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**Influence Bystander Effect and Whistleblowing to
Fraud Billing Receivables
(Empirical Study on Employees of PT Lotus Pradipta Mulia)**

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ABSTRACT

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Receivables is element important in finance company, but fraud in the billing can become significant challenges. This study designed For to study to what extent does it influence bystander effect and whistleblowing to fraud billing receivables at PT Lotus Pradipta Mulia. With involving all over population company (32 people) as sample through method sample saturated, research that uses method multiple linear regression For measure data reliability, consistency instruments, as well as influence second variable to potential cheating. The test results prove that bystander effect own effect negative to fraud billing receivables, whereas whistleblowing give effect positive. The significance values for both variables are 0.035 and 0.037 (<0.05). Both variable This in a way simultaneous influential to fraud billing receivables, value significant 0.010 (<0.05).

Bystander Effect, Whistleblowing, Accounts Receivable Collection Fraud.

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INTRODUCTION

In the business world, success company often depends on his ability in manage and bill receivables with efficient. The study conducted by (Agustini et al, 2021), management uncollectible receivables effective can cause improvement risk operational, including potential fraud in the billing process. This is the more confirm importance system good internal control For minimize risk said. More Furthermore, a study by (Hamzah, 2021) found that that healthy operational cash flow and management efficient receivables give impact significant to liquidity company. Turnover overdue receivables slow can endanger cash flow, while control weak credit potential open opportunity the occurrence cheating.

According to report (ACFE, 2022), use asset No legitimate is category dominant cheating occurs in the company, with percentage reached 86% of all case with impact significant financial. One of the type abuse asset This is

account receivable fraud, which includes manipulation or embezzlement of funds from transaction receivables. Such cases This often happen consequence weakness internal control, low transparency, as well as lack of supervision in the billing process. Fraud defined as abuse position individual For give profit in a way illegal and intentional to party (ACFE, 2020). Possibility the occurrence fraud Can appear consequence difficulty in monitor activity operational along with expansion company, which makes problem the more complex (Marciano et al., 2021). In Indonesia, fraud that often occurs happen that is corruption by 64.4% (ACFE Indonesia, 2020).

In the company, there are various type employees, including those who show bystanders and those who act as whistleblower. Bystander effect appear when somebody realize existence cheating, but choose For No act or let it be so that it doesn't bother position or his work. Effects This can push individual For do action No moral or contradictory with standard operational. The height bystander effect tend increase risk the occurrence fraud billing receivables. In addition to the effects observer, occurrence Fraud is also influenced by low implementation practice whistleblowing.

For reduce fraud billing receivables, required a brave individual to reveal violation ethics. The whistleblowing system is defined as an effort to uncover acts of violation and fraud in an organization (Ramadhani & Trisnaningsih, 2023). Perpetrator whistleblowing called whistleblower. Reporting violation is one of component important in support implementation management good corporate governance as an effort to prevent the occurrence fraud (Srikandhi & Suryandari, 2020). In the process of disclosing fraud, the role of whistleblowers has great significance. However, the practice This Still seldom carried out in the world of work. Concerns will risk dismissal, expulsion social, or threat to safety self and family often become barrier for individual For disclose truth. System reporting whistleblowing is one of the steps recommended by OJK for prevent and detect cheating. According to survey fraud in Indonesia, system This rated effective in prevent cheating, with level effectiveness reaching 22.6% (ACFE Indonesia, 2020).

Study This referring to the results studies previously conducted by (Pertiw, 2024) , (Dewi et al., 2023) , (Dewi, 2023), (Nufus & Helmayunita, 2023) , (Maharani & Mahmudah, 2021) . The difference main between study this and study previously is in the variable dependent used. Research This researching fraud that occurred billing receivables, while study previously focus on cheating in report finance. The results of study previously show that effect observer influential positive, whereas whistleblowing give influence negative to trend fraud in report finance.

Writer interested For research more deep use analyze influence bystander effect and whistleblowing to effectiveness of the collection process receivables at PT Lotus Pradipta Mulia. This test aiming explore relatedness significant second factor the with fraud billing receivables, as well as identify strategies that can implemented company For minimize impact negative from bystander effect at a time optimize implementation whistleblowing in management receivables. Research This given title “ Influence Bystander Effect and Whistleblowing against Fraud Billing Receivables from Employees of PT Lotus Pradipta Mulia”.

Agency Theory

Proposed by (Jensen and Meckling, 1976), describes relatedness between the principal and the agent, where the agent given authority For take decision on Name principal with hope act in the interests of company. However, agents often more prioritize interest personal, which gives rise to problem agency and can harm company. Problem This related with bystander effect, where somebody know fraud or deviation tend No act, especially If There is many other people should be able to do it too report. This is to worsen problem agency, because No someone took it step For overcome mismatch interest between principal and agent. For overcome matter this, system whistleblowing can applied. With effective system, individual in organization can report fraud or behavior No ethical without Afraid will retaliation, so that reduce potential loss for company consequence mismatch interest the.

