THE INFLUENCE OF EMPLOYEE COMPETENCE, ORGANIZATIONAL COMMITMENT, PERSONAL COST AND LEGAL PROTECTION ON WHISTLEBLOWING FOR FRAUD PREVENTION

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ABSTRACT

This study aims to empirically examine the effect of employee competence (EC), organizational commitment (OCM), personal cost (PC), and legal protection (LP) on whistleblowing. Whistleblowing is a system that can be used to report fraud that occurs based on accurate facts and evidence. This study uses primary data in the form of questionnaires distributed online and directly. The samples of this study were principals, vice principals, teachers, and staff of public and private high schools in 5 sub-districts of Yogyakarta City, namely Gondokusuman, Umbulharjo, Gondomanan, Kotagede, and Tegalrejo sub-districts. The data analysis method used is Structural Equation Modeling (SEM). The results of this study obtained 263 respondents and showed that employee competence does not affect whistleblowing, while organizational commitment, personal cost, and legal protection affect whistleblowing. This means that high school employees in the Yogyakarta City neighborhood already have the intention of whistleblowing. It is recommended that officials can improve facilities for employees to carry out whistleblowing if needed by more easily reducing risk (personal cost).

Keywords : Employee Competence; Legal Protection, Organizational Commitment; Personal Cost; Whistleblowing

ABSTRAK


Kata kunci: Kompetensi Pegawai; Legal Protection; Organizational Commitment; Personal Cost; Whistleblowing
INTRODUCTION

School Operations Assistance Funds (in Indonesian is Bantuan Operasional Sekolah or BOS, here in after referred to as BOS) are financial assistance distributed by the government to improve the quality of education, reduce school dropout rates, and help parents/guardians who cannot afford it to continue to get a decent education from the elementary to high school levels. This program has been started since July 2005 and is allocated quarterly to each school.

However, there are still parties who are not responsible for managing and allocating these funds according to their goals. These irresponsible actions can be the beginning of fraud because they aim to gain individual or group profits (Nurhidayat & Kusumasari, 2018). Based on a survey conducted by ACFE in 2019 in Figure 1, it was concluded that the most common fraud committed in Indonesia was corruption which had caused significant losses to the country.

One way that can be done to report fraud is through whistleblowing (Safitri & Silalahi, 2019). The purpose to bring out whistleblowing is also supported by the competence of employees in an organization because this includes the ability to knowledge, skills, and maturity of thinking (Liana, 2018). Employees with high organizational commitment (OCM) values also tend not to hesitate to carry out whistleblowing if they find out about fraud because this might shield the company from annihilation (Bagustianto & Nurkholis, 2015).

The purpose to bring out whistleblowing could be thwarted by the possibility of a negative response and is a risk that must be borne if whistleblowing is often referred to as personal cost (PC) (Nahar, 2021). Furthermore, legal protection (LP) is something that influences employees' intentions to carry out whistleblowing. The risks received by whistleblowers are often used as targets for the criminalization of criminals so that ultimately the whistleblower will be prosecuted and punished (Abdullah & Hasma, 2018).

Research conducted by Cholisshofi & Bahiroh (2022); Laksmi & Sujana (2019); Widyawati et al., (2023) provided outcome with employee competency variables having a favorable impact on thwarting fraud in village financial administration. From this point of view, this is different from Hidayat (2021) who states that employee competency has no effect.
Study conducted by Bagustianto & Nurkholis (2015); Safitri & Silalahi (2019); Cholisshofi & Bahiroh (2022); Nahar (2021) states that the results with the OCM variable influence an individual's intention to carry out whistleblowing. However, a study by Abdullah & Hasma (2018); Agustiani & Hasibuan (2020) stated different results from other researchers, namely that organizational commitment does not affect the purpose to bring out whistleblowing.

Some analysis conducted for this issue, for example from Bagustianto & Nurkholis (2015); Abdullah & Hasma (2018); Rizkianti & Purwati (2020); and Nahar (2021) stated that the PC variable does not influence a person's purpose to bring out whistleblowing. However, different results were found by Safitri & Silalahi (2019) that PC had a such effect on ASN to engage on whistleblowing.

