

The Success of the Whistleblowing System in Preventing Corruption in the Village Financial Management in Indonesia

Dwi Jati Marta^{1*}, Piers Rake²

¹Bangka Belitung Islands Province, Indonesia

²Astraea Group, United Kingdom

ARTICLE INFO

Article history::

Submitted 28 August 2025

Accepted 26 September 2025

Published 9 December 2025

Keywords::

Accountability; Corruption, Prevention; Village Funds; Whistleblowing System.

*Correspondence:

Dwi Jati Marta

Email:

dwijati73@gmail.com

DOI:

[10.64527/inspektorat.v1i2.39](https://doi.org/10.64527/inspektorat.v1i2.39)

ABSTRACT

The phenomenon of village fund corruption in Indonesia shows an alarming trend, making villages a new locus of budget mismanagement. Although previous studies have highlighted the importance of transparency and accountability, research on the effectiveness of the Whistleblowing System (WBS) at the village level remains limited and presents inconsistent findings. This study formulates problems concerning the role and effectiveness of the whistleblowing system in preventing village fund corruption, the supporting factors for its success, and the obstacles to its implementation. Using a descriptive qualitative method based on literature studies from regulations, institutional reports, scientific journals, and online news, the data were analyzed through content analysis with source triangulation. The findings indicate that the success of whistleblowing system is determined by the synergy of structural, individual, social, and regulatory factors, while the main obstacles include weak legal protection, cultural patronage, low legal and technological literacy, and the lack of incentives for whistleblowers. This study recommends strengthening the legal framework, digitizing secure reporting channels, and providing incentives for whistleblowers to reinforce clean and accountable village governance.



Copyright © 2025 The Author(s). This is an open access article is distributed under the terms of the Creative Commons Attribution (CC-BY) 4.0 international license. (<http://creativecommons.org/licenses/by/4.0/>)

How to cite:

Marta, D. J., & Rake, P. (2025). The Success of the Whistleblowing System in Preventing Corruption in the Village Financial Management in Indonesia. *Jurnal Inspektorat*, 1(2), 72-88. <https://doi.org/10.64527/inspektorat.v1i2.39>

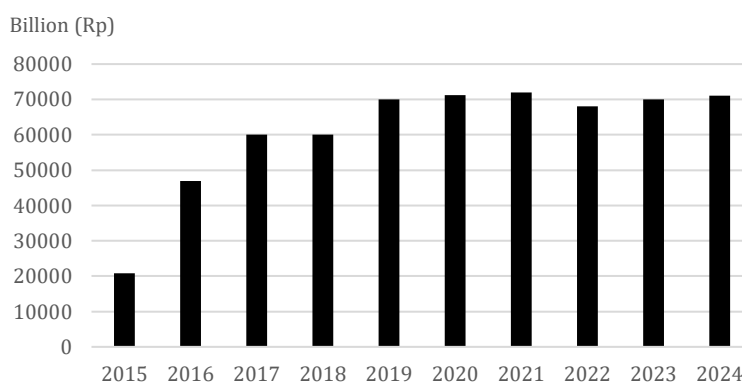
1. Introduction

Villages are the lowest level of government that interact directly with the community.. The village structure consists of hamlets (*dukuh*), community associations (*rukun warga*) and neighborhood associations (*rukun tetangga*), all of which are under the leadership of the village head and are directly responsible to the sub-district head. Since the enactment of Law No. 6 of 2014 on Villages, village governments have been granted broader authority to manage finances independently, including in the preparation, implementation, and accountability of budgets. This policy marks an important milestone in supporting local-based development, as village funds are directed toward government operations, infrastructure development, community empowerment, and improving the quality of public services at the village level.

However, fiscal decentralization at the village level also presents new challenges in the form of increased risks of budget misuse. At the beginning of the implementation of the Village Law, the term of office of village heads was limited to six years and they could serve up to three terms. With the enactment of Law No. 3 of 2024 on the Second Amendment to Law No. 6 of 2014 on Villages, the term of office of village heads was extended to eight years, but they could only serve two terms. This regulatory change is expected to strengthen the stability of village leadership, but it also raises the potential for the accumulation of power that is vulnerable to corrupt practices if oversight mechanisms are not strengthened.

The annual increase in village funds reflects the government’s strong commitment to promoting rural development and equitable welfare distribution. Minister of Finance Decree No. 352 of 2024 on the Details of Village Incentives for Each Village in the Fiscal Year 2024 allocates an additional IDR 2 trillion to 15,124 villages across Indonesia (Lubis, 2024). This policy is expected to maximize rural development, improve public services, and accelerate equitable welfare distribution for communities.

Diagram 1. Development of Village Funds for the 2022-2024 Fiscal Year



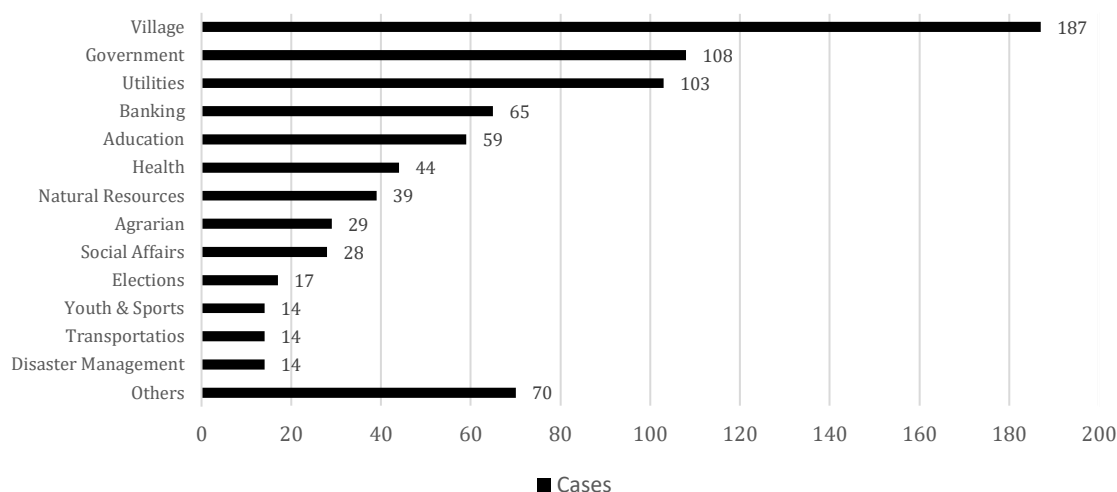
Source: Mariyadi, 2024

However, behind this budget increase lies a serious vulnerability in village financial governance. Data from the Corruption Eradication Commission shows that between 2012 and 2021, there were 601 corruption cases related to village funds involving 686 village heads. This concern is further reinforced by the 2023 report of Indonesia Corruption Watch (ICW), which recorded 187 corruption cases at the village level, surpassing other strategic sectors such as the central government and public utilities (Saptohutomo, 2024). These findings position villages as a “new locus” of corruption practices in Indonesia, with significant potential state losses.

From a theoretical perspective, this phenomenon can be understood through the lens of principal-agent theory, which highlights the asymmetry of information between local officials (agents) and citizens or central authorities (principals). When monitoring mechanisms are weak, the risk of moral hazard and rent-seeking behavior increases (Persson et al., 2019). Comparative experiences across developing countries also show that decentralization often creates new arenas of corruption unless accompanied by strong accountability and oversight frameworks. For example, studies in India and the Philippines demonstrate that village-level funds are highly vulnerable to elite capture and patronage politics (Bardhan & Mookherjee, 2020; Quimson & Guzman, 2021). Similarly, African evidence suggests that community-based monitoring combined with whistleblowing mechanisms reduces leakage of public resources (Platteau & Gaspard, 2022).

