

Providing a Model for Accountants' Psychological Contract and Its Impact on Their Willingness to Report Financial Misconduct

1. Fatemeh. Sanaeirahmati¹ : Department of Accounting, No.c, Islamic Azad University, Nour, Iran
2. Javad. Ramezani² : Associate professor, Department of Accounting, No.c, Islamic Azad University, Nour, Iran
3. Seyed Javad. Ebrahimian³ : Assistant professor, Department of Accounting, No.c, Islamic Azad University, Nour, Iran

*corresponding author's email: javad.ramezani58@iau.ac.ir

ABSTRACT

This study examines the impact of the psychological contract on accountants' willingness to report financial misconduct. In terms of methodology, the study is exploratory and, from an analytical perspective, is considered a mixed-methods research. Due to the lack of a coherent framework regarding accountants' psychological contract, thematic analysis was employed to identify study themes through a review of prior research and interviews with experts. Subsequently, the Delphi method was used to analyze the reliability of the identified dimensions, and finally, in the quantitative phase, the research hypothesis was tested using structural equation modeling and Smart PLS3 software. Data related to the accountants' psychological contract were collected using a researcher-developed questionnaire, while a standardized questionnaire was used to measure willingness to report financial misconduct. This mixed approach systematically examined the relationship between metacognitive beliefs and professional judgment. The qualitative findings revealed four overarching themes (accountants' perceptual framework of organizational obligations, interactional structures between accountants and the organization, ethical and professional requirements in the workplace, and support frameworks for accountants), twelve organizing themes (accountants' perceptions of job security and stability, psychological and emotional support, professional growth and skill development, work-life balance, transparency in organizational communication, fairness in the distribution of resources and opportunities, respect for ethical values, organizational commitment to financial obligations, mutual trust between accountants and the organization, and accountants' expectations regarding attention to individual needs, a positive work environment, and supportive programs for mental well-being), and thirty-six basic themes. Subsequently, to assess the reliability of the identified organizing themes and to conceptualize them within the context of accountants' psychological contract, the Delphi method was applied. Based on the evaluation of the mean scores from the first and second Delphi rounds, all dimensions were confirmed. Furthermore, the results of the research hypothesis indicated that accountants' psychological contract has a positive and significant effect on their willingness to report financial misconduct. The findings of this study indicate that strengthening accountants' psychological contract can increase their willingness to report financial misconduct, which in turn contributes to improving financial transparency and public trust. From a policy perspective, these findings emphasize the necessity of creating supportive work environments, developing protective policies for whistleblowers, and strengthening an organizational culture based on ethics and justice.

Keywords: Accountants' psychological contract, organizational obligations, interactional structures, ethical requirements, willingness to report financial misconduct



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Introduction

In contemporary organizational environments characterized by increasing complexity, regulatory pressure, and heightened public scrutiny, the role of accountants has evolved beyond traditional financial reporting to encompass broader responsibilities related to ethical governance, transparency, and accountability. The growing incidence of financial misconduct and corporate scandals has underscored the critical importance of internal control mechanisms, among which whistleblowing has emerged as a key instrument for detecting and preventing fraud. Within this context, understanding the determinants of accountants' willingness to report financial misconduct has become a central concern for both scholars and practitioners in the field of management and accounting. Prior research indicates that whistleblowing intention is influenced by a complex interplay of individual, organizational, and contextual factors, including moral reasoning, organizational commitment, and professional identity (1-3).

The concept of whistleblowing, defined as the disclosure of illegal, unethical, or illegitimate practices within an organization to parties capable of taking corrective action, is inherently tied to ethical decision-making processes and professional responsibility. Empirical studies have consistently demonstrated that moral intensity and ethical awareness significantly shape individuals' intentions to report wrongdoing, suggesting that ethical cognition plays a fundamental role in whistleblowing behavior (2, 4). Furthermore, the theory of planned behavior has been widely applied to explain whistleblowing intentions, emphasizing the roles of attitudes, subjective norms, and perceived behavioral control in shaping such intentions (5). However, while these frameworks provide valuable insights, they often overlook the underlying psychological and relational mechanisms that govern employees' perceptions of their obligations and expectations within the organization.