A study conducted by Rizkianti & Purwati (2020) stated that the LP variable has a beneficial impact or influence on someone’s purpose to bring out whistleblowing. Similar analysis were also found by Abdullah & Hasma (2018) who stated that LP influences the purpose to bring out whistleblowing.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

The theory of planned behavior (TPB) sindicated by Ajzen (1991). This theory stated that there’s relationship between norms, attitude, and perceptions toward someone’s purposes to bring out behavior. Simply put, the theory suggests that individuals will act according to what is expected. Safitri & Silalahi (2019) indicated that TPB provides a more accurate projection of actual behavior intentions. An individual's intention to act is inseparable from attitudes, norms, and perceptions that must be adhered to. TPB serves as the theoretical foundation for this research. The three factors in this theory are sufficient to explain how individuals intend to behave or report fraud through whistleblowing systems.

Pedoman Umum Governansi Sektor Publik Indonesia or PUG-SPI (2022) states that a whistleblowing system is a system that helps organizations uncover fraud or unethical behavior within the organizational environment while maintaining the anonymity of the whistleblower. A whistleblowing system is a process of disclosure or complaint made by individuals regarding fraudulent actions that harm individuals or organizations. Whistleblowing is a voluntary and intentional act of disclosing non-
public information as an objection or complaint to the appropriate authorities (Nurhidayat & Kusumasari, 2018).

Organization for Economic Co-Operation and Development or OECD (2016) in the General Guidelines for Public Sector Governance in Indonesia (PUG-SPI, 2022) states that if there is inadequate or poorly implemented protection for a whistleblower, it may deter individuals from reporting fraudulent activities. This relates to the theory of planned behavior, hence several components are needed to assist whistleblowers in uncovering fraud and enable organizations to detect fraud effectively. These components may include anonymity, independence, accessibility, and follow-up. Anonymity is essential for public sector organizations to ensure that whistleblowers can report fraud without fear of their identity being revealed. The handling of whistleblower identities is highly recommended to be managed by authorities (Sukmajati & Sholikhah, 2022). Not only should the identity of the whistleblower be kept confidential, but the whistleblowing system itself must be closed, secure from hacking, functional, and without the possibility of retaliation (PUG-SPI, 2022:29).

Independence in public sector organizations has no relationship with the whistleblowing system because it has no connection with parties directly involved in acts of fraud. This provides comfort and security for employees in reporting fraud (PUG-SPI, 2022: 29). Ease of access to reporting fraudulent acts can be via website, email, or telephone which is equipped with reporter identity security. This aims to provide freedom for employees regardless of position or class to report fraudulent acts accompanied by valid evidence (PUG-SPI, 2022: 30). Fraud disclosed through the whistleblowing system must be processed and corrected for the factors that caused the fraud. This aims to increase employee intention to report fraud that occurs. Follow-up reporting must also be followed by special legal legitimacy. This legal legitimacy is useful for protecting whistleblowers from threats and also improving the quality of organizations that are more quality and open (PUG-SPI, 2022: 30).

The general definition of fraud is a fraudulent act that violates the law carried out either intentionally or unintentionally to benefit oneself or another party (Safitri, 2022). Agustiani & Hasibuan (2020) stated that individuals or parties who commit fraud have the aim of enriching themselves by abusing their position or authority. According
to Laksmi & Sujana (2019), fraud can trigger large losses, both material and non-material, such as bad reputation and losses to the state.

Crowe in Muhsin et al., (2018) expands the fraud triangle theory with the name fraud diamond which triggers fraud. Basically, these factors usually came from compulsion, occasion, rationalization, competence, and arrogance. This compulsion can also come from internal or external to the organization. These factors can be influenced by performance demands in the organization as well as economic demands (Gray et al., 2019).

Loose situations or supervision can be a trigger for individuals to commit fraud. This factor is part of an internal organization that is not good because it is not firm and disciplined in supervision or monitoring (Gray et al., 2019). Therefore, it can be interpreted that weak supervision can provide space or opportunity for someone to commit fraud. Rationalization is an individual's attitude which states that the action taken is correct. This is related to the value of integrity, attitude, or character of a person in acting (Gray et al., 2019). Fraud that occurs due to rationalization factors is also made possible by the absence of laws or sanctions recorded within the organization for carrying out unethical actions that can trigger fraud (Lestari & Sudarno, 2019).

Competence is carried out by ignoring applicable laws or the ability to control situations carried out by individuals to commit fraud that benefits themselves. At the same time, another element, namely arrogance, means that individuals have an arrogant attitude toward the position they hold so that they feel that they are worthy and free to do anything (Muhsin et al., 2018).

