

EXPERIMENTAL STUDY ON ACCOUNTING STUDENTS: PERSUASION ELABORATION MODEL IN ETHICAL DECISION LEARNING

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ABSTRACT

This research aims to test students' understanding of fraud cases using the persuasion elaboration model, namely the influence of argument framing, source credibility, and emotional condition on the decision to reveal fraud. This research method uses a 2x2x2 online laboratory experiment between subjects with 127 accounting students from Universitas Hayam Wuruk Perbanas. The results showed that the argument framing (positive vs. negative) did not make a significant difference. In contrast, source credibility (high vs. low) and emotional condition (good vs. bad) made a significant difference in accounting students' decisions to reveal fraud. This research contributes to behavioral accounting theory developed with communication science in predicting the behavior of prospective accountants.

Keywords: Fraud disclosure; Elaboration model; Accounting students; Experimental study

ABSTRAK

Penelitian ini bertujuan untuk menguji pemahaman mahasiswa atas kasus kecurangan menggunakan model elaborasi persuasi, yaitu pengaruh pembingkai argumen, kredibilitas sumber, dan kondisi emosi terhadap keputusan mengungkapkan kecurangan. Metode penelitian ini menggunakan eksperimen laboratorium online antar subjek 2x2x2 dengan partisipan sebanyak 127 mahasiswa akuntansi Universitas Hayam Wuruk Perbanas. Hasil penelitian menunjukkan bahwa pembingkai argumen (positif vs negatif) tidak memberikan perbedaan yang signifikan, sedangkan kredibilitas sumber (tinggi vs. rendah), dan kondisi emosi (baik vs. buruk) memberikan perbedaan yang signifikan dalam keputusan mahasiswa akuntansi mengungkapkan kecurangan. Penelitian ini berkontribusi pada teori akuntansi keperilakuan yang dikembangkan dengan ilmu komunikasi dalam memprediksi perilaku calon akuntan.

Kata Kunci : Pengungkapan kecurangan; Model elaborasi; Mahasiswa akuntansi; Studi eksperimen

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INTRODUCTION

An increasingly widespread phenomenon is that many companies are going bankrupt due to fraud, including in the banking industry. Throughout April 2024, eleven banks will go bankrupt due to fraud occurring within the company and bad corporate governance (Laras, 2024). This fraud can be prevented if there are preventive measures, one of which is whistleblowing. A survey conducted by ACFE Global in 2022 stated that more than half of fraud can be detected through reporting actions from internal company parties (ACFE, 2022). Erkmen et al. (2014) stated that whistleblowing is a communication process. The process in question focuses on reporting potential illegal acts, improper actions, and actions of parties on behalf of the organization for personal gain. In Indonesia, Law Number 31 of 2014 concerning the protection of witnesses and victims also states that a whistleblower is a person who submits reports, information, or information to law enforcement agencies regarding criminal acts or fraud that are planned, are occurring, or have been committed (Republic of Indonesia, 2014).

Based on this understanding, every organization member can become a whistleblower, including accountants. Accountants, as the members of the organization who carry out their duties, cannot be separated from the possibility of facing fraud cases and parties who violate accounting policies or company regulations. Accountants will experience an ethical dilemma when deciding to whistleblower (Gao & Brink, 2017). Unfortunately, professional accountants cannot avoid ethical dilemmas in their work. Just like employees, an accountant's decision to leak or not to leak is a challenging and complex decision-making process for a prospective whistleblower that involves careful analysis, consideration, and consideration (Alleyne et al., 2017).

Accounting students, as prospective accountants who will work in companies, need to understand the importance of disclosing fraud and what factors can encourage ethical behavior because basically every individual is constantly faced with an ethical dilemma (Ismail et al., 2023). Learning business ethics case studies that provide critical thinking experience is essential for students majoring in accounting or management (Pospíšil & Vomáčková, 2016). Students must pay attention and be updated regarding cheating cases that continue to occur, especially in Indonesia. Students who are equipped with an understanding of cases of fraud and ethical solutions to problems will be able to instill ethical morals, which they hope will continue to be carried over when they work later (Nita et al., 2022).

This research uses the Elaboration Likelihood Model (ELM) from Petty and Cacioppo (1986) to explain how individuals can be persuaded to be willing to reveal fraud. Allison et al. (2017) define elaboration as an internal cognitive process that is perceived by the individual being persuaded. ELM shows that a person has a series of elaboration approaches when processing persuasive messages. The message recipient can generate thoughts that are relevant to the problem and then make decisions in response to the messages received. Petty and Briñol (2012) state that the persuasive effect is determined by the message being framed and the credibility of the message giver and can be strengthened or weakened by the individual's emotional condition.