Fraud Triangle Theory

Triangle Theory Fraud (Fraud Triangle Theory) was first introduced by Donald R. Cressey in 1953. This theory identify factors that become reason main the occurrence action fraud. According to (Cressey, 1953), there is three element important that can explain Why somebody do cheating, namely pressure, opportunity, and rationalization. Opinion similar expressed by (Vona, 2008), who stated that three element those – pressure, rationalization, and opportunity – are prerequisite the occurrence of fraud. The AICPA also classifies third element This as factor risk or conditions that allow the occurrence cheating.

Fraud

Fraud is action illegal acts committed through manipulation, concealment fact, or violation trust without threat physical, purposeful For to obtain profit, good for individual and also organization. Fraud can damage reputation company, causing loss financial, and lower employee morale (Erong et al., 2023). Research show fraud often related with behavior No ethics that can damage credibility economy a entity. According to (Nufus & Helmayunita,

2023), fraud involving deviations and violations rule For reach objective certain, such as lie or give misleading information. Fraud Can done by individuals from in or outside organization, which emphasizes importance internal control. (ACFE, 2020) identifies various type fraud, including fraud report finance, theft assets, and corruption. One of the most common happens is Account Receivable Fraud, which involves manipulation notes receivables and can harm company in a way financial and reputational. According to Cressey (Elisabeth & Simanjuntak, 2020), the indicators fraud triangle or triangle fraud covers three element main cheating, namely pressure, opportunity, and justification (rationalization). Third element This often interact and create condition in which an individual feel pushed For do fraud, especially in context involving receivables. As example, pressure For meet performance targets or profit can create a sense of need For add or change receivables data to look like more well, for now opportunity appear when internal control in organization weak. Justification can appear when individual feel that action the No will harm anyone, or even can considered as a legitimate action.

Bystander Effect

(Maharani & Mahmudah, 2021) explains that bystander effect is phenomenon in society that depicts the more many people in situation emergency, increasingly reduce possibility somebody For give help. Phenomenon This describe trend individual who witnessed a events, such as action cheating, for No act Because believe that other people will take transfer not quite enough answer. Research show that the more Lots the witnesses that exist, the more small possibility there is someone who acts. This is Can to worsen risk the occurrence fraud in organization, especially If environment Work No push disclosure or reporting action that is not ethical (Latané & Darley, 2020). People who witness incident the Possible reluctant act Because worry will risks posed, disturbed from its activities, or feel their status can threatened (Noviyanti) et al., 2021). (Dandi & Purnamasari, 2021) identified worsening indicators phenomenon this, namely : 1) Influence social, where individuals tend follow other people's decisions in group ; 2) Obstacles social, such as concern will judgment or conflict ; and 3) Spread not quite enough answer, where the individual feel No There is obligation personal For act Because assume others will do it. Test by (Pertiw, 2024) , (Dewi et al., 2023) entitled Influence bystander effect to fraud report finance find that bystander effect influential positive to fraud that occurred in report finance.

Whistleblowing

System reporting violations (whistleblowing) refers to the mechanisms used For disclose action violation or fraud that occurred in a organization

(Ramadhani & Trisnaningsih, 2023). Whistleblowing system must done with faith well, no as complaint personal related regulation company or Because intention bad or slander (Putri & Hapsari, 2022). According to (Integrity Indonesia, 2020), the system This can used For detect various form cheating, such as abuse, corruption, bribery, and deviation others in the organization public and also private companies around the world. (Dewi et al., 2023) explains that the reporting system fraud (whistleblowing) includes three aspects, namely : 1) Aspects Structural, related to with supporting design and regulations system whistleblowing in organization ; 2) Aspects Operational, which includes procedure collection and handling report whistleblowing in efficient and effective ; and 3) Maintenance aspects, which are related with maintenance and updates system in a way sustainable to remain relevant and safe. (Nufus & Helmayunita, 2023) , (Maharani & Mahmudah, 2021) do study about implementation system whistleblowing and its impact to Financial statement fraud, which shows that whistleblowing give influence negative to the occurrence fraud in report finance. This means that the more Good system whistleblowing applied, the more low potential the occurrence fraud in report finance company.

RESEARCH METHOD

The study was designed through method study field with approach quantitative and technical analysis multiple linear regression. Research to population, where the entire sample taken from the population at PT Lotus Pradipta Mulia, which consists of of 32 employees. The sampling method applied sample is technique sample saturated, whole employee involved in study This. Data is collected online via Google form with scale likert 1-5. For ensure data quality, research This includes validity tests, reliability tests, multiple linear regression tests, t tests, F tests and coefficient tests. determination. Data is analyzed use method statistics, and for make it easier analysis, SPSS software ver.25 was used in study This.

