

American Journal of Humanities and Social Sciences Research (AJHSSR)

e-ISSN :2378-703X

Volume-5, Issue-1, pp-562-568

www.ajhssr.com

Research Paper

Open Access

The Effect of Locus of Control, Professionalism and the Seriousness Level of Violation on the Intention of Whistleblowing at Office for Management of Regional Revenue, Finance and Assets of Bali Province

I Wayan Agung Shinta Kusumawardani¹, Maria Mediatrix Ratna Sari²^{1,2}(Faculty of Economics and Business, Udayana University, Indonesia)

ABSTRACT : Whistleblowing is a disclosure by organizational members about illegal, immoral, or illegal practices that can influence an action. This action is very important for everyone in the organization. The purpose of this study was to obtain empirical evidence regarding the influence of locus of control, professionalism, and the level of seriousness towards the intention to do whistleblowing at the Office for Management of Regional Revenue, Finance and Assets (BPKAD) Bali Province. The sample was determined using a non-probability sampling method using purposive sampling technique, obtained 135 samples at the BPKAD office of Bali Province. The data analysis technique used is multiple linear regression. Based on the research results, it can be ignored that locus of control, professionalism, and seriousness have a positive effect on the intention to do whistleblowing. This research provides benefits to all Civil Servants (PNS) at BPKAD Bali Province in terms of increasing the intensity of whistleblowing.

Keywords : Locus of Control, Professionalism, Seriousness Level of Violation, and Intention of Whistleblowing

I. INTRODUCTION

Cases of violations or fraud are increasingly occurring in various parts of the world. The number of violation practices that have been revealed in recent years has received serious attention from the public, both in cases of violations in the private sector and in the government sector. Corruption, deviation of assets, and misuse of financial statements are types of fraud. In several cases of violations that have occurred, corruption is one of the most sensitive financial violations and this act always causes losses, therefore corruption needs to be eradicated. Eradicating corruption in an organization must be detected first. Judging from one of the cases of violations such as Parmalat in Italy and One Tel in Australia, it has encouraged policy makers in various countries to adopt policies that encourage the emergence of whistleblowing (Lewis 2008; Schmidt 2009). Creating a policy regarding whistleblowing is one of the effective tools used to detect corruption by empowering whistleblowers to disclose violations (whistleblowing). Several cases in the world have been successfully revealed thanks to the courage of these whistleblowers. An example is Chintya Cooper, an internal audit who uncovered the Worldcom case. Chintya Cooper reported to the head of the audit committee, Max Hobbitt, then asked KPMG as the external audit to conduct an investigation. Chintya has saved the company from going worse along with other whistleblowers. In the case of Enron, several internal auditors who were aware of this lack of ethics did not report because they were afraid that their career and safety would be threatened. However, Sherron Watkins as vice president of Enron expressed this lack of ethics. There is also Jeffrey Wigand, a whistleblower who is very well known in the United States as the whistleblower of The Big Tobacco company scandal. This company knows that cigarettes are addictive products and this company adds carcinogenic ingredients to the cigarette ingredients, where carcinogenic is a dangerous substance that can cause cancer (Herdiyana Annisa, 2016).

A whistleblower is someone (an employee in an organization) who notifies the public or powerful officials about allegations of dishonesty, illegal activities or mistakes that have occurred in government departments, public organizations, private organizations, or in a company (Susmanschi, 2012). Complaints from whistleblowers have proven to be more effective in exposing fraud than other methods such as internal audit, internal control and external audit (Sweeney, 2008). This opinion is in line with the Report to The Nation published by (ACFE) every two years (most recently in 2014) which always places tips in the top ranking sources of whistleblowers. This understanding of the effectiveness of whistleblowing has prompted various organizations to start pro actively detecting violations by implementing a hotline whistleblowing system through various means of communication, such as through telephone complaints or website / internet networks.