Investigating the effect of message framing on whistleblowing has been carried out by several previous studies (Akinkugbe, 2018; Chen et al., 2012; Young, 2017). Akinkugbe (2018) analyzes the whistleblowing framing of channels television. The results of Akinkugbe (2018) show that the role of fighting corruption is a frame that is often used to persuade individuals to do whistleblowing. The study recommends using communication strategies to encourage whistleblowing actions. Research Chen et



al. (2012) showed different results. Whistleblowing actions that are framed negatively in the form of penalties can increase internal whistleblowing more than being framed positively, such as giving rewards. It indicates that there is still a research gap regarding the effect of argument framing on whistleblowing action.

The next factor that influences whistleblowing actions is the source credibility. Research on source credibility in the context of accountant whistleblowing has yet to be done. Lowry et al. (2013) showed that source credibility can also lead to information processing bias that can change the tendency of information readers to support, or vice versa, become doubtful about the information content. Darjoko and Nahartyo (2017) examined the credibility of sources in processing anonymous or anonymous fraud reports by internal auditors. The results show that in terms of receiving information related to allegations of fraud originating from anonymity, it is considered less credible or reliable than information from sources with clear identities. This research argues that the credibility of sources originating from the organization's top management (tone at the TOP) and how the organization designs the system can influence the extent to which accountants can act in whistleblowing.

Apart from the argument framing and source credibility, emotional condition is also thought to influence the likelihood that someone is willing to report fraud. This assumption is based on research by Geng (2021), which states that mood and emotions play an essential role in the process of thinking and behavior. Geng (2021) explains the difference in understanding between feelings (mood) and emotions. Mood is a feeling of low intensity that does not interfere with ongoing activities. Meanwhile, emotions are high-intensity feelings that are triggered by certain internal or external stimuli. Unfortunately, Clements and Shawver (2015), who examined the influence of emotional conditions on the disclosure of fraud, were not able to prove that emotions in the form of relief, satisfaction, and regret had a significant influence on the intention to carry out whistleblowing. Therefore, it is interesting to re-examine the extent to which emotions can influence actions, especially in the context of reporting fraud.

Previous research that used ELM to see the effect of persuasion in uncovering fraud was Young (2017). This research provides empirical evidence that persuasive messages can change attitudes toward the decision to disclose fraud (whistleblowing). More profoundly, Petty & Briñol (2012) stated that the persuasion effect is not only determined by a message being framed but also by the credibility of the sender of the message and emotional factors. Research on whistleblowing with accounting student participants has been conducted by Ebaid (2023). The findings of the study by Ebaid (2023) revealed that accounting students dare to whistle the wrongdoing. What encourages students to blow the whistle is their perception that fraud and corruption are unethical behavior that goes against religious values and that the wrongdoer must take appropriate punishment. Mintchik et al. (2021) argue that developing the courage to express beliefs in accounting students is essential because accounting educators need to instill traits such as integrity, skepticism, and professionalism in accounting students.

This research refers to Wulanditya et al. (2023), who investigated the impact of argument framing, source credibility, and emotional conditions on whistleblowing decision-making. This research succeeded in proving that the three factors were able to influence accountants' decision-making to report fraud. This research is different from this one, which wants to use accounting students as research subjects. Therefore, this study wants to answer the following problem formulations: 1.) Can the difference in positive and negative argument framing influence accounting students to report fraud? 2.) Can the difference in high and low source credibility influence accounting students

to report fraud? 3.) Can the difference in good and bad emotional conditions influence accounting students to report fraud?

This research is essential to conduct for the following reasons. First, the case study-based learning method is now highly recommended by the Ministry of Research, Technology, and Higher Education, especially in achieving standard learning outcomes for college graduates. Case study learning in business ethics courses is considered to provide a more comprehensive understanding for students than other methods. Second, several previous studies regarding disclosure of fraud or whistleblowing were only limited to influencing factors, without exploring the causes of individuals intending to report fraud. Therefore, this research uses an experimental approach that focuses only on independent variables that are strongly suspected to influence the dependent variable. Third, only a few people have used ELM theory in behavioral accounting research. ELM has been used in marketing and communication-based research. Thus, this research can provide a theoretical contribution to the development of accounting science theory, especially on the topic of accountants' ethical behavior. This research is also expected to provide practical contributions to educators regarding the importance of instilling ethical values in students in providing learning experiences during lectures.

METHOD

This study uses a positivist approach with a quantitative research form. Primary data sources include participant answers to questions given in the questionnaire or research instrument. Data collection for this study used a 2x2x2 factorial experiment method between subjects. This study prepared 8 scenarios with one case but provided different treatments for each instrument code. Each student randomly received a research instrument consisting of argument framing (positive or negative), source credibility (high or low), and emotional condition (good or bad) to see its impact on students' decisions to disclose fraud.