One such mechanism is the psychological contract, which refers to the unwritten set of expectations and mutual obligations between employees and their organization. The psychological contract encompasses both transactional and relational dimensions, including perceived organizational support, fairness, trust, and commitment. In the context of accounting professionals, the psychological contract is particularly salient, as it influences not only job performance and organizational behavior but also ethical decision-making and professional conduct. Research has shown that perceived organizational support and alignment between individual and organizational values can enhance employees' commitment and pro-social behaviors, including whistleblowing (6, 7). Conversely, breaches of the psychological contract may lead to reduced trust, disengagement, and a lower likelihood of reporting misconduct.

The accounting profession is inherently grounded in ethical standards and professional integrity, making accountants key actors in safeguarding financial transparency and public trust. However, the pressures associated with organizational demands, performance expectations, and cultural norms can create ethical dilemmas that challenge accountants' willingness to report wrongdoing. Studies have highlighted the role of organizational culture in shaping reporting behavior, indicating that environments characterized by transparency, fairness, and ethical leadership are more likely to encourage whistleblowing (8). Additionally, individual factors such as professional skepticism, personality traits, and moral values have been found to influence accountants' ability to detect and report fraud (9, 10).

Recent advancements in the literature have further emphasized the importance of psychological and behavioral factors in understanding accountants' responses to ethical challenges. For instance, resilience and psychological security have been identified as critical determinants of professionals' ability to navigate complex and uncertain

environments (11, 12). Similarly, self-efficacy, defined as an individual's belief in their ability to perform specific tasks, has been shown to play a pivotal role in shaping decision-making processes and coping strategies in the face of organizational challenges (13, 14). These findings suggest that the psychological contract may serve as a mediating mechanism through which organizational and individual factors influence whistleblowing intentions.

Moreover, the evolving nature of the accounting profession, driven by globalization, technological advancements, and regulatory changes, has led to increased emphasis on professional development and competence. Continuous learning, skill enhancement, and adherence to ethical standards are essential for maintaining professional credibility and effectiveness in detecting and reporting financial misconduct (15). In this regard, professional identity and socialization processes play a significant role in shaping accountants' attitudes and behaviors, as they internalize the values and norms of the profession (16, 17). The integration of cultural and contextual factors into professional ethics further highlights the need for a comprehensive understanding of the psychological and organizational dynamics that influence accountants' conduct (18).

Another important dimension of whistleblowing behavior is organizational commitment, which reflects the degree to which employees identify with and are willing to contribute to their organization. Studies have demonstrated that higher levels of organizational commitment are associated with increased likelihood of reporting wrongdoing, particularly when employees perceive their organization as supportive and aligned with their values (19, 20). At the same time, paradoxical behaviors such as unethical pro-organizational actions may emerge when employees prioritize organizational interests over ethical considerations, further complicating the decision to report misconduct (4).

In addition to organizational factors, individual characteristics such as personality traits and moral dispositions have been found to significantly influence whistleblowing intentions. For example, Machiavellianism, altruism, and religiosity have been identified as key predictors of individuals' propensity to engage in or refrain from reporting unethical behavior (21). Similarly, leadership styles and self-efficacy have been shown to impact employees' engagement and performance, which in turn may affect their willingness to act in ethically challenging situations (22, 23). These findings underscore the multifaceted nature of whistleblowing behavior and the need to consider both individual and organizational dimensions in its analysis.

Despite the extensive body of literature on whistleblowing and ethical behavior, there remains a lack of a coherent and integrated framework that captures the role of the psychological contract in shaping accountants' willingness to report financial misconduct. Existing studies have primarily focused on isolated factors, without adequately addressing the complex interactions between psychological, organizational, and professional variables. Furthermore, the dynamic nature of modern organizations necessitates a more nuanced understanding of how these factors evolve and interact over time, particularly in the context of increasing regulatory demands and stakeholder expectations.

In light of these considerations, this study seeks to bridge the gap in the literature by developing a comprehensive model of accountants' psychological contract and examining its impact on their willingness to report financial misconduct. By integrating insights from social cognitive theory, organizational behavior, and professional ethics, this research aims to provide a deeper understanding of the mechanisms underlying whistleblowing behavior in the accounting profession. The findings of this study are expected to contribute to both theoretical and practical advancements by offering a holistic framework for enhancing ethical behavior and organizational transparency.

Therefore, the aim of this study is to design a model of accountants' psychological contract and examine its effect on their willingness to report financial misconduct.