The term whistleblower has become increasingly popular in Indonesia, especially in government institutions since the emergence of Khairiansyah Salman, a former auditor for the Audit Board (BPK), who revealed a corruption case at the General Election Commission (KPU) (Purnamasari et al., 2016), and then the Gayus Tambunan case, which was employees at the Directorate General of Taxes who were involved in tax evasion cases and finally revealed by the statement of the Commissioner General (Komjen) Pol. Susno Duadji (Sulistomo and Prastiwi, 2012). The case of Mufran Imron, who was threatened with death and his house burned down for being a whistleblower in the bribery case of 27 people from 30 members of the Seluma DPRD. Then the SIM Simulator whistleblower case, Sukotjo S. Bambang, the whistleblower case of tax manipulation of trillions of rupiah in PT. Asian Agri by Vincentius Amin Sutanto. There is also the Hambalang case that was revealed by Nazaruddin, the former general treasurer of the Democratic Party. Nazaruddin explained in more detail about the flow of Hambalang project fee funds received by a number of people and several names emerged who were suspected of being involved in the case (Herdiyany Annisa, 2016).

The internal organization of professionalism is still questionable, one example of a government agency that is very vulnerable to implementation is the Office for Management of Regional Revenue, Finance and Assets (BPKAD). BPKAD is one of the agencies managed by the government that manages the management of regional finances and assets in each region and province. Some cases of violations that most often occur in the management of regional finances and assets are criminal acts of corruption committed by internal parties in the organization, in this case the ASNs who work at the agency, such as the case that occurred in West Sulawesi district to be precise in Mamuju Regency, where The case involved the former Head of the Regional Financial and Asset Management Agency of Mamuju Regency who committed a criminal act of corruption in the misuse of Bansos funds amounting to Rp. 7.5 billion in 2016 (Source: kompas.com, accessed April 10, 2020). Then another case that especially occurred in Bali Province, namely the case that occurred in the Management Agency for the Padangbai area, Karangasem Regency. Where there has been an extortion of Rp. 1.2 billion which flowed into the regional treasury. The case was revealed during the inaugural meeting of the Padangbai Special Committee with the executive, at the Karangasem DPRD Building. (Source: jarrakpos.com, accessed April 10, 2020).

Previous research related to whistleblowing interest has revealed several determinants of whistleblowing interest. Research conducted by (Park and Blenkinsopp, 2009) and (Winardi, 2013) uses the Theory of Planned Behavior (TPB) framework from (Ajzen, 1991) to explain the individual factors that shape whistleblowing interest. One of these individual factors is the attitude towards whistleblowing (attitude towards whistleblowing) which according to the two studies has a positive influence on whistleblowing interest. In addition to individual factors, several studies also link situational factors such as the level of seriousness of violations and locus of control as factors that influence whistleblowing interest (Lestari and Yaya, 2017). This study will examine the influence of locus of control, professionalism, and the level of seriousness of violations on the intention to do whistleblowing based on TPB.

The act of whistleblowing can also be related to prosocial organizational behavior theory. According to Brief and Motowidlo (1986), whistleblowing is a form of prosocial action by organizational members to convey directions, procedures, or policies that according to them may be unethical, illegal or catastrophic for the long-term goals of the organization to individuals or other bodies who take corrective action. So, by referring to the prosocial organizational behavior theory, it can be concluded that the act of whistleblowing shows a form of a person's commitment to protecting his organization from the threat of unethical or illegal things. The organizational commitment factor has also been used in previous research (Somers and Casal, 1994; Mesmer Magnus and Viswesvaran, 2005; Ahmad et al., 2012), but there are no studies that have tested it in Indonesia, especially in the public sector.