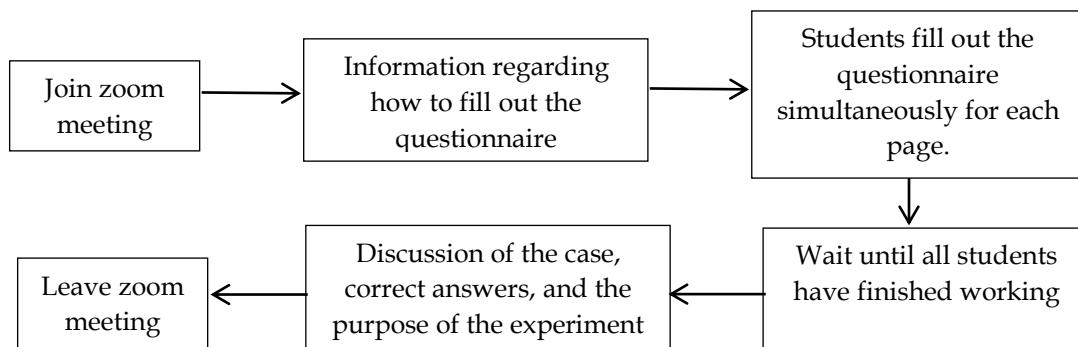


Figure 1. Protocol Experiment

The participants of this research are 127 accounting students at Universitas Hayam Wuruk Perbanas. The requirements as participants are those taking courses in financial accounting and professional ethics because adequate understanding is needed to examine cases and the treatment given. Students in these course classes are asked to participate voluntarily as part of the learning process. This research is included in laboratory experiments, which condition students to focus on working on cases and avoid various other distractions that could threaten the validity of the research. In order to keep the time and research stages the same for each class, the researcher

prepared an experimental protocol. Figure 1 presents the stages of the online experiment protocol that must be carried out by the experimenter for each class.

Table 1 presents the 8 types of sketches designed in this research. These sketches were entered into Google form media, each of which was equipped with a link for research participants to access. Each link is de-identified and contains a type of sketch. It is set to shuffle so that every student opens it when the link is shuffled. The scenario presented in this research uses an instrument designed by Wulanditya et al. (2023), namely the case of bribery for the procurement of goods or services that occurred at a company in Indonesia. Table 2 provides a summary of the content of each vignette that participants received.

Table 1. Experiment Design Between Subject


| Vignettes | Framing (1) | | Credibility (2) | | Emotional (3) | |
|-----------|-------------|----------|-----------------|-----|---------------|-----|
| | Positive | Negative | High | Low | Good | Bad |
| A | √ | | √ | | √ | |
| B | √ | | | √ | √ | |
| C | | √ | √ | | √ | |
| D | | √ | | √ | √ | |
| E | √ | | √ | | | √ |
| F | √ | | | √ | | √ |
| G | | √ | √ | | | √ |
| H | | √ | | √ | | √ |

Table 2. Summary of Research Instrument

| Page | Description |
|------|--|
| 1 | Work instructions |
| 2-3 | Company profile and participant's role as an accountant Fraud case description |
| 4 | Understanding case questions |
| 5-6 | Treatment and questions <u>argument framing</u> : Positive framing - whistleblowing is an ethical act Negative framing - whistleblowing is an unethical act |
| 6-7 | Treatment and questions <u>source credibility</u> : High credibility - management commits to eradicating fraud Low credibility - management does not commit to eradicating fraud |
| 8-9 | Treatment and questions <u>about emotional condition</u> : Good emotion - happy, calm, and not afraid Bad emotions - sadness, anxiety, and fear |
| 10 | Whistleblowing decision options range from 1-very unwilling to 7-very |
| 11- | willing |
| 12 | Closing (thanks to participants, comments on ease of understanding the case, and explanation of the experiment purpose) |

Figure 2 presents an example of a storyboard for sketch A, which contains favorable framing treatment, high credibility, and good emotions. On page 1, students are presented with work instructions. Pages 2-3 explain the situation of students who act as accountants in companies and the ethical dilemmas they face when they discover fraud. Presenting cases not only uses text but also includes images. Before being given treatment, students are asked to fill in 3 questions related to understanding the case. This stage is used as a reference for whether student data passes the manipulation check. Next, students receive treatment based on their respective vignette codes so that

each vignette is different on pages 5-10. Treatment starts from positive argument framing on page 5, and the next page is questions about understanding the treatment given. Furthermore, pages 7 and 8 are a description of high source credibility, while pages 9-10 try to provide treatment to accounting students in the form of an excellent emotional situation.



INSTRUMEN PENELITIAN

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PETUNJUK Pengerjaan

1. Mohon fokus dan konsentrasi pada instrumen penelitian, tidak melakukan aktivitas lain bersamaan.
2. Bacalah dengan teliti dan seksama material kasus, serta pahami peran Anda dalam narasi tersebut.
3. Jawablah pertanyaan-pertanyaan sesuai dengan penjelasan narasi yang diberikan.
4. Pastikan Anda sudah memahami informasi yang diberikan, sebelum bergerak menekan tombol "next".