In the Indonesian context, while the government has introduced regulatory instruments to strengthen transparency and accountability in village fund management, the persistent corruption cases reveal structural weaknesses in implementation. This underscores the urgency of adopting integrity-based mechanisms, such as the Whistleblowing System (WBS), not only as a technical reporting tool but also as an institutional innovation to foster trust, strengthen civic participation, and reinforce deterrence against misconduct.

Diagram 2. Number of Corruption Cases in Indonesia by Sector (2023)



Source: Iswenda, 2024

Ironically, the village government sector, which should serve as the frontline in providing services to the community, has instead become the sector with the highest number of corruption cases (Sofyani & Tahar, 2021). ICW data confirms this, reporting a total of 791 corruption cases nationwide in 2023, with the majority occurring in village governments. This underscores the urgent need for reform, not only at the policy level but also in the awareness, integrity, and ethical conduct of village officials, so that governance can return to its true function serving the public with honesty and fairness.

These data further indicate that the village sector has the highest number of corruption cases, followed by the government and utilities sectors. Within the context of village administration, which plays a vital role in delivering public services and implementing development programs, corruption can have particularly detrimental impacts. The trend of corruption in rural areas has increased since the implementation of the Village Fund program (Ahdiat, 2024), leading to a growing number of village officials being implicated as suspects in cases of mismanagement of village finances.

The phenomenon of increasing cases of village fund corruption is closely related to weak internal control systems, low moral integrity of village officials, and loopholes due to a lack of transparency and community participation in oversight. This situation indicates an urgent need for a more effective prevention system that can function as an early warning system. One instrument that is considered capable of fulfilling this role is the Whistleblowing System (WBS) as a reporting mechanism that allows individuals, whether employees or members of the public, to report information regarding suspected violations, abuse of authority, or acts of corruption occurring in their workplace, with legal protection guaranteed for the whistleblower (Dhevina, 2016). The whistleblowing system is the first step in preventing and eradicating corruption, as it enables early detection of irregularities before they cause greater losses.

The Whistleblowing System (WBS) has been widely recognized as an important instrument in preventing corruption, often referred to as an early warning system. The ACFE report shows that approximately 42% of fraud cases worldwide have been uncovered through whistleblowing mechanisms, highlighting its effectiveness in terms of the number of detected and revealed cases. Meanwhile, Mahardikasari & Nugraheni (2022) emphasize that WBS plays a crucial role in narrowing the space for perpetrators by reducing the opportunity element in the Fraud Triangle, thereby providing a deterrent effect against potential misconduct.

In the Indonesian context, WBS practices have also begun to be adopted by various institutions, ranging from ministries to local governments, even down to the village level. Dinia & Rosyid (2022) reveal that WBS contributes to strengthening accountability and transparency in village fund management, although its effectiveness is strongly influenced by internal control

factors, organizational environment, and the ethical behavior of village officials. Therefore, the “success” of WBS should be understood as multidimensional, encompassing the number of reports submitted, the quality of follow-up actions, its deterrent effect on corrupt intentions, and its systemic impact on fostering a culture of transparency and accountability. Thus, the existence of WBS is not merely a reporting mechanism but also a strategic instrument in reinforcing clean and integrity-based governance.

Additionally, research in several regions indicates that a whistleblowing system integrated with internal control systems can significantly reduce the likelihood of fraud. For example, a study in Gianyar Regency, Bali Province, found that a whistleblowing system combined with internal control systems has a strong influence on fraud prevention, although the role of officials' morality is not always a determining factor (Suwardika, 2025). Similar findings were shown by research in Ogan Ilir, South Sumatra, which confirmed that strengthening the whistleblowing system simultaneously with internal control can minimize deviations in village fund management (Murod, 2024).

Another study in Sleman, Yogyakarta, proves that whistleblowing systems, human resource competence, internal control systems, and the morality of village officials all have a positive influence on fraud prevention in village financial management (Widodo & Cahyaningrum, 2023). These results are in line with the research by Paramitha & Adiputra (2020), which emphasizes the importance of integrating whistleblowing systems, good governance principles, and the effectiveness of internal controls in preventing fraud at the village level.

Although proven effective, the implementation of whistleblowing systems is not without its challenges. According to Mahardikasari & Nugraheni (2022), whistleblowing systems have great potential as a tool for preventing corruption, but the challenges they face are complex, particularly in relation to organizational culture, individual courage to report, and protection for whistleblowers. In many cases, whistleblowers face serious risks such as social stigma, job transfers, and even threats of violence. This is further emphasized by the fact that whistleblowing systems in Indonesia often fail to provide adequate protection, thereby reducing the willingness of the public and government officials to report suspected misconduct (Taqiyya, 2025). In the context of villages, these challenges are even greater due to the close social ties between residents. Patronage relationships and strong social bonds often make reporting seen as a form of betrayal to the community, creating a moral dilemma for potential whistleblowers. Additionally, limited legal literacy and technology in villages also contribute to the low utilization of available whistleblowing systems.

From various studies indicate that the effectiveness of Whistleblowing Systems (WBS) in preventing corruption at the village level remains inconsistent. For example, research by Binawati & Affan (2023) in the Special Region of Yogyakarta shows that whistleblowing does not have a significant effect on fraud prevention, with accountability factors proving to be more dominant. In contrast, studies in Tegal (Widhasatria, 2024) and Batang (Dinia & Rosyid, 2022) reveal that the whistleblowing system plays a significant role in preventing corruption.

These inconsistencies suggest that the success of WBS may not lie in the mechanism itself, but rather in contextual factors that shape its implementation. Elements such as the strength of internal control systems, the level of community participation, the ethical orientation of village officials, and the quality of follow-up mechanisms may determine whether WBS can function effectively as an anti-corruption tool. Thus, the research gap is not only about the limited number of studies on WBS at the village level but also about the lack of analysis on why its effectiveness varies across different local contexts. This opens up an important avenue for further research to identify the determining factors of WBS success in village fund management.

Therefore, this study departs from the fundamental question of the extent to which whistleblowing systems are successful in preventing corruption in village fund management in Indonesia. This article aims to comprehensively examine the implementation of whistleblowing

system at the village level, analyze the factors that support and hinder its success, and identify the challenges that must be overcome to make whistleblowing system an effective instrument in building clean, transparent, and accountable village governance. Thus, this research is expected to contribute theoretically to the development of studies on reporting systems for violations in the public sector, as well as practically to the government and stakeholders.

2. Literature Review

2.1. The Concept of Corruption

Corruption, as defined in Indonesian Law No. 31 of 1999 as amended by Law No. 20 of 2001 on the Eradication of Corruption, encompasses unlawful acts by individuals who abuse their authority, opportunity, or resources to enrich themselves or others, thereby causing losses to the state's finances or economy. This broad definition includes bribery, embezzlement, extortion, and conflicts of interest in government procurement. At the international level, the United Nations Convention Against Corruption (UNCAC) recognizes corruption as an extraordinary crime with wide-ranging consequences for governance, development, and social trust.

Scholarly studies emphasize that corruption is not only a legal violation but also a systemic governance problem that undermines legitimacy and weakens institutional performance (Persson et al., 2019; Bardhan & Mookherjee, 2020). It erodes public trust in government, disrupts service delivery, and entrenches social inequality (Bhagat & Jha, 2023; Adiatama et al., 2024). Recent comparative analyses also highlight how corruption in decentralized governance such as village funds creates vulnerabilities because of limited oversight and entrenched patronage networks (Quimson & Guzman, 2021; Platteau & Gaspard, 2022).