II. CONCEPTUAL MODEL AND HYPOTHESIS

Locus of control is a concept in personal psychology that was introduced by Julian B Rotter in 1954. It can be described as an individual's belief about whether or not to control events that affect their environment. Someone with internal locus of control will view whistleblowing as a tool or medium to control actions that are not approved. Individuals will tend to take whistleblowing actions when they have judged that their actions were correct in order to prevent these violations from happening again and to restore trust in reliable information for users of financial statements (Joneta, 2016). Rahayu, Sujana, and Trisna (2017) state that locus of control affects the intention to do whistleblowing. According to Septianti (2013) this is due to the perception of whistleblowers who have a low potential for potential efficacy from reporting violations and the threat of similar retaliation from offenders.

H₁: Locus of control has a positive effect on the intention to do whistleblowing

Professionalism, seen from the understanding of the language, has several meanings. First, professionalism means an expertise, has certain qualifications, experience in accordance with the field of

expertise. Second, the definition of professionalism refers to a standard of work, namely the moral principles and professional ethics. Third, professional means moral (Tjiptohadi, 1996). Individuals who have high professionalism tend to report violations in the organization either as a means of protecting their own profession or eradicating violations in the public interest. The higher the professionalism, the higher it will be to consider that whistleblowing is an important thing. In previous research conducted by (Sagara, 2013) regarding the Professionalism of Internal Auditors and Intentions to Do Whistleblowing, it was found that the professionalism of auditors with the dimension of demands to be independent had a positive effect on the intention to do whistleblowing. The results of research conducted by Sari and Laskito (2014) indicate that there are no consistent results regarding the effect of professionalism on the intention to do whistleblowing. Meanwhile, Merdikawati's research (2012) states that professionalism is very important for whistleblowing.

H₂: Professionalism has a positive effect on the intention to do whistleblowing

Seriousness level of a violation can be seen and measured in terms of its impact on the organization, the motivation of the perpetrator, and the ethical or unethical nature of a violation. Considerations about the seriousness of the violation can be matched with the financial or financial impact that the violation has. A person will tend to report a violation that occurs if it incurs a significant financial loss, or will report a violation that has a negative impact on more than one person. Logically, if someone sees the very negative impact of a violation that is around them, then the possibility of that person to report is also high. If the problem is considered serious, the individual is likely to report to minimize the possibility of harm to the organization and losses that may also involve the individual. Each member of the organization has different reactions and perceptions in responding to the various characteristics of the violations that have occurred (Septianti, 2013).

H₃: Seriousness level of the violation has a positive effect on the intention to do whistleblowing