Methods and Materials

In terms of its outcome, the nature of the methodology in this study is developmental, and in terms of its objective, it falls within the category of exploratory studies. Based on expert interviews and three-stage coding, it seeks to identify basic, organizing, and overarching themes in relation to the model of accountants' psychological contract. From the perspective of data collection, this study employs a mixed-methods approach combining qualitative and quantitative analytical techniques. The philosophical foundation of the study is based on the intersection of voluntarism in the philosophy of the world with structuralism in the philosophy of science; therefore, the underlying philosophical orientation of the research is a combination of inductive–deductive approaches. Data were collected through in-depth semi-structured interviews, and the snowball technique, as a purposive sampling method, was used to identify experts. The rationale for using semi-structured interviews lies in their capacity to facilitate exchange of ideas while simultaneously guiding the discussion toward achieving the research objectives. Additionally, during the interview process, it is possible to observe participants' emotions and access their beliefs and perceptions regarding the research topic.

The statistical population in the qualitative section includes academic experts and accounting scholars with professional experience in accounting and financial reporting, as well as members of accounting standards-setting committees. The sampling method in the qualitative section is a combination of purposive and snowball sampling. In the first stage, three individuals from the target population who were recognized as experts based on their published articles or academic and professional experience in accounting and financial reporting were purposively selected. In the second stage, individuals introduced by interviewees through the snowball method and who were available for interviews were added to the sample. The criterion for terminating data collection was theoretical saturation. The logic of purposive sampling involves selecting cases that are information-rich with respect to the research topic and enable in-depth investigation (Burns & Grove, 2006). The process of identifying subsequent participants and conducting interviews continued until theoretical saturation was achieved, resulting in a total of 14 participants. The determination of theoretical saturation is based on the researcher's subjective judgment and indicates the sufficiency of data collection.

The statistical population in the structural equation modeling section, aimed at testing the research hypothesis, includes financial managers, heads, and accounting experts of companies listed on the stock exchange during the study period, which, due to the absence of official statistics, is considered unlimited. Accordingly, the sample size was determined using Cochran's formula for an unknown population. Based on Cochran's formula for an infinite population at a 95% confidence level ($\alpha = 0.05$), the required sample size was $n = 384$. According to the formula, an approximate sample size of 384 individuals was obtained; however, to enhance the validity of the study, 400 questionnaires were randomly distributed among participants, of which 392 were returned. Ultimately, to examine the effect of accountants' psychological contract on their willingness to report financial misconduct, the research hypothesis was empirically tested using structural equation modeling based on the partial least squares (PLS) method.

In this study, the components of accountants' psychological contract were identified through thematic analysis using the approach proposed by Attride-Stirling (2001). Subsequently, the reliability of these components, derived

from the qualitative section, was evaluated through the Delphi method. After confirming their reliability, a researcher-developed questionnaire on the psychological contract was designed.

The dependent variable in this study is willingness to report financial misconduct, which was measured using a standardized seven-item questionnaire developed by Alleyne et al. (2013). A five-point Likert scale was used to score each item. The score of each construct was calculated based on the mean of its corresponding items. Vejjajiva et al. (2019) reported the reliability of this instrument (Cronbach's alpha) as 0.91, and its validity was confirmed through item-total correlations, which were significant at the 0.001 level.

Findings and Results

To provide an overview of the characteristics of the statistical sample, the demographic information of the research participants is presented in Table 1.

Table 1. Demographic Characteristics of the Study Sample

Variable	Qualitative Section		Quantitative Section			
	Criteria	N	%	Criteria	N	%
Gender	Male	12	85.7	Male	296	81.12
	Female	2	14.3	Female	99	18.88
Total		14	100		395	100
Age	Up to 45 years	2	14.3	Up to 45 years	74	9.69
	46–55 years	4	28.6	46–55 years	173	73.72
	Above 56 years	8	57.1	Above 56 years	148	16.58
Total		14	100		395	100
Work Experience	Less than 10 years	4	28.6	Less than 10 years	123	35.20
	More than 10 years	10	71.4	More than 10 years	272	64.80
Total		14	100		395	100

Validity of the research: In this section, triangulation was used in the qualitative study to assess the validity of coding. Triangulation, derived from geometry, evaluates reliability in qualitative research through at least three sources to determine whether the generated codes possess sufficient validity and trustworthiness and whether the study is free from inherent bias. Accordingly, in this research, validation in the qualitative section was conducted across four dimensions after reviewing expert opinions following the completion of coding.

In the quantitative section, the Delphi method was used to assess validity. Specifically, to achieve theoretical adequacy within the target population regarding the identified dimensions and components, the Delphi method was applied to examine the applicability of concepts within the target community.