**Employee Competency**

Fraud prevention can be achieved through the quality of employee competency in an organization. Quality employee competency will influence the performance of each individual in completing their duties and obligations in an organization. This relationship can be seen from the abilities possessed because the better the individual's competence or ability in dealing with situations, the better the results will be (Laksmi & Sujana, 2019) which related to theory of planned behavior, namely employees who have a perception of control have the purpose to bring out whistleblowing because the actions taken are from experiences experienced in the past so that it becomes a behavioral control. This is the same as Liana's research (2018), employee competence can solve
problems. Competence is a factor that can determine the success of a person's performance. So the main point of concern for competence is actions which are a combination of skills, personal attributes and knowledge (Zulkarnaen, W., et al., 2020:228). Therefore, whistleblowing is also supported by the competence of employees in an organization because this includes the ability in knowledge, skills, and maturity of thinking.

From the statements above, the following hypothesis can be formulated:

H₁: Employee competency has a beneficial impact on the purpose to bring out whistleblowing to prevent fraud.

**Organizational Commitment**

Employees who adhere to a firm commitment must try to always preserve the great position of the company or organization and are reluctant to commit fraud because they have the ambition to continue sustainably running the organization so this can increase employee purpose to bring out whistleblowing (Nahar, 2021). Of course, this is related to the theory of planned behavior, namely that employees who have highly subjective attitudes and norms will indicate that they have the purpose to bring out whistleblowing when they find out that fraud has occurred. According to Bagustianto & Nurkholis (2015), OCM is the strength and participation of individuals who understand the rules and competency from their organization so that they try to carry out whistleblowing to prevent fraud. (Safitri, 2022) also stated that committed employees show positive values that make these employees want to elevate the status of the organization, increase the confidence of external parties, and realize the organization's vision. Thus, employees with high OCM tend to be confident and have greater intentions to report to save the organization.

From the statements above, this hypothesis can be formulated:

H₂: Organizational commitment has a beneficial impact on the purpose to bring out whistleblowing to prevent fraud.

**Personal Costs**

PC is a response that will be felt by employees if they carry out whistleblowing because they are considered traitors. This risk ultimately becomes an influence on someone’s purpose to bring out whistleblowing. The various risks whom whistleblowers may receive are not only losses to themselves such as threatened
employment, and defamation, but also discrimination against family members or other colleagues (Rizkianti & Purwati, 2020). If the fear of risks or PCs that may be received is large, the purpose to bring out whistleblowing will also be lower (Safitri, 2022). This PC certainly makes employees give up their determination to bring out whistleblowing. In connection with the theory of planned behavior, the purpose to bring out whistleblowing is related to the attitudes and behavior that employees consider when acting and making decisions.

From the statements above, this hypothesis can be formulated:
H₃: Personal costs hurt the determination to bring out whistleblowing to prevent fraud.

**Legal Protection**

Whistleblowers have a massive impact on reporting fraud. Therefore, to increase the purpose to bring out whistleblowing, legal protection is needed as well as a strict system to maintain the confidentiality of whistleblowers (Rizkianti & Purwati, 2020). Good legal protection is very necessary because whistleblowers often receive threats or risk intimidation and become targets for criminalization, so legal protection becomes highly important considering the role of whistleblowers in making it easier to report and disclose fraud in organizations (Safitri, 2022). Legal protection is also recorded in law, which is UU no. 31 of 2014, concerning the protection of witnesses and victims which states that they have the right to guarantee the protection of their personal security, family, and property as well as protection of testimony. Therefore, related to the theory of planned behavior, whistleblowers will feel safer if the existing legal protection is carried out well so that it can increase their intention to carry out whistleblowing.

Based on this explanation, the following hypothesis can be made:
H₄: Legal protection has a positive effect on the intention to carry out whistleblowing to prevent fraud.

**RESEARCH METHODS**

The data used in this research is primary data collected from questionnaires. The assessment or score for the questionnaire statements uses the Likert scale, namely Strongly Agree (5), Agree (4), Neutral (3), Disagree (2), and Strongly Disagree (1). The population of this study was principals, deputy principals, and teachers who worked at Yogyakarta City high schools, both public and private, with a total of 27 schools in five
sub-districts, particularly Umbulharjo, Gondokusuman, Kotagede, Tegalrejo and Gondomanan. Purposive sampling is the sampling technique used in this research.

Whistleblowing is an action based on a decision made by an individual to report an act of fraud by another individual reporting an act of fraud that only benefits one or several parties and harms the others (Agustiani & Hasibuan, 2020). Bagustianto & Nurkholis (2015) indicate that the intention to do whistleblowing includes intention to do whistleblowing, wanting to do whistleblowing, planning to do whistleblowing, efforts to do internal whistleblowing, and efforts to do external whistleblowing if internally it is not possible.