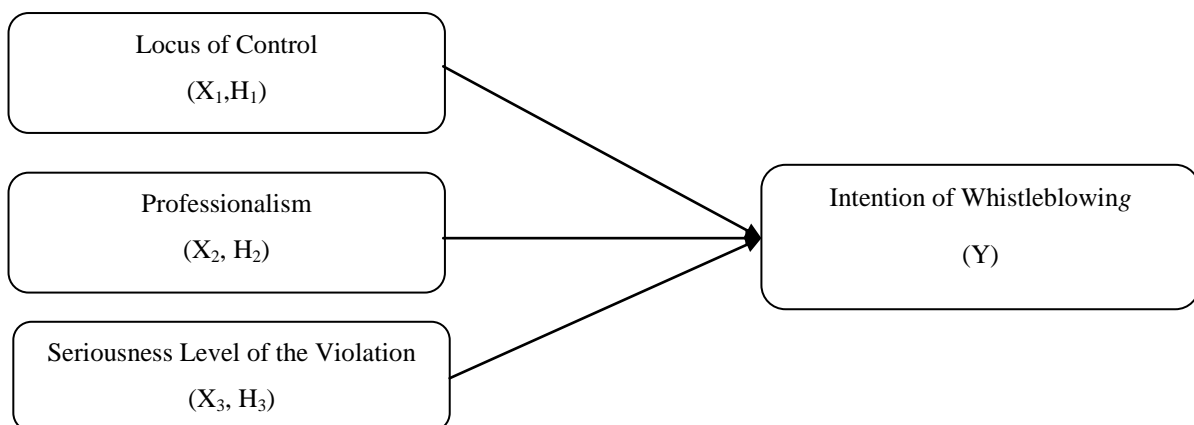


Figure 1. Conceptual Framework

III. RESEARCH METHODS

This research uses an associative quantitative approach. This research was conducted at the Office for Management of Regional Revenue, Finance and Assets (BPKAD), Bali Province. The population in this study were all Civil Servants (PNS) who worked at BPKAD Bali Province. The population were 135 Civil Servants (PNS) who worked for the agency. The sampling method used in this research is non probability sampling method with purposive sampling technique. The data collection method used in this research is a survey method using a questionnaire. The data analysis technique used in this study is multiple linear analysis.

IV. RESULTS AND DISCUSSION

The description of the respondent's characteristic including gender, age, latest education, and working period can be seen in the table below.

Table 1 Characteristic of Respondents

	Respondent Characteristics	Number of people	Percentage (%)
1	Gender		
	Male	71	53%
	Female	64	47%
	Total	135	100%
2	Age		
	21 - 25 years old	1	1%
	26 - 30 years old	22	16%
	31 - 35 years old	10	7%
	36 - 40 years old	12	9%
	41 - 45 years old	19	14%
	46 -50 years old	21	16%
	51 - 55 years old	35	26%
	56 - 60 years old	15	11%
	Total	135	100%
3	Education		
	Senior High School	19	14%
	D-III	3	2%
	D-IV	5	4%
	S1	58	43%
	S2	49	36%
	S3	1	1%
	Total	135	100%
4	Working Period		
	1 - 5 years	7	5%
	6 - 10 years	36	27%
	11 - 15 years	18	13%
	16 - 20 years	14	10%
	21 - 25 years	14	10%
	26 - 30 years	26	19%
	31 - 35 years	19	14%
	36 - 40 years	1	1%
	Total	135	100%
Source: <i>Primary data processed, 2020</i>			

Based on Table 1, it can be seen that most of the respondents in this study were male as many as 71 people (53%) and women as many as 64 people (47%). So, it can be said that the gender of civil servants in BPKAD Bali Province who is dominated by the male gender is psychologically more courageous in making moral decisions to take whistleblowing actions at BPKAD Bali Province. Most of the respondents in this study were aged 51 - 55 years as many as 35 respondents (26%). Respondents with this age range can be said to be able to manage emotions well and tend to have worked at BPKAD Bali Province for a long time so that they have quite a lot of experience related to observing the environment around their organization to help whistleblowing actions carried out at BPKAD Bali Province. Based on education, most respondents in this study were S1, as many as 58 respondents (43%). Respondents with the latest S1 education can be said to have broader education and insight and have a more critical attitude towards what is happening in the situation around the BPKAD of Bali Province so that it will be easier to identify the violations that have occurred, and then can take whistleblowing actions in disclosure. Based on Table 4.1, it can be seen that most of the respondents have a working period of more than 5 - 10 years, as many as 36 respondents (27%). Respondents with a work period of 6-10 years can be said to be experienced enough and have had enough time to be able to observe all the incidents that occur at BPKAD Bali Province, if during that working period they find that violations have occurred, then the disclosure can use whistleblowing.

Table 2 Results of Multiple Linear Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0,421	0,295		1,425	0,156
	Locus of Control	0,204	0,101	0,184	2,017	0,046
	Professionalism	0,425	0,116	0,351	3,672	0,000
	Seriousness Level of Violation	0,240	0,076	0,236	3,145	0,002

Source: *Data processed, 2020*

Based on the results of multiple regression analysis in Table 2, the regression equation used in this study can be written as follows.

$$Y = 0,421X_1 + 0,204X_2 + 0,425X_3 + 0,240X_4$$

The Effect of Locus of Control on Intention of Whistleblowing

The first hypothesis (H_1) states that locus of control has a positive effect on the intention to do whistleblowing. The results of the analysis show that the t test significance value for the locus of control variable is 0.046, which is smaller than the significant level of 0.05. This shows that locus of control affects the intention to do whistleblowing. The regression coefficient is positive at 0.204. This means that the locus of control shows a positive direction with the intention of doing whistleblowing. The first hypothesis (H_1) which states that locus of control has a positive and significant effect on the intention to do whistleblowing is accepted.