Given the absence of a coherent framework for accountants' psychological contract, thematic analysis was first employed in this study to determine its components and themes. Thematic analysis is considered an operational process within content analysis, involving the decomposition and analysis of concepts and foundations of the subject through simultaneous content examination of similar studies and conducting interviews to identify its dimensions.

In this section, it was first necessary to identify overarching themes related to the model of accountants' psychological contract through a review of similar studies. For this purpose, an initial three-stage content evaluation process—title screening and analytical review—was conducted to identify relevant studies. Accordingly, to identify overarching themes, a list of concepts relevant to identifying similar studies was first developed, as presented in Table 2, to guide the identification of studies for determining overarching themes.

Table 2. Keyword Search for Selecting Similar Studies

Persian Term	English Equivalent
حمایت عاطفی ادراک شده	Perceived emotional support
امنیت شغلی	Job security
فرهنگ سازمانی	Organizational culture
ساختارهای تعاملی	Interactional structures
انتظارات شغلی	Job expectations
آموزشهای ساختاریافته	Structured training

Following the identification of key terms related to the model of accountants' psychological contract, international and domestic research databases were used to locate relevant studies for determining overarching themes. A total of 25 initial sources were identified; after several stages of screening based on content, title, and analytical relevance, 11 studies aligned with the research objectives were selected. At this stage, concepts were categorized according to overarching themes, enabling the generation of basic and organizing themes through interviews.

Through critical appraisal and with the participation of research experts, and based on criteria such as research objectives, methodological logic, research design, sampling, data collection, reflexivity, analytical rigor, theoretical articulation, clarity of findings, and research value, as well as the research keywords provided below, dimensions and thematic propositions were determined. The results of this analysis indicated that six studies that did not achieve the required score (more than 30 points) were excluded from further review. Subsequently, to determine certain organizing themes of the accountants' psychological contract model, a scoring method was applied. Based on this method, all sub-criteria extracted from the approved articles were listed in the table columns, and the names of the authors of the selected studies were listed in the rows. A check mark (✓) was assigned where a study addressed a given sub-criterion. The scores for each sub-criterion were then aggregated, and those exceeding the mean score across studies were selected as research components.

Table 3. Extraction of Research Components

Organizing Themes	Rahma et al. (2024)	Zhang & Zhao (2023)	Vrzcek et al. (2022)	McKay et al. (2018)	Ishaq et al. (2016)	Yakin & Erdil (2012)
Perceived emotional support	✓	✓	✓	✓	✓	-
Job security	✓	✓	✓	-	-	✓
Organizational culture	✓	✓	-	-	-	✓
Interactional structures	-	✓	✓	✓	✓	✓
Job expectations	✓	✓	✓	✓	-	✓
Structured training	-	✓	✓	-	-	-

Considering the confirmation of five studies in the critical appraisal stage, in order to determine the organizing themes and to focus the interview questions for identifying overarching and basic themes, the main dimensions that were identified in more than half of the approved studies were selected as the primary organizing themes of the accountants' psychological contract model. The themes of organizational culture and structured training were excluded due to obtaining scores below the average. Subsequently, the results of the reviewed studies and expert interviews were analyzed to comprehensively identify overarching, organizing, and basic themes. The information related to these themes is presented in Table 4.

Table 4. Identification and Extraction of Overarching, Organizing, and Basic Themes