Employee competency is something that exists within an individual whose performance can be predicted. Increasing employee abilities and knowledge can be done by holding seminars or training to support performance in the organization. Syarifudin (2014) and Laksmi & Sujana (2019) state that employee competency indicators include experience with the organization, skills in the field they are in, capacity to achieve performance, courage to face change and emotional intelligence. Organizational commitment is an individual's positive attitude to develop an organization sustainably by disclosing fraudulent acts that occur. The high level of commitment held by individuals in the organization they work in can also increase their intention to carry out whistleblowing. Nahar (2021), on the other hand, states that indicators of organizational commitment include individual emotional feelings towards the organization, individual involvement in the organization, carrying out tasks with enthusiasm and responsibility, commitment to stay in the organization, and consideration of the risks if leaving the organization.

Personal cost is an acceptable perspective about the risks that may happen if whistleblowing occurs. Various risks that are very detrimental to individuals include job threats, defamation, and discrimination (Rizkianti & Purwati, 2020). Diwantoro (2023) makes a case that personal cost indicators include ostracism at work, deceleration, inappropriate work evaluations, dismissal, and job transfers. Strict legal protection greatly influences whistleblowing actions, considering that whistleblowers have the potential to receive threats if they are caught whistleblowing. Abdullah & Hasma (2018) affirm that legal protection indicators include respect for human dignity, a sense of security, justice, non-discrimination, and legal certainty.
PLS is a medium used to test variables. According to Hair et al., (2014) the SEM-PLS method has three stages of the data analysis process, namely: (1) model specification, (2) outer model evaluation, (3) inner model evaluation. Based on the results of the SEM-PLS algorithm, an analysis was carried out on the reliability and validity of variable measurement indicators in a measurement model consisting of convergent validity, which is useful for measuring the relationship between indicators of the same variable and can be measured using outer loadings (Hair et al., 2013). According to Hair et al., (2014), reflective indicators that have an outer loading value $> 0.7$ can be said to be valid, but in social science research, especially if the research uses a new measurement scale and is still in the early stages of research, an outer loading value of 0.50 to 0.60 is still acceptable. (Hair et al., 2011). Apart from using outer loadings, convergent validity can also be measured by Average Variance Extracted (AVE). AVE has criteria that are said to be valid if it has a value of 0.5 or higher which indicates that the latent construct can explain half the variance or more of the indicator on average (Hair et al., 2013).

According to Hair et al., (2013), discriminant validity is useful for measuring how far a variable is different from other variables according to empirical standards. Discriminant validity measurements can use cross-loading with the latent construct measurement indicators having to be greater than other variables and the HTMT ratio (Hair et al., 2013). The criteria for cross-loading that meets the requirements is 0.70 or higher and the recommended HTMT value is below 0.90 (Hair et al., 2017).

Composite reliability is an evaluation of the internal consistency reliability of latent construct measurement indicators (Hair et al., 2014). The acceptable composite reliability value at the initial stage is 0.60 (Hair et al., 2013). The determinant coefficient $R^2$ is a measurement technique used to indicate the level of accuracy of the measurement model predictions. The $R^2$ criteria are 0.75, 0.50, and 0.25 or lower respectively, which means the level of accuracy of the relationship is strong, moderate, and weak (Hair et al., 2014).

Testing using model fit aims to see the suitability of the model to the data (J. F. Hair et al., 2022). The model fit test can be seen from the Standardized Root Mean Square Residual (SRMR Model) value or the suitability of the model to the criteria. If the SRMR value is $< 0.10$ then the PLS model is declared to have met the model fit test.
criteria and the Normed Fit Index (NFI) value with the model criteria has high suitability, if the value is close to 1 (Muhson, 2022).

Testing the estimated path coefficient value which describes the existence of a hypothetical relationship between variables, which means it must be significant (Hair et al., 2014). The procedure used to obtain significance is bootstrapping which is a procedure of re-sampling a large number of samples from the original sample and is said to be significant if the t-value is greater than the t-table significance (Hair et al., 2014).

THE RESULT OF THE RESEARCH AND DISCUSSION

Table 1 shows that the mean value of the variables whistleblowing, employee competency, organizational commitment, and legal protection is 4 with standard deviation values of 0.6517, 0.4406, 0.5170, and 0.6458 respectively. The mean value of the personal cost variable is 3 with a standard deviation of 0.8013. This means that the mean value is greater than the standard deviation value, which shows quite good results. This is because a very high standard deviation reflects deviations so that the data distribution shows normal results and does not cause bias.