The higher the locus of control possessed by civil servants at BPKAD Bali Province which refers to a belief that a person can control a life event with his own abilities, the higher the whistleblowing action will occur in the organization. In other words, locus of control can be defined as one of the thoughts of a person that power or forces beyond his own control are very influential in positive or negative situations that occur during his life. This is due to the individual's high belief in his ability to control the environment and the belief that what happens to himself and his environment is more dominated by oneself. Most of the civil servants in BPKAD Bali Province have the power to control it, or in other words the locus of control in the sample in this study is more dominated by internal locus of control.

The results of this study are in line with the Theory of Planned Behavior which proves that intention is more accurate in predicting actual behavior. The intention to do whistleblowing will occur if the level of self-confidence increases, one's behavior in this case is carried out by civil servants at BPKAD Bali Province (Rahayu, Sujana, and Trisna, 2017). The civil servants at BPKAD Bali Province believe that what happens to themselves and the environment around them is more dominated than what has happened in that environment with high self-confidence and self-confidence to control it. This research is also in line with the Prosocial Organizational Behavior Theory which explains that the behavior carried out by a person in an organization is aimed at improving the welfare of the individual, group or organization. This explanation means that every individual civil servant at BPKAD Bali Province will whistleblowing if it is believed that there is something unethical or illegal in the organization.

The Effect of Professionalism on the Intention of Whistleblowing

The second hypothesis (H_2) states that professionalism has a positive effect on the intention to do whistleblowing. The results of the analysis show that the t test significance value for the professionalism variable is 0,000, which is smaller than the significant level of 0.05. This shows that professionalism affects the intention to do whistleblowing. The regression coefficient is positive at 0.425. This means that professionalism shows a positive direction with the intention of doing whistleblowing. The second hypothesis (H_2) which states that professionalism has a positive and significant effect on the intention to do whistleblowing is accepted.

Professionalism is an attitude that must be developed by workers when they are in the company environment. Each individual has a variety of different characters. Due to these differences, a professional must be trained and reliable. The results showed that professionalism has a positive and significant effect on the intention to do whistleblowing, which means that the higher the professionalism of a civil servant, the intention to do whistleblowing at BPKAD Bali Province also increases. Professionalism at BPKAD Bali Province is very high, for example, civil servants care and are interested in the assignments given so that civil servants will last a long time in their jobs when they feel they have worked effectively, trained, and reliably.

The results of this study are in line with the Theory of Planned Behavior which explains the relationship between attitude and behavior. If a civil servant has a professional attitude in doing a job, then the behavior that is reflected directly is by following the rules that are already in force in an organization, so from that there will be a sense of whistleblowing if he feels that something is coming out of it existing regulations (Sagara, 2013), and Merdikawati (2012) which state that high professionalism is more likely to report violations that have occurred and it is very important to be used for whistleblowing. Apart from being in line with the

Theory of Planned Behavior, this research is in line with the Prosocial Organizational Behavior Theory, where if a member works with high professionalism, he will objectify there are directions, procedures, or policies that he thinks are unethical and can bring disaster to the long-term goals of the organization.

The Effect of the Seriousness Level of Violation on the Intentions of Whistleblowing

The third hypothesis (H_3) states that the level of seriousness of violations has a positive and significant effect on the intention to do whistleblowing. The results of the analysis show that the t test significance value for the variable level of seriousness of the violation is 0.002, which is smaller than the significant level of 0.05. This shows that the level of seriousness of the violation affects the intention to do whistleblowing. The regression coefficient is positive at 0.240. This means that the level of seriousness of the violation shows a positive direction with the intention of whistleblowing. The third hypothesis (H_3) which states that the level of seriousness of violations has a positive effect on the intention to do whistleblowing is accepted.