The phenomenon of corruption is often analyzed through Cressey's Fraud Triangle Theory (1953), which identifies three causal dimensions: pressure, opportunity, and rationalization. In village fund management, pressure arises from political demands or local economic needs; opportunity emerges from weak monitoring and accountability mechanisms; while rationalization occurs when officials justify misuse of funds as serving "developmental" or collective interests. Beyond this individual-level framework, the COSO Internal Control Integrated Framework (Committee of Sponsoring Organizations, 2013) provides a broader institutional perspective by identifying five components of internal control, control environment, risk assessment, control activities, information & communication, and monitoring that are essential in minimizing corruption risks. Weaknesses in any of these components increase the likelihood of fraudulent practices at the village level. Thus, combating corruption requires both individual-level deterrence mechanisms (e.g., whistleblowing) and robust institutional control systems that reinforce accountability across governance layers (Setiyaviani & Julian, 2023).

2.2. Whistleblowing System (WBS)

Whistleblowing is the act of disclosing violations, corruption, or other irregularities when normal reporting channels are perceived as ineffective. In Indonesia, ambiguity persists regarding the precise definition of a whistleblower and what constitutes whistleblowing, which often results in public and media misperceptions that every disclosure qualifies as whistleblowing. This ambiguity creates a moral tension, underscoring the need for clearer conceptualization and stronger legal protection to encourage reporting (Tito, 2019).

The Whistleblowing System (WBS) serves as an internal control mechanism designed for early detection and prevention of corruption while reinforcing organizational governance. Its benefits include accelerating information flow to management, creating an ethical climate, enhancing employee commitment, strengthening internal audit functions, and providing accurate risk intelligence (Dhevina (2021). Normatively, WBS is linked to the principles of good governance transparency, accountability, participation, and rule of law and has become a

mandatory element in government institutions, state-owned enterprises, and private corporations.

From a theoretical standpoint, WBS can be located within the Three Lines of Defense Model (Institute of Internal Auditors, 2020). The first line consists of operational management that owns and manages risk; the second line includes risk management and compliance functions; and the third line is the internal audit function providing independent assurance (Hasbara & Diyanty, 2023). WBS mechanisms strengthen the second and third lines by enabling disclosure channels and independent oversight, thereby directly reducing the “opportunity” dimension of the Fraud Triangle. However, they are insufficient in addressing the “pressure” and “rationalization” dimensions, which require structural reforms such as reducing political capture, ensuring fair resource allocation, and fostering community participation. In this sense, WBS should not be viewed in isolation but as part of a comprehensive internal control and governance ecosystem, complementing COSO’s integrated framework to build sustainable anti-corruption capacity at the village level.

3. Research Method

This study adopts a conceptual and desk-based qualitative approach, aiming to examine the effectiveness of the Whistleblowing System (WBS) in preventing village fund corruption in Indonesia. Rather than relying on primary data collection, the study is anchored in the analysis of secondary materials and documentary sources, which makes it suitable for addressing complex governance and accountability issues where direct field access is limited.

Methodologically, the study draws on Sandelowski’s (2000) descriptive qualitative model, which emphasizes producing rich accounts of a phenomenon without transforming them into abstract theorization. At the same time, the design aligns with Yin (2018) case-oriented desk study, as the focus is on synthesizing existing documented cases and reports of WBS implementation. Thus, the research should be viewed as a literature- and document-based inquiry rather than empirical fieldwork.

The corpus of data includes legislation, official government documents, reports from anti-corruption agencies, peer-reviewed articles, and credible online media. Comparative insights were also drawn from international scholarly works on whistleblowing effectiveness to situate Indonesia’s village-level experiences within a broader governance framework. Data were analyzed using qualitative content analysis, enabling the identification of recurring patterns, key enabling factors, and persistent challenges across multiple sources.

To enhance the validity of interpretations, source triangulation was applied by cross-checking findings from academic, governmental, watchdog, and media materials. This approach not only minimizes potential bias but also strengthens the credibility of the conclusions. As such, this study should be understood as a conceptual contribution that integrates diverse bodies of knowledge to provide analytical insights and policy-relevant recommendations for strengthening WBS in Indonesia.

4. Results and Discussion

4.1. The Role and Effectiveness of the Whistleblowing System in Preventing Village Fund Corruption in Indonesia

The findings of this study indicate that the Whistleblowing System (WBS) in village financial governance is primarily used as a reporting channel for irregularities that are not always detected by formal audits or supervisory mechanisms. Reports received through WBS generally relate to issues such as the misuse of village funds, irregularities in procurement processes, and conflicts of interest among village officials. Respondents emphasized that the effectiveness of WBS depends not only on the availability of reporting channels but also on the credibility of the follow-up process, the assurance of protection for whistleblowers, and the level of trust in village leadership.

These findings resonate with global evidence on the strategic role of WBS as both a preventive instrument and an early warning mechanism. The Association of Certified Fraud Examiners (ACFE) in its 2022 report revealed that 42% of fraud cases worldwide were uncovered through whistleblower reports, a proportion much higher than those detected by internal or external audits (Mahardikasari & Nugraheni, 2022). This demonstrates that whistleblowing remains one of the most effective mechanisms for detecting fraud, particularly when supported by a strong organizational environment.

However, the results of this study also highlight the contextual factors that shape the success of WBS at the village level. In some cases, WBS does not significantly contribute to fraud prevention, as found in the Special Region of Yogyakarta (Binawati & Affan, 2023), where accountability factors were more dominant. In contrast, studies in Tegal (Widhasatria, 2024) and Batang (Dinia & Rosyid, 2022) revealed that WBS significantly reduced corruption risks in village fund management. These inconsistencies suggest that the effectiveness of WBS is not solely determined by the mechanism itself, but also by the strength of internal control systems, the degree of community participation, the ethical orientation of village officials, and the quality of follow-up processes.

In sum, the results confirm that while WBS serves as a vital detection and prevention tool, its effectiveness in the village context is highly dependent on governance capacity and organizational culture. Strengthening internal control and ensuring ethical leadership at the village level are therefore crucial in optimizing WBS as an anti-corruption mechanism.

International perspectives strengthen these findings. Previtali & Cerchiello (2022) emphasize that organizational variables such as structure, a culture of justice, formal procedures, and ICT-enabled reporting channels significantly influence whistleblowing effectiveness in public administration, echoing the Indonesian experience where institutional readiness and legal culture matter. Similarly, a systematic international review (Mrowiec, 2022) identifies ethical climate, leadership, policies and procedures, safeguards against retaliation, and communication as the main drivers of whistleblowing factors that align closely with Indonesia's need for legal protection, anonymity, and evidence documentation (Titania & Octavia, 2022).

The Palembang case study (Periyansa et al., 2023) further reinforces this point: both whistleblowing mechanisms and good governance significantly enhance fraud awareness, corroborating the practical impact of whistleblowing system in rural contexts even if fraud awareness does not always directly translate into fraud prevention. In line with Cressey's Fraud Triangle (1953), the system is designed to close the "opportunity" gap by reducing spaces for fraud through participatory oversight and transparency.