Overarching Themes	Organizing Themes	Basic Themes	Source			
Accountants' perceptual framework of organizational obligations	Accountants' perception of job security and stability	Perception of maintaining job position under crisis conditions	Yakin & Erdil (2012); Interview			
		Perception of job future assurance and advancement opportunities	Rahma et al. (2024); Zhang & Zhao (2023); Interview			
		Feeling of security in a stable work environment	Interview			
	Perception of psychological and emotional support	Perception of psychological and emotional support	Need for emotional support when facing work pressures	Rahma et al. (2024); Zhang & Zhao (2023); Vrzcek et al. (2022); McKay et al. (2018); Ishaq et al. (2016); Interview		
			Feeling supported under difficult organizational conditions	McKay et al. (2018); Ishaq et al. (2016); Interview		
			Importance of organizational attention to accountants' mental health	Interview		
			Need for continuous updating of knowledge and skills	Interview		
			Expectation of organizational investment in specialized training	Interview		
			Importance of obtaining recognized certifications	Interview		
			Need for respect for personal and family time	Interview		
Interactional structures between accountants and the organization	Work-life balance of accountants	Importance of flexible work arrangements	Interview			
		Satisfaction with work-life balance	Interview			
		Need for transparent communication regarding organizational changes	Interview; Zhang & Zhao (2023); Vrzcek et al. (2022); McKay et al. (2018)			
	Transparency in organizational communication	Transparency in organizational communication	Importance of participation in decision-making processes	Interview; Ishaq et al. (2016); Yakin & Erdil (2012)		
			Trust in the organization under transparent communication	Interview		
			Need for fairness in resource allocation	Interview		
			Sensitivity to fairness in job opportunities	Interview		
			Feeling secure in a fair environment	Interview		
			Ethical and professional requirements in the workplace	Respect for ethical values	Need to adhere to ethical principles in the organization	Interview
					Importance of organizational support in ethical conflicts	Interview
Feeling secure in an ethics-oriented environment	Interview					

	Organizational commitment to financial obligations	Need for timely payment of salaries and benefits	Interview
		Importance of receiving fair compensation	Interview
		Trust in the organization when financial commitments are fulfilled	Interview
	Mutual trust between accountants and the organization	Need for the organization to fulfill its promises	Interview
		Importance of adherence to verbal and written commitments	Interview
		Loyalty toward the organization under mutual trust	Interview
Support frameworks for accountants	Accountants' expectations regarding attention to individual needs	Need for organizational support in personal and family matters	Interview; Vrzcek et al. (2022); McKay et al. (2018)
		Importance of flexible programs	Interview
		Feeling valued when individual needs are addressed	Interview
	Accountants' expectations of a positive and constructive work environment	Need for a supportive workplace environment	Interview; Yakin & Erdil (2012)
		Importance of encouragement and recognition of performance	Interview
		Sense of belonging in a positive environment	Interview; Rahma et al. (2024); Zhang & Zhao (2023)
	Accountants' expectations of mental health support programs	Need for psychological counseling services in the workplace	Interview
		Importance of providing sick leave	Interview
		Satisfaction with organizational attention to mental health	Interview

Thematic networks, unlike the thematic framework approach, are represented graphically in a web-like structure to eliminate any perception of hierarchy among themes. These networks serve solely as analytical tools rather than the analysis itself. Figure 1 illustrates the thematic network of the accountants' psychological contract, which can be used as a visual mechanism for interpreting the text and making the findings more comprehensible and transparent for researchers.