In disclosing a violation that occurs in an organization, a whistleblower will first measure the seriousness of the violation before whistleblowing. The degree of seriousness of violations can be measured through monetary impact, threat of damage, negative outcomes, and frequency of violations. If there is indeed a serious violation, the greater the employee's intention to do whistleblowing. The results of this study indicate that the level of seriousness of the customer has a positive and significant effect on the intention to do whistleblowing, which means that the higher the level of seriousness of a civil servant's offense, the intention to do whistleblowing at BPKAD Bali Province also increases. The level of seriousness of violations at BPKAD Bali Province is very high, as it is very critical with things that are not in accordance with regulations and reporting.

The results of this study are in line with Theory of Planned Behavior which aims to predict and understand the impact of behavioral intentions, identify strategies for changing behavior and explain real human behavior. Septianti (2013) states that the level of seriousness of a violation can be seen if a person sees the very negative impact of a violation around him, then the possibility of that person to report is also high. The higher the level of seriousness of the violation, the higher the intention to do whistleblowing. The results of this study are also in line with the Prosocial Organizational Behavior Theory which includes every action to help others and provide benefits to organizations and whistleblowers by identifying the level of seriousness of violations that occur within an organization. After knowing the seriousness of the violations that have occurred, it will greatly benefit the organization and the reporter because it has protected the organization from violations that harm the organization.

V. CONCLUSION

Locus of control has a positive and significant effect on the intention to do whistleblowing at BPKAD Bali Province. This shows that the higher the internal locus of control possessed by a civil servant who works at BPKAD Bali Province which refers to an action with his own abilities, the intention to do whistleblowing also increases in the organization. Professionalism has a positive and significant effect on intention to do whistleblowing at BPKAD Bali Province. This shows that if civil servants perform their duties in an effective, well-trained and reliable manner and will have good professionalism at BPKAD Bali Province, then the intention to do whistleblowing will also increase. The seriousness level of violations has a positive and significant effect on the intention to do whistleblowing at BPKAD Bali Province. This shows that the higher the level of seriousness of a violation owned by a civil servant who works at BPKAD Bali Province, such as being very critical with things that are not in accordance with regulations and reporting, the intention to do whistleblowing also increases.

Suggestions that can be given are based on the results of the analysis, there needs to be an increase in self-confidence, professionalism in work and reliable in analyzing a serious level of violation in an employee to do whistleblowing in revealing a violation that has occurred in an organization by providing training or training to all employees at BPKAD Bali Province. BPKAD Bali Province can issue policies regarding rewards or awards that will be received by employees who dare to report violations that have occurred in their organization. In carrying out disclosure of violations, BPKAD Bali Province needs to develop deeper socialization regarding whistleblowing. In disclosures made from internal or external parties BPKAD Bali Province, it is better to establish a system such as a whistleblowing system in disclosing violations.

REFERENCES

- [1] Lewis, D. (2008). Ten years of public interest disclosures in the U.K.: Are whistleblowers adequately protected? *Journal of Business Ethics*, 82, 497–507.
- [2] Schmidt, M. 2009. “Whistle Blowing” regulation and accounting standards enforcement in Germany and Europe—An economic perspective. *International Review of Law and Economics*, 25, 143–168.