Next
Clear form

LATAR BELAKANG

PT. Globalino Pack, Tbk. adalah perusahaan swasta yang bergerak di bidang industri kemasan. Produk yang dihasilkan berupa kemasan makanan dan non-makanan terbuat dari kertas maupun kaleng yang dilengkapi dengan desain label atau logo. Kemasan produk dilakukan secara grosir dan retail di pasar domestik juga ekspor ke mancanegara.


Anda bekerja sebagai staf di PT. Globalino Pack, Tbk. Posisi Anda dalam perusahaan adalah Kabag Accounting. Beberapa job deskripsi Kabag Accounting antara lain:

- a. Memeriksa dan melakukan verifikasi langkah dokumen yang berhubungan dengan transaksi keuangan perusahaan
- b. Memastikan proses pencatatan transaksi keuangan yang dilakukan oleh staff accounting ditunai dengan benar pada sistem
- c. Memberikan pertimbangan keputusan terkait penerapan standar akuntansi keuangan kepada Manajer FA (Finance & Accounting)
- d. Berkoordinasi dengan staff maupun Kepala Bagian Finance, Purchasing, dan bagian-bagian lain terkait tugas dan tanggung jawabnya

Back
Next
Clear form

NARASI KASUS

Berawal dari ketika Anda menerima telepon dari tenaga marketing PT. Cahaya Steel, Sales perusahaan tersebut menanyakan perihal penawaran yang diberikan kepada bagian Purchasing.




PT. Cahaya Steel telah beberapa kali memberikan penawaran kepada PT. Globalino Pack, Tbk melalui Contact Person Sdr Ardan. Berdasarkan cerita dari Sales tersebut, dia telah dijanjikan oleh Sdr. Ardan untuk memperoleh pesanan pembelian dari PT. Globalino Pack, Tbk.

Dalam obrolan tersebut, Anda memperoleh informasi bahwa Sdr. Ardan telah menerima komisi di awal agar perusahaan PT. Globalino Pack, Tbk order barang ke mereka. Namun, hingga beberapa kali penawaran yang disampaikan, belum ada satupun order untuk perusahaannya.

Sesudah kejadian itu, Anda memeriksa berkas-berkas yang berkaitan dengan proses pembelian barang. Anda menemukan bukti adanya tindak kecurangan:

1. Surat penawaran yang diindikasikan menjadi pesanan pembelian oleh Sdr Ardan ternyata hanya merupakan pada beberapa vendor saja
2. Sebagiannya perusahaan memperoleh barang dengan spesifikasi dan kualitas yang sama, tetapi dengan harga yang lebih murah.
3. Pengajuan ke bank untuk mencetak rekening koran Sdr. Ardan juga Anda lakukan. Ternyata banyak uang masuk di rekening tersebut dari beberapa vendor selain harga pesanan pembelian yang diabaikan secara utuh oleh pelanggan.
4. Penawaran diproses dengan konfirmasi ke staff purchasing sebelumnya yang dipantau oleh Sdr Ardan, bahwa tidak ada alasan, berasal ke vendor lain untuk membeli barang dengan spesifikasi dan kualitas sama tetapi harga lebih mahal.



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Berdasarkan latar belakang dan narasi kasus

Peran Anda dalam narasi tersebut menjabat sebagai: *

Kabag Purchasing
 Kabag Accounting
 Sales marketing

Kasus kecurangan yang Anda temukan tersebut terjadi pada proses: *

Pesanan pembelian
 Pemindahbukuan rekening
 Penyusunan laporan keuangan

Melalui apa Anda menerima informasi awal indikasi kecurangan: *

SMS
 Email
 Telepon

Anda mempertimbangkan beberapa hal sebelum memutuskan untuk melaporkan kasus kecurangan yang Anda temukan tersebut.