Indonesia Corruption Watch reported that villages became the largest locus of corruption in 2023, with 183 cases involving village heads and officials, described as the "iceberg phenomenon" since many irregularities remain undisclosed (Hakim, 2024). In such conditions, the whistleblowing system becomes increasingly relevant. Formal supervisory channels such as Village Consultative Bodies or regional inspectorates often face limitations, including delayed response to reports, limited capacity to conduct thorough audits, and potential conflicts of interest with local officials. These weaknesses reduce their effectiveness in detecting hidden irregularities. Under these circumstances, whistleblowing provides an alternative pathway that allows irregularities to be reported more directly and independently, thereby complementing existing supervisory mechanisms.

Other empirical studies also reinforce the role of whistleblowing system. Putri & Hartanto (2025) show that whistleblowing exerts a strong and significant influence on preventing fraud in village fund management, not merely as an administrative tool but as a practical mechanism safeguarding financial integrity. Riyanto & Arifin (2022) identify additional benefits of whistleblowing system: (1) encouraging proactive fraud prevention by citizens and civil

servants, (2) serving as an oversight tool that deters misconduct, and (3) instilling fear in individuals intending to commit fraud due to the increased risk of exposure.

The effectiveness of whistleblowing system is influenced by variables such as reporting clarity, the role of media, proper documentation of evidence, and legal protection (Titania & Octavia, 2022). International experiences in the UK, US, and Nigeria show that anonymity and rewards further enhance both public and institutional trust. In Indonesia, the Corruption Eradication Commission provides an example by collecting thousands of corruption reports annually, underscoring the importance of simple, secure, and trusted reporting channels.

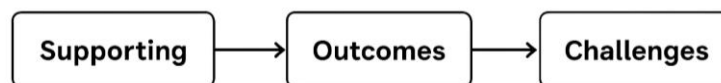
Nevertheless, challenges persist. Tito (2019) noted the moral ambiguity in how society perceives whistleblowers regarded as heroes on one hand but traitors on the other. Other barriers include intimidation risks, low legal literacy, and weak commitment by village authorities to follow up on reports, particularly in regions with entrenched patronage cultures. Fauzi (2025) highlights that a whistleblower is an individual reporting illegal, unethical, or dangerous acts, playing a crucial role in maintaining organizational integrity. A functional whistleblowing system must therefore ensure safe, confidential, independent, and objective reporting channels, typically involving submission, receipt, investigation, follow-up, and feedback stages.

However, cases in Indonesia reveal critical gaps in whistleblower protection. Nurhayati in Cirebon was named a suspect after reporting corruption in the Village Budget; Stanley Ering at Manado State University was criminalized; and Daud Ndakularak's case highlighted the role of the Witness and Victim Protection Agency. These illustrate that without confidentiality, freedom from threats, and recognition for whistleblowers, public trust in the system remains weak. Berendt & Schiffner (2021) argue that protection must rest on three pillars: technical anonymity, legal safeguards, and supportive organizational norms otherwise whistleblowers remain vulnerable.

At the regulatory level, Indonesia's National Governance Policy Committee and the Ministry of Administrative and Bureaucratic Reform affirm whistleblowing system as integral to bureaucratic integrity. Sulistiowati (2025) demonstrates that whistleblowing in ministries strengthens early detection and organizational integrity, offering a model for village-level adoption.

In conclusion, the whistleblowing system is a crucial instrument in preventing village fund corruption. Yet its success relies on three key elements: (1) regulatory support and robust legal protection, (2) institutional readiness to provide accessible, secure, and integrated reporting channels, and (3) citizen courage to report, shaped by social culture and genuine protection guarantees. When these conditions are met, whistleblowing system becomes a robust tool to reduce fraud opportunities and strengthen accountability in village governance confirming both domestic and international findings on its critical role in combating corruption.

Figure 1. Conceptual Model:
Supporting, Outcomes and Challenges of Whistleblowing Systems



Source: Processed by the Researcher, 2025

4.2. Factors Supporting the Successful Implementation of Whistleblowing Systems in Villages

The successful implementation of the Whistleblowing System (WBS) in preventing corruption in village funds is determined by interrelated structural, individual, social, and regulatory factors. Fundamentally, WBS provides a safe space for village officials and community members to confidentially report suspected irregularities. Its effectiveness depends on the village's ability to establish a governance ecosystem that fosters reporting courage, ensures legal and social protection, and guarantees decisive follow-up on every report.

The first finding highlights the importance of an effective internal control system. Villages that apply transparency and accountability practices such as open financial reports, regular audits, and independent monitoring demonstrated a stronger capacity to optimize WBS. This aligns with Paramitha & Adiputra (2020), who emphasize that WBS is more effective when integrated with good governance principles. Comparative studies further support this: Previtali & Cerchiello (2022) argue that formalization, standardization, and structured communication, reinforced by regular training, significantly improve the reliability of reporting mechanisms. This indicates that internal control at the village level is not merely administrative, but a critical infrastructure for ensuring WBS effectiveness.

The second factor relates to the integrity of village officials and the moral intensity of individuals. Evidence from the field shows that officials with high integrity are more responsive to reports, while communities are more willing to engage when leaders act as role models. Husniati et al. (2017) found that ethical relativism weakens reporting intentions, whereas individuals with strong moral intensity are more inclined to act in the public interest. This resonates with international findings where ethical organizational climates and anonymous reporting systems enhance whistleblowing behavior (Chen, 2019). Thus, strengthening integrity and ethical capacity building within village administrations is indispensable.

Third, adequate regulatory support and legal protection emerged as a decisive element. The case of Nurhayati in Cirebon, who was criminalized despite being a whistleblower, illustrates the fragility of protection mechanisms at the village level. Whistleblowers are entitled to personal safety, freedom from intimidation, legal assistance, and even the possibility of a new identity. Schmolke & Utikal (2025) show that when external authorities enforce certain and severe sanctions, willingness to report increases significantly. This underscores that legal protection is not only normative but also a practical requirement to prevent retaliation and ensure the credibility of the system.

Fourth, community participation moderates the organizational culture of villages. Evidence shows that community involvement in planning, monitoring, and evaluating development reduces opportunities for fraud (Aziza et al., 2024). This finding reflects stewardship theory, which emphasizes collective responsibility. In the Indonesian context, the traditions of *gotong royong* (mutual cooperation) and social control strengthen the social legitimacy of whistleblowing. Global evidence similarly stresses that embedding WBS in participatory and just organizational cultures ensures its long-term sustainability.

Fifth, accessibility of technology and secure reporting channels is a crucial enabling factor. Villages with accessible online platforms, hotlines, and anonymous complaint forms demonstrated higher reporting activity. Anonymity reduces fear of retaliation and encourages participation. Empirical studies in Central Java confirm that online reporting systems combined with responsive institutional actions substantially increase whistleblowing intentions (Muskita et al., 2020). This suggests that technological infrastructure, when adapted to local digital literacy, becomes a powerful catalyst for transparency.

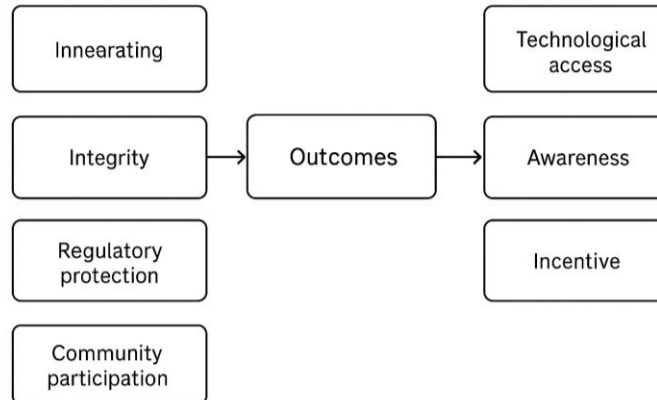
Sixth, public awareness of the impacts of corruption was found to drive community willingness to report. The more villagers recognize the economic and social consequences of corruption, the stronger their motivation to act (Fauzi, 2025). This transforms whistleblowing into a civic duty rather than a form of betrayal. Such awareness reflects the need for continuous education campaigns at the grassroots level to build a shared sense of accountability.