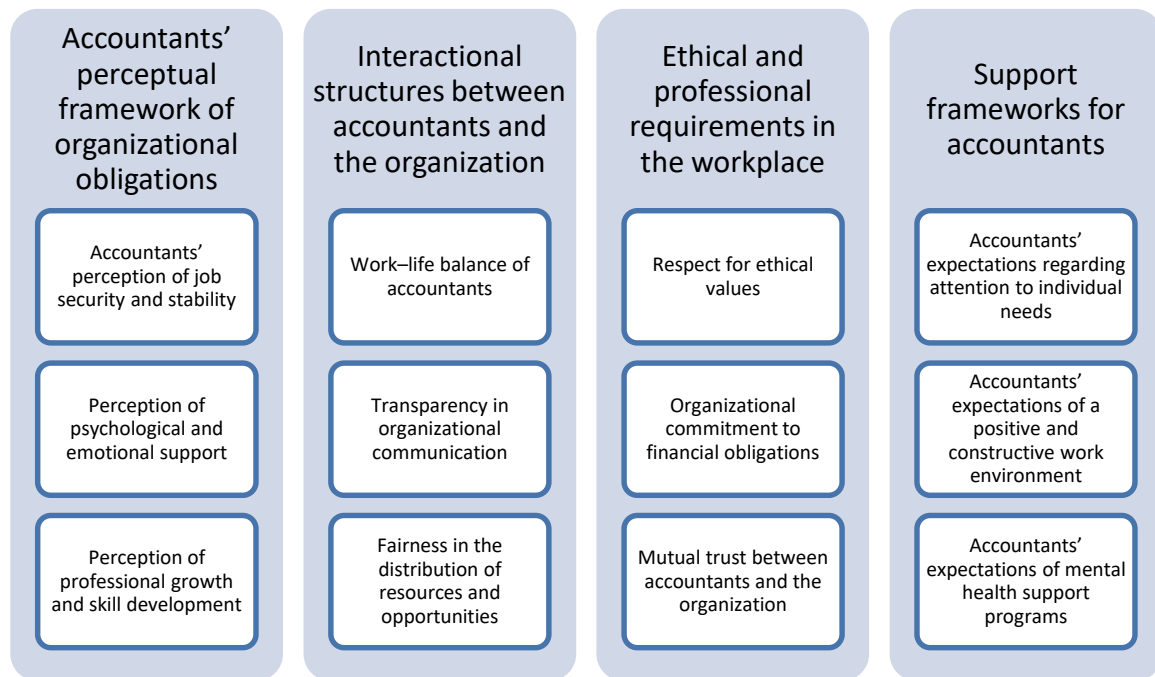


Figure 1. Framework of the Accountants' Psychological Contract Model

Delphi analysis is regarded as the linking mechanism between qualitative and quantitative analysis, because by assessing the reliability of the dimensions of the designed model, it enables the explanation of the model components in the form of the research instruments within the target population in the quantitative section. In this study, Delphi analysis was used to evaluate the reliability of the themes of the proposed model. This analysis is based on two criteria: the agreement coefficient and the mean. To perform this assessment, the research components were first arranged in the form of a seven-point questionnaire to be distributed among the panel members, and through several rounds of questionnaire feedback, the level of reliability of the research components was evaluated.

Table 5. Delphi Analysis of the Identified Themes

Overarching Themes	Organizing Themes	First Delphi Round Mean	First Delphi Round Agreement Coefficient	Second Delphi Round Mean	Second Delphi Round Agreement Coefficient	Result
Accountants' perceptual framework of organizational obligations	Accountants' perception of job security and stability	5.91	0.91	6.04	0.92	Confirmed
	Perception of psychological and emotional support	5.74	0.89	6.14	0.93	Confirmed
	Perception of professional growth and skill development	6.05	0.85	6.69	0.84	Confirmed
Interactional structures between accountants and the organization	Accountants' work-life balance	6.01	0.84	6.66	0.89	Confirmed
	Transparency in organizational communication	5.66	0.88	5.90	0.91	Confirmed
	Fairness in the distribution of resources and opportunities	6.11	0.84	6.69	0.90	Confirmed

Ethical and professional requirements in the workplace	Respect for ethical values	5.41	0.72	6.01	0.80	Confirmed
	Organizational adherence to financial obligations	5.29	0.81	5.89	0.92	Confirmed
	Mutual trust between accountants and the organization	5.43	0.69	5.71	0.82	Confirmed
Support frameworks for accountants	Accountants' expectations regarding attention to individual needs	5.40	0.78	5.69	0.90	Confirmed
	Accountants' expectations of a positive and constructive work environment	5.30	0.65	5.50	0.81	Confirmed
	Accountants' expectations of mental health support programs	6.01	0.82	5.74	0.84	Confirmed

Based on the two criteria of mean and agreement coefficient, it was determined that all principal themes related to the model of accountants' psychological contract were confirmed. In other words, since the mean of the principal components was 5 or higher, and because the obtained agreement coefficient exceeded 0.50, it can be concluded that all themes identified in the qualitative section were confirmed.

The stages of structural equation modeling were carried out in such a way that model fit was first examined, including measurement model fit, structural model fit, and overall model fit, followed by testing of the research hypothesis. In evaluating the measurement models, three criteria were used: reliability, convergent validity, and discriminant validity. To assess the reliability of the study's measurement model, factor loadings, Cronbach's alpha coefficients, and composite reliability coefficients were used.

Table 6. Factor Loadings

Questionnaire	Dimensions	Factor Loading	t-Statistic
Accountants' psychological contract	Accountants' perceptual framework of organizational obligations	0.917	84.573
		0.920	92.678
		0.790	36.316
	Interactional structures between accountants and the organization	0.889	42.181
		0.920	80.147
		0.942	20.321
	Ethical and professional requirements in the workplace	0.908	66.615
		0.947	32.311
		0.967	38.066
	Support frameworks for accountants	0.971	86.834
0.971		80.953	
0.963		44.248	
0.946		0.946	
Willingness to report financial misconduct	0.955	0.955	
	0.968	0.968	
	0.959	0.959	
	0.954	0.954	
	0.822	0.822	

The benchmark value for the adequacy of factor loadings is 0.40. According to Table 6, all factor loading values of the questionnaire items exceed 0.40, indicating the adequacy of this criterion. According to the PLS data analysis algorithm, after assessing the factor loadings of the items, the next step is to calculate and report Cronbach's alpha coefficients and composite reliability coefficients, the results of which are presented in Table 7.