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| | |
|---|--|
| <p>Faktor Pertama</p> <p>Pandangan Anda saat ini tentang whistleblowing:</p> <ol style="list-style-type: none"> (1) Mengungkap kecurangan orang lain (rekan sejawat/simpulan) merupakan tindakan yang ETIS. (2) Melihat di berbagai media, kasus kecurangan BERHASIL terungkap karena ada pihak yang melapor. (3) Tindakan melaporkan kecurangan adalah hal yang MENGUNTUNGAN, karena sekarang sudah ada jaminan perlindungan bagi pelapor dan dijanjikan mendapat reward atau hadiah. (4) Whistleblowing system TERBUKTI dapat mendeteksi kecurangan yang terjadi dalam perusahaan.   <p>Back Next Clear form</p> | <p>Berdasarkan pandangan tentang whistleblowing tersebut</p> <p>Tindakan pengungkapan kecurangan termasuk perbuatan yang baik.*</p> <p>1 2 3 4 5 6 7</p> <p>Sangat tidak setuju <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> Sangat setuju</p> <p>Pelaporan melalui whistleblowing system efektif dalam mengurangi kecurangan.*</p> <p>1 2 3 4 5 6 7</p> <p>Sangat tidak setuju <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> Sangat setuju</p> <p>Back Next Clear form</p> |
| <p>Faktor Kedua</p> <p>Kredibilitas Manajemen di perusahaan Anda memuaskan:</p> <ol style="list-style-type: none"> (a) TOP management memiliki integritas yang tinggi dalam memimpin perusahaan. (b) Manajemen puncak berupaya mewujudkan good corporate governance kepada karyawan, salah satunya dengan terus mengingatkan "untuk berani melapor, jika menemui kecurangan". (c) Pimpinan perusahaan saat ini TELAH mempraktekkan kebijakan anti-fraud dalam operasional perusahaan maupun kehidupan pribadi mereka. (d) Penerapan kebijakan anti-fraud, terbukti "TIDAK TEBANG PILIH" atau berlaku untuk seluruh tingkatan manajemen maupun karyawan.  <p>Back Next Clear form</p> | <p>Sesuai dengan penilaian terkait kredibilitas</p> <p>Pemimpin perusahaan Anda memiliki kredibilitas tinggi.*</p> <p>1 2 3 4 5 6 7</p> <p>Sangat tidak setuju <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> Sangat setuju</p> <p>Kebijakan anti-fraud dilaksanakan secara adil dan merata.*</p> <p>1 2 3 4 5 6 7</p> <p>Sangat tidak setuju <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> Sangat setuju</p> <p>Back Next Clear form</p> |
| <p>Faktor Ketiga</p> <p>Emosi Anda saat menemukan kecurangan tersebut dalam keadaan:</p> <ol style="list-style-type: none"> (1) Terkendali dengan baik (good emotion) (2) Anda ingat ada kejadian kecurangan sebelumnya. Teman Anda melapor, kemudian dia dapat pujian atau penghargaan berupa kenaikan jabatan. (3) Anda tidak takut atau khawatir akan adanya perubahan dari pelaku kecurangan. (4) Jika Anda melapor, maka akan lebih banyak dampak positif daripada negatifnya. (5) Jika Anda tidak melapor, maka muncul perasaan menyesal karena telah membiarkan tindak kecurangan yang terjadi dalam perusahaan.    <p>Back Next Clear form</p> | <p>Sesuai dengan emosi Anda tersebut</p> <p>Emosi Anda yang digambarkan tadi dalam keadaan tenang.*</p> <p>1 2 3 4 5 6 7</p> <p>Sangat tidak setuju <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> Sangat setuju</p> <p>Anda memiliki pengalaman yang baik tentang tindakan whistleblowing.*</p> <p>1 2 3 4 5 6 7</p> <p>Sangat tidak setuju <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> Sangat setuju</p> <p>Back Next Clear form</p> |

Figure 2. Vignettes Storyboard

After receiving and answering all the treatments given, students are asked to choose how far they will go to report fraud based on the case description and conditions described previously. On the last page, the questionnaire closes with the following: thanks to participants, comments on ease of understanding the case, and an explanation of the experiment's purpose.

The data analysis technique consists of testing descriptive data and testing research data to answer the problem formulation. For experimental research, the descriptive data needed is the amount of data, average, and standard deviation for each type of sketch. Testing this research hypothesis uses the Independent Sample t-test to determine differences in student decision-making in reporting fraud based on three factors (framing argument, source credibility, and emotional condition).

RESULT AND DISCUSSION

Manipulation Checks

Manipulation checks are required in experimental research to measure the effectiveness of the treatment and, at the same time, maintain construct validity. The participants who took part in this study were 127 students who voluntarily participated. However, only 96 students correctly answered all manipulation check questions. Furthermore, the data that passed the manipulation was presented in descriptive statistics, and a different test was carried out using the independent sample t-test.

Table 3. Results of Descriptive Statistics

| Vignettes | Case Study | | | Treatment | | | | Succeed | |
|-----------|------------|-----|-----|-----------|-----|-----|-----|---------|----|
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | Σ | % |
| A | 16 | 16 | 16 | 16 | 16 | 11 | 15 | 11 | 70 |
| B | 14 | 16 | 16 | 16 | 15 | 16 | 15 | 12 | 75 |
| C | 18 | 18 | 18 | 18 | 18 | 16 | 15 | 13 | 72 |
| D | 15 | 15 | 15 | 14 | 15 | 14 | 15 | 14 | 94 |
| E | 16 | 18 | 18 | 18 | 16 | 17 | 17 | 14 | 78 |
| F | 12 | 11 | 11 | 12 | 12 | 12 | 12 | 11 | 91 |
| G | 14 | 14 | 14 | 14 | 11 | 14 | 13 | 10 | 71 |
| H | 18 | 18 | 18 | 16 | 18 | 15 | 16 | 11 | 61 |
| Total | 123 | 126 | 126 | 124 | 121 | 115 | 118 | 96 | 77 |

As illustrated in Figure 2, each section is followed by questions to test understanding of the case and the treatment provided. This research determines the criteria for passing the manipulation test; only those who answer all seven questions given correctly are allowed to do so. Therefore, reviewing the respondents' answers from 127 people who were declared to have passed the manipulation, 96 people (77%). The following is an explanation of Table 3. Knowledge of the case illustration is tested with 2 questions: (1) My role in the narrative is as.... Answer choices: (a) Head of Accounting, (b) Marketing Staff, and (c) Purchasing Staff. One hundred twenty-three respondents answered correctly "Head of Accounting" (97% passed manipulation); and (2) How much money is total from PT. Cahaya Steel, which went into Mr. Ardi's account? The answer to this question was "Rp.25,923,500". All 126 people were correct (99% passed manipulation).