Seventh, support from media and external watchdogs plays a reinforcing role. Media coverage amplifies public voices and provides visibility for reports that might otherwise be silenced. Simultaneously, independent institutions such as the Corruption Eradication Commission, Ombudsman, and Audit Board of Indonesia provide credibility and independent follow-up. International comparisons also show that protection guarantees and incentive schemes increase reporting behavior (Ring & Arnold, 2024), which highlights the importance of external reinforcement in sustaining whistleblowing at the village level.

Finally, the eighth factor concerns incentives and recognition for whistleblowers. Evidence shows that reporting is often perceived as high-risk and low-return unless accompanied by recognition or compensation. Villages that reward valid reports through certificates, public recognition, or financial incentives contribute to sustaining the system. Best practices from Nigeria, where informants are rewarded while recovering public funds, further reinforce the importance of incentive-based policy design (Rake, 2024).

Taken together, the findings demonstrate that the success of WBS in villages results from the synergy of: (1) strong internal control, (2) the integrity and moral intensity of individuals, (3) regulatory and legal protection, (4) participatory community culture, (5) secure and accessible reporting channels, (6) heightened awareness of corruption impacts, (7) reinforcement from media and watchdogs, and (8) incentive structures for whistleblowers.

Figure 2. Supporting Factors of Whistleblowing System (WBS) in Villages



Source: Processed by the Researcher, 2025

From a practical perspective, these findings imply that villages must institutionalize transparency practices, simplify reporting mechanisms, and cultivate integrity-based leadership. For Corruption Eradication Commission and external watchdogs, expanding protection mechanisms, providing credible follow-up, and coordinating with regional governments are crucial to ensure reports are not stalled at the village level. For policymakers, revising whistleblower protection laws to include incentive mechanisms, stronger safeguards, and integration into village regulations becomes urgent. Thus, WBS is not only a technical instrument but also an ethical, cultural, and institutional pillar of good governance. Strengthening it at the village level offers a strategic pathway to building corruption-resistant communities and safeguarding the integrity of public finance in Indonesia.

4.3. Obstacles in the Implementation of Whistleblowing Systems in Village Financial Management

Although the Whistleblowing System (WBS) is widely recognized as an important instrument in preventing village fund corruption, its implementation still faces various structural, cultural, and psychological barriers. These obstacles often render the effectiveness of whistleblowing systems at the village level suboptimal, despite being normatively adopted in many government institutions. One of the most fundamental challenges is weak legal protection for whistleblowers. Although Indonesia has enacted the Law on Witness and Victim Protection (Law No. 13/2006 jo. Law No. 31/2014), protection for whistleblowers remains far from ideal. In practice, whistleblowers are frequently subjected to intimidation, discrimination, threats, and even social stigmatization.

According to Taqiyya (2025), many potential reporters are reluctant to use whistleblowing channels because the risks outweigh the benefits. Cases such as Sanusi Wiradinata and Nurhayati illustrate this vulnerability, where instead of being protected, whistleblowers were criminalized. This fear erodes public trust in the legal system and discourages villagers from reporting (Natasia et al., 2024). International evidence supports this pattern: in South Korea,

Park & Lewis (2019) found that while morality motivates whistleblowers, fear of retaliation significantly suppresses actual reporting paralleling Indonesia's village-level experiences.

Another significant barrier lies in the lengthy and complicated legal process. To report corruption, a whistleblower must provide strong evidence, navigate restrictive official channels, and face the risk of counter-lawsuits. Limited legal assistance and psychosocial support exacerbate the issue, leading to widespread reluctance to report. The Witness and Victim Protection Agency carries a strategic mandate to safeguard whistleblowers, offering security escorts, relocation, psychological support, and legal representation. However, in practice, its role has not been fully effective due to limited resources, weak outreach, and poor coordination. Many perceive the Witness and Victim Protection Agency as a "last resort" rather than a frontline protector, undermining its intended impact. Experimental research globally echoes this: willingness to report declines sharply in the absence of reliable judicial or institutional backing, even when moral motivation exists (Schmolke & Utikal, 2025)

In addition to legal and institutional issues, there are strong cultural and social barriers rooted in patronage. In many villages, reporting the village head or officials is seen as betrayal against the community. Cultural norms of harmony (*rukun*) discourage whistleblowers, who are stigmatized as disruptors rather than protectors of integrity (Tito, 2019). From a *living law* perspective, strong local norms weaken the courage to disclose misconduct. Similarly, broader literature reviews confirm that negative ethical cultures and lack of anonymity are among the strongest deterrents to whistleblowing intent (Chen, 2019).

Another major challenge is low legal and technological literacy among villagers. Many citizens do not understand whistleblowing systems mechanisms, procedures, or protections available, and limited digital infrastructure prevents them from accessing online reporting platforms. This aligns with a BMC Nursing systematic review which highlights the need for cultivating ethical climates, educational support, and organizational trust to overcome technical and socio-psychological barriers (Elsehrawy, 2025).

Further, there is often a lack of commitment from village officials to follow up on reports. Weak accountability makes reports meaningless if they are not acted upon transparently and independently (Binawati & Affan, 2023). From a psychological standpoint, ethical relativism and low moral intensity also reduce intentions to report wrongdoing (Husniati et al., 2017). Here again, international findings converge: whistleblower protection requires not just anonymity but also three pillars technical anonymity, legal safeguards, and supportive organizational norms (Berendt & Schiffner, 2023). Without these, individuals remain vulnerable and reluctant to disclose.

Lastly, the absence of incentives or rewards for whistleblowers further weakens the system. In villages, reporting is perceived as a high-risk, low-benefit act. Instead of gaining recognition, whistleblowers often face stigma or retaliation. Titania & Octavia (2022) emphasize that recognition or rewards can significantly increase motivation to report fraud. This resonates with international cases where incentive-based schemes, combined with protection, have demonstrably improved reporting rates.

In summary, the obstacles to implementing whistleblowing systems in villages are multidimensional. Structural barriers include weak legal protection, lengthy processes, and poor infrastructure; cultural barriers are rooted in patronage, norms, and stigmatization; psychological barriers involve fear of retaliation, ethical relativism, and low trust in institutions. International evidence strongly confirms that unless these barriers are addressed through integrated legal, cultural, and organizational reforms, whistleblowing systems will remain a formal instrument "on paper" without truly functioning as an effective tool to monitor and prevent corruption at the village level.

