Between Independent Variables and Whistle-blowing Intention**

According to Table 3, all five antecedents of whistle-blowing intention are significant and positively correlated. Therefore, this confirms that all the independent variables individually relate to whistle-blowing intention. The correlations Table 3 displays correlations with strong ranges. Moral intensity (r=0.717\*\*, p<0.01), attitude toward whistle-blowing (r=0.749\*\*), religiosity (r=0.798\*\*, p<0.01), professional commitment (r=0.814\*\*, p<0.01) and organizational commitment (r=0.820\*\*, p<0.01) are all the strong range. Cohen (1988) criteria are used to interpret the correlation data, which are small=0.10 to 0.29, medium=0.30 to 0.49, and large=0.50 to 1.00 (Mwiya et al., 2017).

**4.2 Hypotheses Testing Results and Interpretation**

The findings of the hypotheses tests as interpreted by multiple regression analysis are shown below.

**Regression Analysis between Whistle-blowing Intention and its Antecedents**

Table 4 displays the results of multiple hierarchical regressions performed to test the influence of the control and independent variables on the dependent variable. Whistle-blowing intention is the dependent variable. Gender, religion, and whistle-blowing channels are all control variables. Finally, the independent variables are attitude toward whistle-blowing, moral intensity, organizational commitment, professional commitment, and religiosity. Furthermore, the significance of these effects is denoted as \*\*\*sig<0.001 (0.1%), \*\*sig<0.01 (1%), and \*sig<0.05 (5%). The R values represent the total effect of the variables in each model.

When using a small sample, the R2 value in the sample tends to be an overestimation of the true value in the population. The adjusted R2 statistic corrects this value to estimate the true population value more accurately (Pallant, 2020). Thus, the adjusted R2 value is reported in this study.

Table 4 Hierarchical Multiple Regression Analyses with Whistle-blowing Intention as the outcome

	Model 1		Model 2		Model 3		Model 4		Model 5		Model 6		
	Beta	S.E (1)	Beta	S.E (2)	Beta	S.E (3)	Beta	S.E (4)	Beta	S.E (5)	Beta	S.E (6)	VF
<b>Control Variables</b>													
Gender	0.154**	0.102	0.045	0.078	0.010	0.072	0.016	0.060	-0.014	0.057	-0.016	0.057	1.090
Religion	-0.388***	0.089	-0.181***	0.070	-0.109*	0.066	-0.050	0.058	-0.020	0.053	-0.021	0.053	1.351
Whistle-Blowing Channel	-0.148*	0.125	-0.090	0.094	-0.036	0.087	-0.041	0.074	-0.032	0.069	-0.032	0.068	1.141
<b>Independent Variables</b>													
Moral Intensity			0.635***	0.043	0.356***	0.053	0.221***	0.047	0.176***	0.045	0.148**	0.045	2.513
Attitude Towards Whistle-blowing					0.432***	0.050	0.237***	0.046	0.100	0.047	0.074	0.047	3.458
Religiosity							0.488***	0.049	0.357***	0.051	0.308***	0.054	2.824
Professional Commitment									0.334***	0.050	0.253***	0.056	4.556
Organisational Commitment											0.187**	0.054	4.987
F	21.329***		73.543***		80.919***		110.886***		111.886***		101.491***		
F Change	21.329***		180.97***		49.364***		95.236***		31.458***		7.293**		
R	0.463		0.747		0.797		0.861		0.879		0.883		
R Squared	0.215		0.558		0.636		0.742		0.773		0.780		
R Squared Adjusted	0.205		0.550		0.628		0.735		0.766		0.772		
R Squared Change	0.215		0.343		0.078		0.106		0.031		0.007		

\*Significant at 5%      \*\*significant at 1%      \*\*\*Significant at 0.1%

In the final model, apart from, control variables, attitude toward whistle-blowing, moral intensity, religiosity and professional commitment, organizational commitment is included. Model 7 is significant (F=101.491\*\*\*, p<0.1%) and attributes to 77.2% (R2 0.772\*100) of the variation in whistle-blowing intention. In addition, model 7 has a strong relationship with whistle-blowing intention (R=0.883). Furthermore, Table 5.2 depicts that attitude toward whistle-blowing (Beta=0.074, p>5%) is insignificant. Nonetheless, moral intensity (Beta=0.148\*\*, p<1%), religiosity (Beta=0.306\*\*\*,