RESULT AND DISCUSSION

Validity Test

Validity test determine how much Good instrument measurement to expose idea or signs that can evaluated. Survey items considered original If estimated r value exceeds the r table (0.349).

Table 1.
Validity Test Results

No.	Calculate r value (X1)	Calculate r value (X2)	Calculate r value (Y)	Table r value	Conclusion
1	0.715	0.736	0.855	0.349	Valid
2	0.779	0.813	0.728	0.349	Valid
3	0.723	0.745	0.769	0.349	Valid
4	0.718	0.782	0.810	0.349	Valid
5	0.770	0.399	0.622	0.349	Valid
6	0.550	0.723	0.775	0.349	Valid
7	0.842	0.740	0.859	0.349	Valid
8	0.798	0.666	0.851	0.349	Valid
9	0.771	0.814	0.836	0.349	Valid
10	0.750	0.674	0.713	0.349	Valid

(Source : Processed data, SPSS25, 2024)

The results of the test obtained that 10 question items own r value count more big from r table = 0.349, which shows that each question item can considered valid.

Reliability Test

Study This need testing reliability For measure how far is the consistency questionnaire used in test connection between variables X and Y (Sudaryono, 2021). Before carry out testing, need There is base For taking decision with alpha value of at least 0.60. A variable considered reliable If own mark more from 0.60, while If its value not enough from 0.60, variable the considered No reliable. Here research test results This.

Table 2.
Reliability Test

Variables	Cronbach's Alpha	Realizability
<i>Bystander Effect</i>	0.909	Reliable
<i>Whistleblowing</i>	0.877	Reliable
Fraud	0.930	Reliable

(Source : Processed data, SPSS25, 2024)

The test results show alpha value >0.60, which indicates that questionnaire in this test can considered reliable. This indicates instruments used capable give results consistent measurement For the same phenomenon.

Partial Hypothesis Test or T- Test

Table 3.
 Multiple Linear Regression Analysis

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	10.162	9,366		1,085	.287
	Bystander Effect	.427	.193	.352	2.211	.035
	Whistleblowing	-.435	.199	-.349	-2.191	.037

a. Dependent Variable: Fraudulent Accounts Receivable Collection

(Source: Processed data, SPSS25, 2024)

Interpretation

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e_t$$

$$Y = 10.162 + 0.427X_1 - 0.435X_2 + e_t$$

1. The constant value (a) of 10.162 means that the value of fraudulent accounts receivable collection will remain at 10.162 if all independent variables remain constant.
2. The regression coefficient of the Bystander Effect is 0.427, which means that if the Bystander Effect (X_1) exists increase, then forgery billing receivables (Y) exist improvement by 0.427 or 42.7%.
3. Whistleblowing regression coefficient is 0.435, which means that if Whistleblowing (X_2) exists increase, then forgery billing receivables (Y) exist improvement of 0.435 or 43.5%.

T Test

1. Hypothesis First accepted because t count *bystander effect* of more than 2,211 big than the t table which is 2.042, and the sig value. 0.035 which is more small from 0.05, which indicates that fraud billing receivables from PT Lotus Pradipta Mulia employees are affected in a way positive by *bystander effect*.
2. Hypothesis second accepted because t count *whistleblowing* by -2,191 more small compared to with a t table of 2.042, and a sig. value of 0.037 more small from 0.05, which indicates that fraud billing receivables from PT Lotus Pradipta Mulia employees are affected in a way negative by *whistleblowing*.

Anova Hypothesis Test or F Test

Table 4.
Hypothesis Testing In general Simultan or F Test

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	328,879	2	164,439	5.388	.010 ^b
	Residual	885.121	29	30,521		
	Total	1214.000	31			
a. Dependent Variable: Fraudulent Accounts Receivable Collection						
b. Predictors: (Constant), <i>Whistleblowing</i> , <i>Bystander Effect</i>						

(Source : Processed data, SPSS25, 2024)

Hypothesis third accepted Because F value count by 5,388 more big compared to with F table of 3.33, with level significance of 0.010, which indicates that probability is far more small from 0.05. Shows that *bystander effect* and *whistleblowing* in a way together influential to fraud billing receivables from employees of PT Lotus Pradipta Mulia.

Coefficient of Determination

Table 5.
Coefficient of Determination

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.520 ^a	.271	.221	5.525
a. Predictors: (Constant), <i>Whistleblowing</i> , <i>Bystander Effect</i>				

(Source : Processed data, SPSS25, 2024)

Based on the test results above, it can be seen that fraudulent debt collection is influenced by changes in independent variables, namely *bystander effect* and *whistleblowing*, with an R square value of 0.271 or 27.1%. The rest, 72.9%, is influenced by other factors not studied by the author.