Table 1. Barrier Matrix: Local vs International Findings

Category of Barriers Local	Findings (Indonesia, Village)	International Findings
Weak legal protection	Whistleblowers like Nurhayati in Cirebon are made suspects despite being reporters (Witness & Victim Law not yet effective)	In South Korea moral motivation is present, but fear of retaliation reduces reporting action
Complicated and unresponsive legal processes	Lengthy reporting procedures, strict evidence requirements, limitations of psychosocial legal assistance	Literature states that in such conditions, without institutional support and legal protection, the intention to report is very low
Patronage culture & social stigma	The reporter is often protested as a traitor to the community	International study: low ethical culture and lack of anonymity are the main barriers to reporting
Low legal literacy & technology	Access and understanding of WBS is limited due to digital infrastructure and minimal knowledge.	BMC Nursing findings (review) indicate that technical and psychosocial barriers involve a lack of educational support and a weak ethical climate
Lack of institutional follow-up / accountability	Villages rarely follow up on reports, making the reporting system futile	Not only anonymity effective protection requires three pillars: technical anonymity, legal protection, and supportive organizational norms
The absence of incentives or recognition	The report is perceived as high risk without benefits causing the community to hold back	International models (UK/US/Nigeria) show that incentive mechanisms and protections significantly increase reporting (Transparency International Indonesia, Rmol.id)

Source: Processed by the Researcher, 2025

The barriers identified in Table 1 illustrate the multi-dimensional challenges faced in implementing whistleblowing systems at the village level, ranging from structural weaknesses in law and legal processes to institutional limitations, cultural resistance, psychological fears, technological constraints, weak accountability, and the absence of incentives. These findings emphasize that the ineffectiveness of WBS is not caused by a single factor but rather by an interplay of systemic and contextual obstacles. To address these barriers, Table 2 presents a set of policy recommendations derived directly from the analysis of local and international evidence. Each recommendation corresponds to a specific category of barrier, offering a structured response that aligns practical needs with institutional responsibilities. This alignment ensures that policy prescriptions are not abstract ideals but actionable measures grounded in the empirical findings of this study.

Table 2. Policy Recommendations to Overcome the Barriers to WBS Implementation in Villages

Category of Barriers	Identify Barriers	Impact	Policy Recommendations	Main Actor
Structural - Law & Regulation	The weakness of legal protection for whistleblowers (example: the cases of Nurhayati, Stanley Ering)	Reducing public interest in reporting; criminalization of the reporter	Revision and harmonization of the Law on Witness and Victim Protection with village regulations; strengthening the mandate of LPSK at the village level.	DPR, Ministry of Law and Human Rights, LPSK
Structural - Legal Process	Long legal processes, bureaucratic, and vulnerable to counter-criminalization.	The reporter is reluctant to use official channels.	Establishing a fast-track mechanism for reporting corruption in village funds; facilitating free legal assistance for whistleblowers.	Prosecutor's Office, KPK, Ombudsman

Category of Barriers	Identify Barriers	Impact	Policy Recommendations	Main Actor
Institutional	The role of LPSK is still limited (resources, weak coordination)	Protection is only formal, not effective.	Additional budget, active coordination with the police/prosecutor's office, the establishment of a special unit for whistleblower protection in the regions.	LPSK, Ministry of Finance, Regional Government
Cultural - Social	Patronage culture and social stigma; informants are considered traitors.	Social pressure, isolation, retaliation	Public education based on the values of mutual cooperation and integrity; national campaign 'reporting = protecting the village'	Ministry of Village Development, Community Leaders, Media
Psychological	Fear of revenge and social sanctions	The low moral courage to report	Counseling and peer support programs for reporters; enhancing public ethics literacy.	Local government, NGOs, Higher Education Institutions
Technology	Low digital literacy, limited internet access in the village	Residents cannot use the online platform	Providing a multi-channel reporting system: offline post, hotline phone, SMS gateway in addition to the online application.	Ministry of Village, Development of Disadvantaged Regions, Local Government
Accountability	The weaknesses in follow-up actions by village officials/inspectors	Report stopped without action	Mandatory report-back mechanism (feedback to the reporter and the public) for every processed report.	Inspectorate, Local Government
Incentives	The absence of rewards/incentives for reporters	Reporting is perceived as high-risk low-return.	Providing non-material awards (integrity certificates, public recognition) and material rewards (compensation) for whistleblowers.	Ministry of Finance, Regional Government, Witness and Victim Protection Agency

Source: Processed by the Researcher, 2025

In summary, the findings presented in Table 1 and the policy responses outlined in Table 2 demonstrate that strengthening whistleblowing systems in villages requires a multi-level approach. Structural reforms in law and regulatory frameworks must be complemented by institutional readiness, cultural transformation, technological accessibility, and incentive mechanisms. These measures are not mutually exclusive but interdependent: without legal protection, social support, and institutional accountability, even the most advanced reporting channels risk becoming symbolic rather than effective. Therefore, the synergy of legal, institutional, cultural, and technological interventions is essential to transform whistleblowing from a formal requirement into a practical and trusted anti-corruption instrument in village financial governance.

5. Conclusion

This study confirms that the Whistleblowing System (WBS) holds strategic significance in preventing corruption within village financial management. Beyond functioning as an early warning system, WBS also reinforces accountability by creating channels for detecting irregularities at an early stage. The findings highlight that its effectiveness depends not merely on the existence of reporting mechanisms, but on the synergy of multiple enabling factors: robust internal control, the integrity of village officials, adequate legal protection, community participation, secure and anonymous reporting channels, heightened public awareness of

corruption's impacts, support from external watchdogs, and the availability of incentives for whistleblowers.

Nevertheless, the research also uncovers persistent obstacles that often reduce whistleblowing system to a symbolic compliance tool rather than a genuinely effective anti-corruption mechanism. Weak legal protection, cultural resistance rooted in patronage norms, limited legal and digital literacy, low institutional commitment, and the absence of incentives frequently hinder its practical function. The contribution of this study lies in consolidating local and global evidence to demonstrate that WBS effectiveness cannot be separated from broader governance and cultural contexts. Unlike much of the existing literature that treats whistleblowing system primarily as a technical mechanism, this study underscores its multidimensional character legal, institutional, cultural, and ethical.

Based on these insights, several consolidated policy directions can be advanced. First, whistleblowing system should be fully integrated into governance reforms that enhance transparency, accountability, and independent monitoring. Second, ethical training and integrity-building must be prioritized to foster accountability as an organizational culture. Third, legal frameworks must be strengthened to guarantee anonymity, protection from retaliation, and access to legal assistance for whistleblowers. Fourth, digital reporting platforms should be developed in user-friendly and secure forms that are accessible to rural communities. Finally, recognition and incentives both material and symbolic must be institutionalized to increase public willingness to report.

In sum, the effectiveness of whistleblowing systems in villages is not determined by mechanisms alone, but by the alignment of structural reforms, legal safeguards, institutional readiness, and cultural acceptance. Only through such an integrated approach can whistleblowing system evolve from a formal requirement into a genuinely effective mechanism for building clean, transparent, and accountable village governance.