$p < 0.1\%$ ), professional commitment ( $\text{Beta} = 0.253^{***}$ ,  $p < 0.1\%$ ) and organizational commitment ( $\text{Beta} = 0.187^{***}$ ,  $p < 0.1\%$ ) have a significant influence on whistle-blowing intention. Thus, the hypotheses, according to the results are confirmed as follows:

H1: Attitude toward whistle-blowing is positively correlated to whistle-blowing intentions. This hypothesis is not supported;

H2: Moral intensity is positively correlated with whistle-blowing Intention. This hypothesis is supported;

H3: Organisational commitment is positively correlated with whistle-blowing intention. This hypothesis is supported.

H4: Professional commitment is positively correlated with whistle-blowing intention. This hypothesis is supported; and,

H5: Religiosity is positively correlated with whistle-blowing intention. This hypothesis is supported.

It is important to note that some variables may not be significant in a hierarchical multiple regression setting. However, they do make a considerable contribution individually (Pallant, 2020), as shown in the bivariate correlation matrix (Table 4).

### 4.3 Discussion and Contributions

Five implications can be drawn from the findings of this study.

#### Objective One: To determine the effect of attitude toward whistle-blowing on whistle-blowing intention.

Firstly, this study finds that attitude toward whistle-blowing intention is correlationally significant with large effect size in line with a study in Iran reporting that attitude toward whistle-blowing significantly influences whistle-blowing intention (Namazi & Ebrahimi, 2017). However, attitude becomes insignificant when professional commitment and organisational commitment are introduced in the model ( $\text{Beta} = 0.074$ ,  $p > 5\%$ ). This suggests some mediation or moderation effect to be investigated in future studies.

#### Objective Two: To assess the effect of moral intensity on whistle-blowing intention.

Secondly, findings suggest that moral intensity has a positive significant relationship with whistle-blowing intention ( $\text{Beta} = 0.148^{**}$ ,  $p < 1\%$ ). This study's findings are supported by (Namazi & Ebrahimi, 2017) in Iran, who also found a positive significant influence of moral intensity on whistle-blowing intention. Someone with a high moral intensity will make an effort to act morally upright and justified (Kreshastuti & Prastiwi, 2014).

#### Objective Three: To evaluate the effect of organisational commitment on whistle-blowing intention.

Thirdly, an individual with a strong organizational commitment will be able to take any action necessary to ensure the success of their organization, including maintaining the organization's positive reputation. An individual exhibiting organizational commitment is one who consistently has a preference for a specific organization (Bernawati & Napitupulu, 2018). Therefore, it follows that an individual who has a strong commitment to an organization will stop at nothing to further the goals of the organization. The findings of this study submit that organizational commitment positively and significantly influences the whistle-blowing intention intent of bank employees in Kitwe, Zambia ( $\text{Beta} = 0.187^{***}$ ,  $p < 0.1\%$ ). Nonetheless studies by Urumsah et al. (2018) from Indonesia and Indriani et al. (2019) found that the two variables were insignificantly related.

#### Objective Four: to investigate the effect of professional commitment on whistle-blowing intention.

Furthermore, one can work professionally if they have a strong commitment to their work. According to Dinc et al. (2018), professional commitment is the conviction in one's own professional goals and values that drives one to take on professional-related activities and have a strong desire to uphold one's professional membership. In essence, a person with a strong commitment to their career will carry out their professional activities by adhering to their values and goals. This indicates that the individual will carry out their work with integrity. Since a person with a high level of professional commitment will work professionally, he or she will undoubtedly put things back on track if something gets in the way of their professional endeavours or if they commit an act that disparages their profession or violates professional ethical codes (Pillay et al., 2018). This study finds that professional commitment positively relates to whistle-blowing intention ( $\text{Beta} = 0.253^{***}$ ,  $p < 0.1\%$ ). A study in Iran supports this study's findings (Namazi & Ebrahimi, 2017).