- [3] Herdiyany, Annisa. 2016. Pengaruh Profesionalisme, Faktor Organisasional, dan Faktor Situasional Terhadap Intensi Internal Auditor Melakukan Whistleblowing. *Skripsi*. Jakarta: Jurusan Akuntansi Fakultas Ekonomi dan Bisnis Universitas Islam Negeri Syarif Hidayatullah.
- [4] Susmanschi, G. 2012. Internal Audit and Whistle-Blowing. *Economics, Management, and Financial Markets* 7(4): 415– 421.
- [5] Sweeney, P. 2008. Hotlines Helpful for Blowing The Whistle. *Financial Executive* 24(4): 28-31.
- [6] Purnamasari, Desi, dkk. 2016. Pengaruh Sensitivitas Etis, Professional Identity, dan Locus Of Control Terhadap Whistleblowing Intention. *Jurnal Akuntansi Fakultas Ekonomi dan Bisnis Universitas Islam Bandung*. Vol. 2. 2. 2016: 955-963.
- [7] Sulistomo, A dan Prastiwi, A. 2012. Persepsi Mahasiswa Akuntansi terhadap Pengungkapan Kecurangan (Studi Empiris Mahasiswa Akuntansi UNDIP dan UGM). *Eprints Undip*: 1- 28.
- [8] Park, H dan J. Blenkinsopp. 2009. Whistleblowing as Planned Behaviour – A Survey of South Korean Police Officer. *Journal of Business Ethics* 85: 545-556.
- [9] Winardi, R. D. 2013. The Influence of Individual and Situational Factors on Lower-Level Civil Servants' WhistleBlowing Intention in Indonesia. *Journal of Indonesian Economy and Business* 28(3): 361-376.
- [10] Ajzen, I. 1991. The Theory of Planned Behaviour. *Organizational Behaviour and Human Decision Processes* 50:179-211.
- [11] Lestari, R., & Yaya, R. 2017. Whistleblowing Dan Faktor-Faktor Yang Memengaruhi Niat melaksanakannya Oleh Aparatur Sipil Negara. *Jurnal Akuntansi*, 21(3), 336–350.
- [12] Brief, A. P. dan S. J. Motowidlo. 1986. Prosocial Organizational Behaviours. *Academy of Management Review* 11(4): 710-725.
- [13] Somers, M. J. dan J. C. Casal. 1994. Organizational Commitment and Whistle
- [14] Blowing: A Test of The Reformer and The Organization Man Hypotheses. *Group & Organization Management* 19(3): 270-284.
- [15] Mesmer-Magnus, Jessica R. dan C. Viswesvaran. 2005. Whistleblowing in Organizations: An Examination of Correlates of Whistleblowing Intentions, Actions, and Retaliation. *Journal of Business Ethics* 52: 277-297.
- [16] Ahmad, S. A., M. Smith., dan Z. Ismail. 2012. Internal Whistle-Blowing Intentions: A Study of Demographic and Individual Factors. *Journal of Modern Accounting and Auditing* 8(11): 1632-1645.
- [17] Joneta, Chintya .2016. Pengaruh komitmen profesional dan pertimbangan etis terhadap intensi melakukan whistleblowing: locus of control sebagai variable moderasi. *JOM Fekon*, Vol.3 (2)
- [18] Septianti, Windy. 2013. Pengaruh Faktor Organisasional, Individual, Situasional, Dan Demografis Terhadap Niat Melakukan Whistleblowing Internal. *Jurnal Simposium Nasional Akuntansi XVI*.
- [19] Tjiptohadi. 1996. Profesionalisme Akuntan Sedang Diuji. *Harian Bisnis Indonesia*, p. 3.
- [20] Sagara. 2013. Profesionalisme Internal Auditor dan Intensi Melakukan Whistleblowing. *Jurnal Liquidity*, 2, 1.
- [21] Sari, D. N. dan Laskito H. 2014. Profesionalisme internal auditor dan intensi melakukan whistleblowing, *Diponegoro Journal of Accounting*. Volume 03, Nomor 03, Tahun 2014, Halaman 1
- [22] Merdikawati, Risti&Prastiwi, Ae. 2012. Hubungan Komitmen Profesi dan Sosial Antisipatif Mahasiswa Akuntansi dengan Niat Whistleblowing (StudiKasus pada Mahasiswa Strata 1 Akuntansi di Universitas Tiga Negeri Teratas di Jawa dan DI Yogyakarta). *Skripsi*. Semarang: Fakultas Ekonomi Universitas Diponegoro.