Bibliography

- Adiatama, A., Rabbani, H. F., Faris, N., & Pasha, N. (2024). Analisis Pelanggaran Etika Pada Kasus Korupsi Petinggi KPK. *Jurnal Ilmiah Wahana Pendidikan*, 10(14), 176–185. <https://doi.org/https://doi.org/10.5281/zenodo.13361853>.
- Ahdiat, A. (2024). Sejak Ada Dana Desa, Tren Korupsi di Desa Meningkat. *Katadata.co.id*. <https://databoks.katadata.co.id/ekonomi-makro/statistik/9bded1c7ed87e43/sejak-ada-dana-desa-tren-korupsi-di-desa-meningkat>.
- Ashri, A. F. (2022). Nurhayati: Corruption Reporter Who Became Suspect. *Kompas.id*. <https://www.kompas.id/artikel/nurhayati-corruption-reporter-who-became-suspect>.
- Aziza, N. N., Irawan, D., Wicaksono, A. P. N., & Ulum, I. (2024). Partisipasi Masyarakat Sebagai Pemoderasi Pengaruh Budaya Organisasi Dan Whistleblowing System Terhadap Pencegahan Fraud. *Jurnal Ilmiah Manajemen Ekonomi dan Akuntansi*, 8(1).
- Berendt, B., & Schiffner, S. (2021). Whistleblower Protection in the Digital Age -- Why 'Anonymous' is Not Enough. from Technology to a Wider View of Governance. *IRIE: International Review of Information Ethics*, 31(1), 1-16. <https://doi.org/10.48550/arXiv.2111.02825>.
- Bhagat, G., & Jha, K. N. (2023). Corruption Risks in Public Construction. *Journal of Legal Affairs and Dispute Resolution in Engineering and Construction*, 15(2), 1-12. <https://doi.org/10.1061/JLADAH.LADR-936>.
- Bardhan, P., & Mookherjee, D. (2020). Decentralization, Corruption and Government Accountability: An Overview. *World Development*, 136, 105115. <https://ideas.repec.org/s/bos/iedwpr.html>.
- Binawati, E., & Affan, J. (2023). Pencegahan Fraud Pengelolaan Dana Desa dengan Akuntabilitas, Whistle Blowing, Kompetensi Aparatur dan Pengendalian Internal. *Wahana: Jurnal*

- Chen, L. (2019) A Review of Research on Whistle-Blowing. *American Journal of Industrial and Business Management*, 9, 295-305. <https://doi.org/10.4236/ajibm.2019.92019>.
- Cressey, D. R. (1953). *Others People Money, A Study in The Psychology of Embezzlement*. Montclair: Patterson Smith.
- Dhevina, I. E. (2016). Whistleblowing System (WBS): Langkah Awal Upaya Pencegahan dan Pemberantasan Korupsi. [Setkab.go.id](https://setkab.go.id). <https://setkab.go.id/whistleblowing-system-wbs-langkah-awal-upaya-pencegahan-dan-pemberantasan-korupsi/>.
- Dinia, K. N., & Rosyid, A. (2022). Whistleblowing System dan Lingkungan Pengendalian dalam Pencegahan Korupsi Dana Desa dimoderasi Perilaku Etis. *Jurnal Akuntansi dan Audit Syariah*, 3(2), 99-102. <https://doi.org/10.28918/jaais.v3i2.5987>.
- Elsehrawy, M. G., Ramadan, O. M. E., Eweida, R. S., & Abdelrahman, M. M. (2025). Factors Influencing Nurses' Decision to Blow the Whistle: A Systematic Review. *BMC Nursing*, 24, 721. <https://doi.org/10.1186/s12912-025-03400-6>.
- Fauzi, S. (2025). Whistleblower adalah Penjaga Integritas Organisasi. [Anjirmuara.baritokualakab.go.id](https://anjirmuara.baritokualakab.go.id). <https://anjirmuara.baritokualakab.go.id/inside/whistleblower-adalah/>.
- Hakim, I. A. (2024). Kasus Korupsi Terbanyak pada 2023 Muncul dari Desa, ICW: Bisa Jadi Fenomena Gunung Es. *Kompas.tv*. <https://www.kompas.tv/nasional/508667/kasus-korupsi-terbanyak-pada-2023-muncul-dari-desa-icw-bisa-jadi-fenomena-gunung-es?medium=whatsapp>.
- Hasbara, D. M., & Diyanty, V. (2023). Evaluasi Peran Inspektorat Sebagai Audit Internal dalam Three Lines Model. *AFRE (Accounting and Financial Review)*, 6(3), 316-329. <https://doi.org/10.26905/afr.v6i3.10333>.
- Husniati, S., Hardi., & Wiguna, M. (2017). Faktor-Faktor Yang Mempengaruhi Intensi Untuk Melakukan Whistleblowing Internal (Studi Empiris Pada Satuan Kerja Perangkat Daerah Kabupaten Rokan Hulu). *Jurnal Online Mahasiswa Fakultas Ekonomi Universitas Riau*, 4(1), 1223-1237.
- Iswenda, B. A. (2024). Korupsi di Desa Mendominasi Kasus Korupsi pada 2023. [Goodstats.id](https://goodstats.id). <https://goodstats.id/article/korupsi-di-desa-mendominasi-kasus-korupsi-pada-2023-xov7N>.
- Lubis, K. (2024). 15.124 Desa Raih Dana Insentif Rp2 Triliun: Demi Optimalisasi Kinerja. [Wartaekonomi.co.id](https://wartaekonomi.co.id). <https://wartaekonomi.co.id/read546943/15124-desa-raih-dana-insentif-rp2-triliun-demi-optimalisasi-kinerja>.
- Mahardikasari, D., & Nugraheni, B. L. Y. (2022). Peluang dan Tantangan Whistleblowing dalam Memerangi Korupsi. *Jurnal Akuntansi Multiparadigma*, 13(3), 472-491. <https://doi.org/10.21776/ub.jamal.2022.13.3.35>.
- Maryadi. (2024). Besaran Dana Desa 2024 sesuai UU dan Kemenkeu. [Updesa.com](https://updesa.com). <https://updesa.com/besaran-dana-desa-2024/>.
- Mrowiec, D. (2022). Factors Influencing Internal Whistleblowing. A Systematic Review of the Literature. *Journal of Economics and Management*, 44(1), 142-186. <https://doi.org/10.22367/jem.2022.44.07>.
- Murod, M. A. Z. (2024). Pengaruh Sistem Pengendalian Internal dan Whistleblowing System terhadap Pencegahan Fraud Dalam Pengelolaan Dana Desa (Studi Empiris pada Pemerintah Desa di Kecamatan Pemulutan Kabupaten Ogan Ilir). *Skripsi Sarjana Ekonomi Program Studi Akuntansi Fakultas Ekonomi dan Bisnis*. Palembang: Universitas Sriwijaya.
- Muskita, F. I., Utami, I., & Hapsari, A. N. S. (2020). Effectiveness Testing of Reporting Systems and Organizational Responses Toward Whistleblowing Intentions. *Journal of Contemporary Accounting*, 1(3), 131-144. <https://doi.org/10.20885/jca.vol1.iss3.art1>.