Discussion

Bystander Effect Has a Positive Relationship To Accounts Receivable Collection Fraud

The first hypothesis is accepted because the t-count of *the bystander effect* of 2.211 is greater than the t-table of 2.042, and the sig. value of 0.035 is smaller than 0.05, which indicates that fraudulent collection of receivables by

employees of PT Lotus Pradipta Mulia is positively influenced by *the bystander effect*.

Bystander effect is phenomenon where increasingly many people witnessed a incident, increasingly small possibility individual For act, because they feel not quite enough answer will taken by someone else. In context billing receivables, effects This happen when employees who witnessed fraud choose For No act or report, good Because feel his actions No impact significant or Afraid become target If report. *Bystander effect* relate positive with fraud billing receivables, where the more big effect this, increasingly tall opportunity fraud happen Because lack of action or reporting from bystanders allow perpetrator continue action No ethical without consequences. Research This support results research by (Pertwi, 2024) , (Dewi *et al.*, 2023) , (Dewi, 2023), (Nufus & Helmayunita, 2023) , (Maharani & Mahmudah, 2021) which found that *bystander effect* own influence positive and significant to the occurrence cheating.

Whistleblowing Has Negative Associations To Accounts Receivable Collection Fraud

The second hypothesis is accepted because the t count of *whistleblowing* is -2.191 which is smaller than the t table which is 2.042, and the sig. value of 0.037 is smaller than 0.05, which indicates that fraudulent collection of receivables by PT Lotus Pradipta Mulia employees is negatively influenced by *whistleblowing*.

Whistleblowing refers to action report behavior illegal, no ethical, or No in accordance procedures performed by colleagues Work or party in organization to party authorized, such as superior or institution supervisor. If *whistleblowing* own connection negative to fraud billing receivables, this means that the more tall level disclosure violation or fraud through channel reporting (*whistleblowing*), increasingly low trend the occurrence fraud billing receivables. This means that with existence system effective and acceptable *whistleblowing* in organization, employees tend feel more safe and encouraged For report action the cheating they do watch, so that prevent perpetrator For continue his fraud. Findings study This support study (Pertwi, 2024) , (Dewi *et al.*, 2023) , (Dewi, 2023), (Nufus & Helmayunita, 2023) , (Maharani & Mahmudah, 2021) who found that disclosure violation impact negative and significant to the occurrence cheating.

Bystander Effect and Whistleblowing Have a Positive Relationship in ANOVA To Accounts Receivable Collection Fraud

Hypothesis third accepted Because F value count by 5,388 more big compared to with F table of 3.33, with level significance of 0.010, which indicates that probability is far more small from 0.05. This is show that *bystander*

effect and *whistleblowing* in a way together influential to fraud billing receivables from employees of PT Lotus Pradipta Mulia.

Bystander Effect and *Whistleblowing* own influence significant in a way together to fraud billing receivables. *Bystander Effect*, a phenomenon in which individuals tend No report violation Because feel other people more responsible answer, can create enabling environment fraud happen without obstacles. On the other hand, *whistleblowing*, namely action report violation, can become mechanism control For reduce fraud If applied in a way effective. When *the bystander effect* minimized through education and culture organization that encourages accountability, as well as supported by the system reliable *whistleblowing*, potential the occurrence fraud can pressed. Analysis show that second variable this, if managed with well, in general simultaneously can give contribution significant in create environment transparent and ethical work, so that prevent the occurrence fraud billing receivables. Findings This support research conducted by (Pertiwi, 2024) , (Dewi *et al.*, 2023) , (Dewi, 2023), (Nufus & Helmayunita, 2023) , (Maharani & Mahmudah, 2021) , which shows that *bystander effect* and *whistleblowing* influential and significant in a way together to the occurrence cheating.

CONCLUSION

From the results of data analysis, it was found that the bystander effect positively influences fraudulent receivables collection on employees of PT Lotus Pradipta Mulia, where the higher the influence of the bystander effect, the greater the possibility of fraud. Conversely, whistleblowing negatively influences the fraud, indicating that the existence of an effective reporting system can reduce the potential for fraud. Simultaneously, the bystander effect and whistleblowing have a significant influence on fraudulent receivables collection, with the bystander effect worsening the level of fraud and effective whistleblowing being able to reduce the risk of fraud.

Companies must hold regular training behavior ethics and prevention fraud For increase awareness employee will not quite enough answer collectively. In addition, the company need strengthen system internal control, conducting regular audits, and encouraging customer use method transfer payment for ensure footsteps clear transactions and prevent cheating.

Study furthermore should involving studies case or interview deep with employee or management company For to obtain outlook more Details about influence bystander effect and whistleblowing to cheating. In addition, the increase amount respondents and additions other variables that have not been researched, such as motivation individual or culture organization, it is expected

can strengthen analysis and provide more responses objective as well as increase generalization findings.

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