This research has passed the outer model test which has three criteria: specific convergent validity, discriminant validity, and composite reliability. After carrying out validity tests on all statements in this study, 25 statements were obtained with a total of 263 respondents Figure 2 shows that the outer loading value has met the lower limit, which is 0.50, so that the indicators of the independent variables have good convergent validity values. Another measure of convergent validity can be seen from the AVE value. The criteria that must be met is the square root value of AVE > 0.50. Table 2 shows that all variables have met convergent validity. Whistleblowing, employee competency, organizational commitment, personal costs, and legal protection each have an AVE value > 0.50. Figure 2 also shows that the cross-loading results of this research have met the criteria > 0.70 so that the indicators for each variable can be said to have achieved discriminant validity values and have a strong correlation between indicators and variables.

HTMT-Ratio aims to test the extent to which a construct is different from other constructs. The recommended HTMT-ratio value is < 0.90, which means the construct has good convergent consistency and can be differentiated from other constructs. The
HTMT-ratio results can be seen from Table 3 which shows that all variables have an HTMT value of < 0.90 so that the discriminant validity of the HTMT-ratio test has been fulfilled.

The composite reliability test is explained in Table 4. Based on the measurement results in Table 4, the composite reliability value for each variable is greater than 0.60 so that all variables have met the requirements for discriminant validity and it can also be said that each variable is reliable.

The next step is the inner model by looking at the R-square of each endogenous variable as the predictive power of the structural model. The R-square value for the whistleblowing variable is 0.301. These results show that 30.1% of the whistleblowing variable is influenced by employee competency, organizational commitment, personal costs, and legal protection variables, while the remaining 69.9% is influenced by other variables that are not examined in the research. Then another inner model evaluation was carried out, in other words, the model fit test which included SRMR and NFI. Table 5 shows that the SRMR test value has met the criteria, that is to say, 0.069 < 0.1 and is also supported by the NFI results of the model fit test, namely 0.811, close to 1, so from this test, it can be said that the variables have a good model fit.

Hypothesis testing is used to prove the truth of a research hypothesis or research hypothesis. The basis for hypothesis testing is the value contained in the path coefficient which is used to test the structural model. If the constructs have a strong relationship, the path coefficient value is > 0.01. Table 6 can be concluded that the employee competency variable does not affect whistleblowing as shown by the path coefficient of 0.025 > 0.01 and the p-value of 0.374 > 0.1 so it is not supported. Then, the organizational commitment variable has a positive effect on whistleblowing as shown by the path coefficient of 0.143 > 0.01 and the p-value of 0.027 < 0.05 so it is supported. Furthermore, personal costs show a negative influence on whistleblowing as shown by the path coefficient -0.137 < 0.01 and the p-value 0.005 < 0.05 so it is supported. Finally, legal protection has a positive effect on whistleblowing as shown by the path coefficient of 0.425 > 0.1 and the p-value of 0.000 < 0.05 so it is supported.

The research results show that employee competency does not affect whistleblowing. Referring to the Theory of Planned Behavior (TPB) emphasizes that perceived behavioral control is an individual's decision to show the desired attitude.
This shows that it turns out that employee competency cannot be a reason for employees to carry out whistleblowing because the employee's title, position, skills, and experience cannot be a factor. These results are in line with Hidayat (2021) who proves that there is no influence between employee competence and performance in carrying out whistleblowing.

The research results show that organizational commitment has a positive and significant effect on whistleblowing. Connection the Theory of Planned Behavior (TPB), emphasizes that employees with high subjective attitudes and norms will indicate that the employee is trying to maintain the good name of the organization and has a high sense of responsibility. Employees who hold firm commitment will try to maintain the good name of the organization and are reluctant to commit fraud because they have the ambition to continue the organization. These results are in line with (Safitri & Silalai, 2019), Nahar (2021), and Safitri (2022) who state that organizational commitment has a positive and significant effect on whistleblowing.

The research results show that personal costs have a negative and significant effect on whistleblowing. In line with the Theory of Planned Behavior (TPB), attitudes and behavior are considered by employees to act and make decisions. This is because employees consider the risk of retaliation from other parties, thereby discouraging employees from carrying out whistleblowing. These results are in line with Safitri (2022), Rizkianti & Purwati (2020), and Nahar (2021) who stated that personal costs hurt whistleblowing.