#### Objective Five: To examine the effect of religiosity on whistle-blowing intention.

Lastly, this study finds that religiosity significantly relates to whistle-blowing intention ( $\text{Beta} = 0.306$ ,  $p > 5\%$ ). The result of a study in Iran also showed that religiosity has significant positive effects on the accountants' intentions to internally report fraud in financial statements (Namazi & Ebrahimi, 2017).

Concerning contributions to knowledge, this research addressed three significant aspects of the contextual gap. Firstly, it tested the applicability of prior findings to the factors influencing whistle-blowing intention in the Zambian context. It will also add to the existing body of knowledge about the in. Secondly, it will lay a foundation for further research on whistle-blowing intentions in Zambia. Lastly, this research will fill the contextual gap in prior studies in that it will be undertaken in Zambia using Zambian respondents.

Regarding research implications, practitioners and policymakers will also benefit from this research. The practitioners can use the information to address the identified challenges that constrain them from whistle-blowing and set up guidelines to protect whistle-blowers in organizations. The information will provide a foundation for creating laws that protect whistle-blowers and bring more clarity to strengthen the whistle-blowing policies framework in Zambia with full impervious protections against reprisal involved in detecting and disclosing the corrupt practices that stifle growth and hampers development.

### 4.4 Research Limitations and Future Directions

Every study, no matter how well it is conducted and constructed, has limitations. This research has some limitations as well. Firstly, the study uses a narrow scope of respondents which is the bank employees in Kitwe, Zambia. Therefore, the findings may not be generalized to other parts of the country. Further studies may as well be conducted in other parts of Zambia to have enough information on the phenomenon under discussion. Secondly, this study is a correlational study and not a causal one. Further research should consider undertaking a causal study to determine what exactly causes the

antecedents to influence whistle-blowing intention. Third, this study collects data from university students, at only one point in time. A longitudinal study would, therefore, be a great way of collecting the data for future research. Finally, certain variables provide negative beta values in hierarchical multiple regression analysis, implying an unknown variable's mediation effect (Zhao et al., 2010; Mwiya et al., 2019). This necessitates further research into the relationship among variables.

## 5 Conclusions and Recommendations

### 5.1 Recommendations

The results are not the same as those obtained in previous research (Indriani et al., 2019; Mustafida, 2020; Namazi & Ebrahimi, 2017; Urumsah et al., 2018). However, they are acceptable given the difference in the cultural, political, and economic context in which this research is conducted. This study has many important implications.

First, policymakers should offer adequate protection for the individuals who whistle-blow. Initially, there is a lack of complete intention to report accounting fraud (whistle-blowing) despite having complete control over the situation in terms of opportunities and resources. This is because, following the reporting of fraudulent accounting actions, feelings of fear of potential retaliation have emerged. It is thought that retaliation lessens employees' intentions to report fraud. As a result, businesses must take steps to lessen the possibility of retaliation, such as offering whistle-blowers security protection and confidentiality guarantees, in order to discourage employees from reporting accounting fraud.

Second, it shows the business that strong organizational support such as a strong commitment to employee welfare can motivate staff to uphold company policies and ethics. High levels of organizational support are indicative of a culture where workers feel respected and cared for, which benefits the organization as a whole.

Thirdly, it is highly recommended that managers and other stakeholders take heed of the implications of the constructs found in this research, especially concerning the impact of moral intensity, religiosity, organizational and professional commitment, and whistle-blowing. Establishing impartial whistle-blower policies is another recommendation made to the board of directors of businesses to improve internal controls. Additionally, they support and value whistle-blowers, giving them the motivation they need to come forward with fraud reports and take appropriate action right away.

Furthermore, the board of directors ought to concentrate on tactics like managing ethics education programs and cultural and religious initiatives, which can improve religiosity and attitude, to boost the effectiveness of these processes.

Lastly, Institutions in the banking sector ought to be able to take into account the elements that motivate individuals to report misconduct. This is because whistle-blowers must expose any fraudulent activity, particularly corruption in the banking industry. It also needs to take into account the things that might prevent a potential whistle-blower from carrying out his or her intention, like the lack of assurance regarding the confidentiality of their identity. The whistle-blower will suffer consequences from the disclosure of their identity, as they could be viewed as betraying the organization and face exclusion from other members.