- Natasi, W. B., Saputra, I. K. S. A., Marpaung, W. C., Salsabila, H. S., Nusantara, B. P., & Ramadhan, F. (2024). Urgensi Perlindungan Hukum Bagi Whistleblower: Studi Perbandingan Indonesia-Amerika Serikat. *Aliansi: Jurnal Hukum, Pendidikan Dan Sosial Humaniora*, 1(4), 320-330. <https://doi.org/10.62383/aliansi.v1i4.328>.
- Paramitha, N. P. Y., & Adiputra I. M. P. (2020). Pengaruh Whistleblowing System, Good Corporate Governance dan Efektivitas Pengendalian Internal terhadap Pencegahan Kecurangan dalam Pengelolaan Dana Desa. *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi) Universitas Pendidikan Ganesha*, 11(2), 33-42. <http://dx.doi.org/10.23887/vjra.v10i01.56315>.
- Park, H., & Lewis, D. (2019). The Motivations of External Whistleblowers and Their Impact on the Intention to Blow the Whistle Again. *Business Ethics: A European Review*, 28(3), 379-390. <https://doi.org/10.1111/beer.12224>.
- Periyansa., Dewata, E., Sopiyan, A. R., Sar, Y., & Basyith, A. (2023). Whistleblowing, fraud prevention, and fraud awareness: Evidence from the Palembang Local Government of Indonesia. *Problems and Perspectives in Management*, 21(2), 556-566. [http://dx.doi.org/10.21511/ppm.21\(2\).2023.51](http://dx.doi.org/10.21511/ppm.21(2).2023.51).
- Persson, A., Rothstein, B., & Teorell, J. (2019). Getting the Basic Nature of Systemic Corruption Right: A Reply to Marquette and Peiffer. *Governance Journal*, 32(4), <https://doi.org/10.1111/gove.12403>.
- Platteau, J. P., & Gaspart, F. (2022). Community Monitoring, Whistleblowing, and Corruption Control in Local Governance: Evidence from Africa. *Journal of Development Studies*, 58(7), 1193-1212. <https://doi.org/10.1080/00220388.2021.1969689>.
- Previtali, P., & Cerchiello, P. (2022). Organizational Determinants of Whistleblowing. A Study of Italian Municipalities. *Public Organization Review*, 22(5), 903-918. <https://link.springer.com/article/10.1007%2Fs11115-021-00554-0>.
- Purnamasari, D. D. (2022). Setelah "Whistleblower" Kasus Dugaan Korupsi Didersangkakan dan Menjadi Viral. *Kompas.id*. <https://www.kompas.id/artikel/ketika-whistleblower-justru-didersangkakan>.
- Putri, W. J., & Hartanto. (2025). Efektivitas Sistem Whistleblowing Dalam Mencegah Korupsi Anggaran Di Desa. *Jurnal Lontar Merah*, 8(1), 864-876.
- Quimson, G. T., & Guzman, E. A. (2021). Patronage Politics and Local Governance in the Philippines: Implications for Rural Development Funds. *Asian Journal of Political Science*, 29(1), 65-83. <https://doi.org/10.1080/02185377.2021.1877463>.
- Rake, P. (2024). Whistleblowing Reform Should be a Priority After the Election. *TheTimes.com*. <https://www.thetimes.com/uk/law/article/whistleblowing-reform-should-be-a-priority-after-the-election-xjtwshvz0>.
- Ring, S., & Arnold, M. (2024). UK Should Pay Whistleblowers to Cut Financial Crime, Says Think-Tank. *FinancialTimes.com*. <https://www.ft.com/content/2ebb0889-ba59-4a0d-9bfc-0c57efae6e33>.
- Riyanto, R. F., & Arifin, Z. (2022). Efektivitas Whistleblowing System Dan Sistem Pengendalian Gratifikasi Terhadap Pencegahan Fraud Pada Sektor Publik Yang Dimoderasi Oleh Pendeteksian *Fraud, Jurnal Magister Akuntansi Trisakti*, 9(2), 105-122. <http://dx.doi.org/10.25105/jmat.v9i2.12922>.
- Sancin, V. (2021). Corruption as a Serious Inhibitor to Human Rights Realisation: A Response from the UN Human Rights Committee. *Zbornik Pravnog Fakulteta u Zagrebu*, 71(1), 23-49. <https://doi.org/10.3935/zpfz.71.1.02>.
- Sandelowski, M. (2000). Whatever Happened to Qualitative Description?. *Research in Nursing & Health*, 23(4), 334-340. [https://doi.org/10.1002/1098-240x\(200008\)23:4%3C334::aid-nur9%3E3.0.co;2-g](https://doi.org/10.1002/1098-240x(200008)23:4%3C334::aid-nur9%3E3.0.co;2-g).
- Saptohutomo, A. P. (2024). ICW Ungkap Jumlah Kasus Korupsi di Desa Paling Tinggi. Nasional. <https://nasional.kompas.com/read/2024/05/20/16442091/icw-ungkap-jumlah-kasus-korupsi-di-desa-paling-tinggi>.

- Setiyaviani, S. P. A., & Julian, L. (2023). Evaluasi Lingkungan Pengendalian dengan Kerangka Pengendalian Internal COSO di KPP Pratama Jakarta Pesanggrahan. *Owner: Riset Dan Jurnal Akuntansi*, 7(4), 3350-3364. <https://doi.org/10.33395/owner.v7i4.1674>.
- Scholke, K. U., & Utikal, V. (2025). Whistleblowing: Incentives and Situational Determinants. *Journal of Business Economics*, 95, 725–748. <https://doi.org/10.1007/s11573-025-01223-0>.
- Sofyani, H., & Tahar, A. (2021). Peran Akuntabilitas Dan Transparansi Pemerintah Desa Indonesia Terhadap Kepercayaan Masyarakat Desa: Kasus Di Kabupaten Bantul. *Jurnal Akademi Akuntansi*, 4(1). <https://doi.org/10.22219/jaa.v4i1.16481>.
- Sulistiowati, D. (2025). Efektivitas Whistleblowing System di Kementerian RI: Strategi Jitu Cegah Korupsi Birokrasi. *Diklatkerja.com*. <https://www.diklatkerja.com/blog/efektivitas-whistleblowing-system-di-kementerian-ri-strategi-jitu-cegah-korupsi-birokrasi>.
- Suwardika, I. W. (2025). Pengaruh Sistem Pengendalian Intern, Whistleblowing System dan Locus of Control terhadap Pencegahan Fraud dalam Pengelolaan Dana Desa dengan Moralitas sebagai Variabel Moderasi. *Skripsi Sarjana Ekonomi Program Studi Akuntansi Fakultas Ekonomi dan Bisnis*. Denpasar: Universitas Warmadewa.
- Taqiyya, Z. (2025). Whistleblowing System yang Gagal dalam Melindungi Pelapor Korupsi. *Katadata.co.id*. <https://katadata.co.id/indepth/opini/68955294a8ee2/whistleblowing-system-yang-gagal-dalam-melindungi-pelapor-korupsi>.
- Titania, N. W., & Octavia L. P. (2022). Optimalisasi Whistleblowing System Melalui Peran Whistleblower Dalam Pendeteksian Tindakan Fraud: Sebuah Literature Review. *Jurnal Ilmiah Akuntansi Kesatuan*, 10(2), 359-366. <http://dx.doi.org/10.37641/jiakes.v10i2.1385>.
- Tito, I. J. (2019). Sistem Whistleblowing Instrumen Pencegahan dan Deteksi Dini Korupsi. Yogyakarta: Birokrat Menulis.
- Widhasatria, M. I. (2024). Pengaruh Whistleblowing System, Sistem Pengendalian Internal dan Kompetensi Sumber Daya Manusia (SDM) terhadap Pencegahan Fraud dalam Pengelolaan Alokasi Dana Desa (Studi Kasus pada Pengelolaan Dana Desa di Kecamatan Pangkah Kabupaten Tegal). *Skripsi Sarjana Ilmu Akuntansi Syariah Fakultas Ekonomi Dan Bisnis Islam*. Semarang: Universitas Islam Negeri Walisongo.
- Widodo, S. & Cahyaningrum, N. P. (2023), Determinan Pencegahan Fraud dalam Pengelolaan Keuangan Desa. *Jurnal Riset Akuntansi dan Keuangan*, 11(1) 41-56. <http://dx.doi.org/10.17509/jrak.v11i1.47621>.
- Wisanggeni, S. P., Widyastuti, R. S., & Rejeki, S. (2025). Village Fund Corruption: What Victims, Judges, Prosecutors, and Civil Society Say. *Kompas.id*. <https://www.kompas.id/artikel/en-korupsi-dana-desa-apa-kata-korban-hakim-jaksa-dan-masyarakat-sipil>.
- Yin, R. K. (2018). *Case Study Research and Applications: Design and Methods* (6th ed.). Thousand Oaks, CA: SAGE Publications.