The research results show that legal protection has a positive and significant effect on whistleblowing. In line with the Theory of Planned Behavior (TPB), employees will feel safer if existing legal protection is carried out well so that it can increase their intention to carry out whistleblowing. Good legal protection is very necessary because whistleblowers often receive threats or risk intimidation and become targets for criminalization. Increasing legal protection is urgently needed considering that whistleblowers have an important role in exposing fraudulent practices. These results are in line with (Safitri, 2022), (Rizkianti & Purwati, 2020), and (Abdullah & Hasma, 2018) which state that legal protection has a positive effect on whistleblowing.
CONCLUSION

Employee competency does not affect whistleblowing. This is because an employee's title, position, skills, and experience cannot be factors that support the intention to carry out whistleblowing. This is because becoming one carries potentially high risks. Organizational commitment influences whistleblowing because employees who have moral intensity and a high sense of responsibility will tend to carry out whistleblowing. Personal costs influence whistleblowing. This is a consideration for whistleblowers to carry out whistleblowing because being a whistleblower certainly carries a huge risk of ostracism and other things. They are considered to be betraying the organization, for example. Legal protection influences whistleblowing because the risk of whistleblowing is high. So that employees who want to whistleblowing will also pay attention to the applicable laws to protect themselves or their closest relatives because if the guarantee of legal protection is in effect and implemented well then the intention to carry out whistleblowing can increase.

This research has limitations, namely that the scope used is only schools in 5 of the 11 sub-districts in Yogyakarta and several schools are not willing to be respondents so the population is relatively small and the results of this research cannot be generalized to a wider population. The focus of research is only through survey methods which can lead to limited understanding and lack of depth regarding the complexity of the topic. This is because survey methods tend to simplify respondents' responses without knowing in depth the act of whistleblowing. The author did not include intervening or moderating variables so that other variables are not known that could strengthen or weaken the dependent variable. Only discusses the intention to carry out whistleblowing and does not discuss whistleblowing system facilities.

That being so, the suggestion for this research is to expand the scope of research to a wider geographical area or educational institution. Next, to overcome limitations in research focus using survey methods, it is recommended that future researchers use experimental methods so that they can provide a deeper understanding regarding whistleblowing actions. It is recommended for future researchers to add intervening or moderating variables to determine the strength of the dependent variable. Furthermore, future researchers can explain the whistleblowing system facilities to increase understanding and increase intentions to carry out whistleblowing. Finally, future
research is expected to further test the employee competency variable indicators or replace these variables with other variables.

**BIBLIOGRAPHY**


Figure 1. Most Types of Fraud in Indonesia
Source: Association of Certified Fraud Examiners (ACFE)

Figure 2. Research Methods
Source: Processed data, 2024

Figure 3. Outer Landing Scores
Source: Processed data, 2024, Note: Data is processed with SmartPLS 4.0
Table 1. Descriptive Statistics

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Source: Processed data, 2024, Note: Data is processed with SmartPLS 4.0

Table 2. AVE Scores

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Source: Processed data, 2024, Note: Data is processed with SmartPLS 4.0

Table 3. HTMT-Ratio Scores

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Source: Processed data, 2024, Note: Data is processed with SmartPLS 4.0

Table 4. Composite Reliability

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Table 5. Fit Model

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<th>Estimated model</th>
</tr>
</thead>
<tbody>
<tr>
<td>SRMR</td>
<td>0.069</td>
</tr>
<tr>
<td>NFI</td>
<td>0.811</td>
</tr>
</tbody>
</table>

Source: Processed data, 2024, Note: Data is processed with SmartPLS 4.0

Table 6. Nilai Path Coefficient

<table>
<thead>
<tr>
<th>Path Coef</th>
<th>P Values</th>
<th>Conclusion</th>
</tr>
</thead>
<tbody>
<tr>
<td>EC -&gt; WHS</td>
<td>0.025</td>
<td>0.374</td>
</tr>
<tr>
<td>LP -&gt; WHS</td>
<td>0.425</td>
<td>0.000</td>
</tr>
<tr>
<td>OCM -&gt; WHS</td>
<td>0.143</td>
<td>0.027</td>
</tr>
<tr>
<td>PC -&gt; WHS</td>
<td>-0.137</td>
<td>0.005</td>
</tr>
</tbody>
</table>

Source: Processed data, 2024, Note: Data is processed with SmartPLS 4.0