The understanding of the framing argument treatments was tested using two questions. For the favorable framing treatment: (1) Research data shows what percentage of fraud can be detected early due to employee whistleblower actions. Respondents who answered correctly "43%" were 61 out of 62 people (98% passed the manipulation). (2) What percentage of incentives can the company give to whistleblowers if the truth is proven? All 62 respondents answered correctly "10%" (100% passed the manipulation). Meanwhile, (1) Research data shows what percentage of whistleblowers were demoted/transferred for reporting fraud. All respondents answered correctly "62%" were 65 people (100% passed the manipulation). (2) What are examples of administrative sanctions given by the company if the report from the whistleblower is not proven? Respondents who answered "performance point reduction" correctly were 62 out of 65 people (95% passed the manipulation).

The manipulation check that tests understanding of high or low source credibility treatment also uses two questions. High credibility consists of 2 questions: (1) Does the management of PT. Globalindo Pack, Tbk. be proactive in taking action against fraud? Respondents who answered "yes" correctly were 61 out of 66 people (92% passed the manipulation); and (2) Is the whistleblowing system provided by the company required to include the identity of the reporter? Respondents who answered "no" correctly were 58 out of 66 people (88% passed manipulation). Low credibility consists of 2 questions: (1) Is the management of PT. Globalindo Pack, Tbk. be proactive in taking action against fraud? Respondents who answered "no" correctly were 60 out of 61 people (98% passed manipulation); and (2) Is the whistleblowing system provided by the company required to include the identity of the reporter? All respondents answered "yes" correctly, and as many as 57 out of 61 people (93% passed the manipulation).

Regarding the treatment of good or bad emotional conditions, participants were asked to answer only one question. Positive emotions consist of 1 question: Based on the description above when I saw cheating, I felt... Respondents who answered correctly "confident and not afraid, or optimistic and confident against it" were 60 out of 65 people (92% passed the manipulation). Negative emotions consist of 1 question: Based on the description above when I saw cheating, I felt... Respondents who answered correctly "were afraid and not confident, or doubtful and pessimistic about fighting it" were 58 out of 62 people (93% passed the manipulation).

Descriptive Statistics

Table 4 shows the number of participants (n), the average whistleblowing action, and the standard deviation for each type of vignette given to participants. The minimum number of participants for experimental research has been met.

Montgomery (2013) revealed that a study with a 95% confidence interval could use a sample of 10 people in each population. This number can produce the best estimation accuracy. The results presented in Table 4 illustrate that each treatment can have a different effect in influencing whistleblowing decisions. The most vital situation for accountants to agree to act on whistleblowing is when they obtain positive argument framing and high source credibility in good emotional conditions. On the other hand, the weakest situation for accountants to do whistleblowing is those who receive opposing framing arguments from sources with low credibility when they are in a bad emotional state. It indicates that argument framing, source credibility, and emotional conditions are elaborated in the accountant's decision to act in whistleblowing.

Table 4. Results of Descriptive Statistics

| Vignettes | Treatment | N | Average | Std.Dev |
|-----------|------------------------------------|----|---------|---------|
| A | + Frame ↑ Credibility Good Emotion | 11 | 6,82 | 0,405 |
| B | + Frame ↓ Credibility Good Emotion | 12 | 6,17 | 0,835 |
| C | - Frame ↑ Credibility Good Emotion | 13 | 6,08 | 1,441 |
| D | - Frame ↓ Credibility Good Emotion | 14 | 6,29 | 0,825 |
| E | + Frame ↑ Credibility Bad Emotion | 14 | 5,93 | 0,997 |
| F | + Frame ↓ Credibility Bad Emotion | 11 | 5,36 | 1,502 |
| G | - Frame ↑ Credibility Bad Emotion | 10 | 5,80 | 0,789 |
| H | - Frame ↓ Credibility Bad Emotion | 11 | 4,36 | 1,690 |
| Total | | 96 | | |