### 5.2 Conclusion

This study aims to examine the factors that influence whistle-blowing intention in the banking sector in Kitwe, Zambia. To achieve this aim, the study employs a quantitative correlational research design to collect data from 238 bank employees. The examination is motivated by the high levels of economic crimes in Zambia, which increased slightly from 61% to 65% (PwC, 2018). Additionally, bribery and corruption, which has a prevalence rate of 35% and is the third most common economic crime in Zambia behind asset misappropriation (55%) and procurement fraud (31%), has been described as the most disruptive to organisations' operations by 20% (PwC, 2018). The results of this study show that moral intensity, religiosity, professional commitment, and organisational commitment are all positively and significantly related to whistle-blowing intention in the Zambian context. Nevertheless, attitude toward whistle-blowing is not significantly related to whistle-blowing intention despite having a strong positive correlation in the correlation matrix.

The intention to blow the whistle on unethical practices within the banking sector is a critical issue that requires a nuanced understanding of various factors that motivate or deter employees from taking such actions. This study explored the key determinants influencing whistle-blowing intention in the context of Kitwe, Zambia, with specific focus on the banking sector. The findings indicate that several interrelated factors significantly affect the likelihood of employees in the banking industry to engage in whistle-blowing. These factors include inter alia:

The Perceived Organizational Support which states that employees are more inclined to report unethical behavior when they believe their organization supports them. If employees perceive the institution as fair, transparent, and committed to addressing misconduct, they are more likely to act in the interest of preserving ethical standards. One of the most significant deterrents to whistle-blowing is the fear of retaliation. Employees in the banking sector are often reluctant to report unethical activities due to concerns about job security, career progression, and personal well-being. This fear was found to be particularly high in Kitwe, where social and economic pressures may amplify the perceived risks of whistle-blowing.

Another significant factor was found to be that of ethical Climate and Leadership. The ethical culture of the organization, particularly the behavior of leadership, plays a crucial role in shaping employees' willingness to report wrongdoing. When leaders set a strong example of ethical behavior and prioritize integrity, employees are more likely to follow suit and report any malpractices they observe. Similarly, it was discovered that under moral courage and personal values, the internal ethical compass of the employee also influences whistle-blowing intentions. Those with strong personal values related to justice and integrity tend to be more willing to report misconduct despite the associated risks.

Legal Protection and Confidentiality also plays an important role. The presence of laws and policies that offer protection for whistle-blowers, along with assurance of confidentiality, can mitigate concerns about retaliation. In Zambia, however, gaps in the enforcement of such protective mechanisms were identified as barriers to effective whistle-blowing. Peer Influence and Social Norms were also identified as one of the key influences. Social networks within the workplace affect whistle-blowing behavior. Employees are more likely to report unethical behavior when they perceive that such actions are supported or encouraged by their peers. Conversely, in a culture where silence is the norm, individuals are less likely to come forward.

In conclusion, while whistle-blowing can be a crucial tool for ensuring accountability and ethical behavior within the banking sector, employees in Kitwe, Zambia, face a complex array of barriers that influence their decision to report misconduct. Organizations must foster a supportive ethical culture, enhance legal protections, reduce fear of retaliation, and encourage moral courage among their staff. Policymakers should also work toward strengthening

whistle-blower protections to ensure that individuals who do come forward are supported and not penalized for their actions.

By addressing these factors, the banking sector in Kitwe, and Zambia as a whole, can create an environment where unethical practices are less likely to flourish, and employees feel empowered to act in the public interest.

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### Declaration of Competing Interests

Competing interests: The authors have no competing financial or non-financial interests in this research.

### Author Contributions

Conceptualisation: Michael Sinkala, Chanda Shikaputo and Bruce Mwiya; Methodology: Bruce Mwiya. Formal analysis and investigation: Michael Sinkala; Writing - original draft preparation: Michael Sinkala; Writing - review and editing: Chanda Shikaputo

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### Ethical considerations

The article followed all ethical standards appropriate for this kind of research.

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