Table 5. Results of Independent t-test

| Variables | N | Average | Std.Dev | Mean Diff | t-value | p-value |
|----------------------------|----|---------|---------|-----------|---------|---------|
| (1) Framing | | | | | | |
| Positive (Vig. A, B, E, F) | 48 | 6.06 | 1.099 | 0.37 | 1.449 | 0.151 |
| Negative (Vig. C, D, G, H) | 48 | 5.69 | 1.417 | | | |
| (2) Credibility | | | | | | |
| High (Vig. A, C, E, G) | 48 | 6.15 | 1.052 | 0.55 | 2.119 | 0.037* |
| Low (Vig. B, D, F, H) | 48 | 5.60 | 1.425 | | | |
| (3) Emotion | | | | | | |
| Good (Vig. A, B, C, D) | 50 | 6.32 | 0.978 | 0.93 | 3.756 | 0.000* |
| Bad (Vig. E, F, G, H) | 46 | 5.39 | 1.390 | | | |

* Significant at 0.05

Table 5 shows the results of the independent t-test to determine differences in treatment given to participants. It shows that the framing factor (positive vs negative) does not show differences in decision-making when reporting fraud. In contrast, credibility and emotional factors show differences in decision-making when reporting fraud. The test results show that the average difference in the answer scores of participants who received positive and negative framing was 0.37 (6.06-5.69), which indeed shows that there is a difference. However, it is not statistically significant (p-value > 0.05). Furthermore, the test results for high and low credibility showed that the average score of participants' answers was 6.15 and 5.60, respectively (a difference of 0.55). The results of the t-test analysis prove that the difference is statistically significant (p-value < 0.05). The treatment of good and bad emotions also shows significant differences. The average answer of participants who decided to report fraud in good emotional conditions was 6.32, while in bad emotional conditions, it was 5.39.

The difference between the two scores is 0.93, which proves that there is a statistically significant difference (p-value <0.05).

Framing arguments about whistleblowing presented in positive or negative forms does not significantly affect accounting students' decisions to report fraud. Table 5 shows that the decision to report fraud for students who received favorable framing treatment was higher than for those who received adverse framing treatment. However, on average, there was no significant difference, namely both leading to an agreement to carry out whistleblowing actions. The tendency of students to report fraud is still high even though they receive negative framing. It am not following the ELM theory, which explains that differences in framing can cause differences in behavior. The occurrence of insignificant differences can be caused by students' mindsets that lead to the courage to report fraud because they have not experienced the ethical dilemmas that are faced in the work environment. The attitude of students who are still idealistic is essential and needs to be maintained until they later become company employees.

These results are different from previous studies (Akinkugbe, 2018; Chen et al., 2012; Young, 2017). Differences in treatment can cause differences in the results obtained. The treatment given to the participants of this study was in the form of positive and negative message framing about whistleblowing actions. This difference is expected to internalize students' minds when determining attitudes. Logically, when individuals understand that an action is necessary and ethical, then the decision to act will be more vital compared to when the action is seen as unnecessary and unethical, which tends to make individuals reluctant to act. It is different from the results of Akinkugbe (2018), which successfully proved the framing of whistleblowing but used the frame of eradicating corruption through television media channels. Likewise, the results of Chen et al. (2012) are inversely proportional to the results of this study. The results of Chen et al. show that messages about whistleblowing that are framed negatively in the form of punishment can increase whistleblowing more than messages that are framed positively, such as awards. Conversely, this study shows that messages about whistleblowing that are framed positively are more vital in encouraging students to report fraud compared to messages that are framed negatively. This study follows the results of Young (2017), which revealed that messages that are framed positively are effective in triggering positive changes in attitudes towards whistleblowing. However, Young managed to prove that there was a significant influence of differences in framing arguments on the act of reporting fraud, while this study did not. Young used employee participants so that the argument framework presented is more relevant because they tend to consider the messages conveyed as relevant to their work environment. In contrast, this study used students as participants.

High source credibility, which is illustrated by credible management policies and a trustworthy whistleblowing system, can encourage accounting students to report violations more strongly than low source credibility resulting from non-credible management policies and a less trustworthy whistleblowing system. Table 5 shows significant differences in decision-making when reporting fraud between high source credibility and low source credibility. Even though the average still shows a strong direction for whistleblowing, the difference in the average implies a significant difference. I am following ELM theory, which explains that differences in credibility can cause differences in behavior. The occurrence of significant differences can be caused by students' understanding and awareness of the importance of leadership factors and trust in the system being built. Even though students have no experience in

dealing with real situations in companies, at least from the description of this ethical dilemma case, they can build their logical mindset to learn to make the right decisions.

The results of this study follow Lowry et al. (2013), who argue that source credibility can cause individual differences in processing information, which then makes decisions to support or vice versa. The perspective used in this research is indeed different from that of Darjoko and Nahartyo (2017), who examined the processing of fraud reports by name or anonymously, while this research is from the perspective of management commitment and the whistleblowing system. However, these two studies have similar results; both can prove that differences in source credibility can influence accountants' actions. More profoundly, this study can explain that when individuals are given a situation to work in a company that has a leader with good credibility, especially in combating corruption, employees will also be encouraged to report if fraud occurs in their work environment. In line with the results of Geng (2021), the characteristics of leaders who demonstrate ethical leadership in managing a company can influence employees' intentions to report fraud. Geng (2021) revealed that leadership style and characteristics play an essential role in creating a controlled environment that facilitates the prevention, detection, and prevention of fraud. Likewise, credibility can be assessed from the perspective of the system. The whistleblowing system described in this study proves that the guarantee of confidentiality of reporter data and the clarity of follow-up to the report results can influence individuals to decide whether to report fraud or not. These results support the findings of Nurhidayat and Kusumasari (2018), who stated that an effective and systematic WBS, which guarantees adequate protection, needs to be considered by companies in designing a fraud reporting system.

Emotional conditions described by good past experiences related to whistleblowing and an unemotional personality can have a different impact on accounting students in reporting fraud compared to bad emotional conditions related to whistleblowing and an emotional personality. It has been proven that the strength of the whistleblowing actions of participants who were exposed to bad emotional conditions was weaker than participants who were in good emotional conditions. Table 5 shows that accounting students, when given different emotional treatments, also have an impact on decision-making when reporting fraud. These findings support the development of the ELM theory, which explains that differences in emotions can cause differences in behavior. The average difference in emotional factors looks higher than the other two factors (framing and credibility). It indicates that students' behavioral tendencies are more sensitive to their feelings or emotions compared to their logic or thinking.

These results support Geng's (2021) argument that emotions play an essential role in the process of thinking and behavior. Geng shows that high-intensity emotions can play a role in stimulating individual behavior. Therefore, this research designed emotional treatment to touch on two aspects, namely experience and current conditions, so perhaps this is what makes a significant difference for accounting students in making decisions. It is different from the research of Clements & Shawver (2015), which has yet to be able to prove that emotions have a significant influence on the intention to carry out whistleblowing. The treatment provided was different from that provided in this research. Clements and Shawver describe emotions as feelings of relief, satisfaction, or regret. More profoundly, this study describes good emotional conditions with an optimistic, confident, and fearless personality in fighting corruption. In addition, participants were led to have a sense of calm because their



closest people who had been whistleblowers received good impacts, such as being considered heroes or receiving awards. Dungan et al. (2019) research explains that when organizations recognize and reward employees who perform well, it can encourage employees to do good for the organization. Including rewards for whistleblowers can motivate employees to dare to act.

Based on the discussion above, this research provides empirical evidence that the Elaboration Likelihood Model with student participants focuses more on the peripheral route than the central route. In contrast to previous research by Wulanditya et al. (2023), they succeeded in proving that these three variables were able to elaborate on influencing accountants' whistleblowing actions. The results of this research show that students tend to pay more attention to the person who is sending the message and their emotional condition rather than how a message is framed. Accounting students as message recipients only rely on simple cues in making assessments, namely source credibility factors and emotional condition factors. The role of source credibility, which contains elements of organizational justice (how the tone at the TOP and the effectiveness of the whistleblowing system), is able to internalize students' minds so that it influences their decisions in reporting fraud. According to the results of Namazi and Ebrahimi's (2017) study which states that organizational justice has a significant influence on the intention to report fraud.

The results of this study are also in line with the findings of Jones et al. (2014) and McIntosh et al. (2019) related to the emotional perspective on fraud detection that can be done by students as prospective accountants or company employees. Anger and perceptions of injustice play a more significant role than more rational considerations of students' intentions in reporting fraud. Thus, these results provide input that there are psychological factors, namely emotional conditions, that need to be considered in the development of ethics education for accounting students. It is essential to build and develop ethical attitudes before students enter the accounting profession, especially in relation to learning about fraud cases and how whistleblowing actions can be carried out (Zainol et al., 2018).

CONCLUSION

The general aim of this research is to teach accounting students about the ethical dilemmas that an accountant may experience when working in a company. This research uses an experimental method that attempts to condition students to be able to explore the case examples given. The manipulation check results of 96% indicate that the internal validity of the research can be maintained, and almost all students can understand the role intended in the research instrument. The specific aim of this research is to test the Elaboration Likelihood Model (ELM) using students as participants. The research results show that 1.) Argument framing (positive vs negative) cannot make a significant difference in influencing accounting students to report fraud; 2.) Source credibility (high vs low) can make a significant difference in influencing accounting students to report fraud, and 3.) Emotional conditions (good vs bad) influence accounting students to report fraud.

The limitation of this research is that not all settings can be maintained while experimental activities are carried out online. For example, students are asked to turn on the camera, but some need to comply. Other circumstances that might disturb students are beyond the researcher's control. Thus, the suggestion for further research is that experiments should be carried out in a laboratory or classroom using students as participants. Furthermore, further research needs to develop the selection of cases and the type of treatment given.

The implications of this research show that educators can provide learning experiences to students through case study-based learning packaged through experimental activities. Classroom action research, which was previously more familiar among educators, should be developed to be more comprehensive, such as experimental research. Besides that, this research also provides insight into collaborating behavioral accounting theory with communication science theory. In this way, research novelty that originates from the development of theories or models from two related fields of science can be created.

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