Table 7. Results of Cronbach's Alpha and Composite Reliability for the Study's Latent Variables

Latent Variables	Cronbach's Alpha Coefficient (Alpha > 0.70)	Composite Reliability Coefficient (CR > 0.70)
Ethical and professional requirements in the workplace	0.935	0.958
Willingness to report financial misconduct	0.978	0.981
Interactional structures between accountants and the organization	0.906	0.941
Accountants' psychological contract	0.971	0.974
Accountants' perceptual framework of organizational obligations	0.848	0.909
Support frameworks for accountants	0.967	0.978

Considering that the acceptable threshold for Cronbach's alpha and composite reliability is 0.70, and according to the findings presented in the above table these criteria reached acceptable values for the latent variables, the adequacy of the reliability of the study's measurement models can be confirmed. The second criterion for assessing measurement model fit is convergent validity, which examines the degree of correlation between each construct and its own items (indicators).

Table 8. Results of Convergent Validity for the Study's Latent Variables

Latent Variables	Average Variance Extracted (AVE > 0.50)
Ethical and professional requirements in the workplace	0.938
Willingness to report financial misconduct	0.782
Interactional structures between accountants and the organization	0.956
Accountants' psychological contract	0.849
Accountants' perceptual framework of organizational obligations	0.718
Support frameworks for accountants	0.938

Given that the acceptable value for AVE is 0.50, and according to the findings reported in Table 8 this criterion reached appropriate values for the latent variables, the adequacy of the study's convergent validity is confirmed. Discriminant validity is the third criterion used to assess the fit of the measurement models. Acceptable discriminant validity in a model indicates that a construct interacts more strongly with its own indicators than with other constructs in the model. According to Table 9, the square root of the average shared variance values of the latent variables in the present study, which are located in the cells along the main diagonal of the matrix, is greater than the correlation values among them, which appear in the cells below and to the right of the main diagonal.

Table 9. Fornell–Larcker Matrix for Assessing Discriminant Validity

Latent Variables	1	2	3	4	5	6
Ethical and professional requirements in the workplace	0.941					
Willingness to report financial misconduct	0.447	0.940				
Interactional structures between accountants and the organization	0.532	0.514	0.917			
Accountants' psychological contract	0.580	0.448	0.549	0.873		
Accountants' perceptual framework of organizational obligations	0.474	0.418	0.535	0.457	0.878	
Support frameworks for accountants	0.557	0.557	0.689	0.469	0.574	0.968

Considering the results of reliability, convergent validity, and discriminant validity, it can be observed that the measurement models of the structural equation model in this study are adequately capable of measuring the latent variables of the research. Therefore, the structural model fit of the study is subsequently evaluated. After assessing the validity and reliability of the measurement model, the structural model was evaluated through the relationships among latent variables. In the present study, two criteria were used: the coefficient of determination (R^2) and the predictive relevance coefficient (Q^2). The R^2 criterion indicates the effect of an exogenous variable on an endogenous variable. According to Figure 3, the R^2 values for the endogenous constructs of the study were calculated, confirming the adequacy of the structural model fit. In addition, to assess the predictive power of the model, the Q^2 criterion was used. Based on the results of this criterion presented in Table 10, it can be concluded that the model has strong predictive power.

Table 10. Values of the Coefficient of Determination (R^2) and Predictive Relevance (Q^2)

Research Variables	Q^2	R^2
Ethical and professional requirements in the workplace	0.663	0.960
Willingness to report financial misconduct	0.793	0.809
Interactional structures between accountants and the organization	0.598	0.901
Accountants' psychological contract	0.677	—
Accountants' perceptual framework of organizational obligations	0.492	0.734
Support frameworks for accountants	0.741	0.940

After fitting the measurement and structural components of the present research model, the overall model fit was assessed using the Goodness-of-Fit (GOF) index. Values of 0.01, 0.25, and 0.36 are considered weak, moderate, and strong thresholds, respectively. This index is calculated using Equation (2):

$$GOF = \sqrt{((\text{Communalities}) \times (R^2))}$$

In this equation, (Communalities) represents the average of the communalities values of the latent variables, and (R^2) represents the average coefficient of determination of the endogenous variables in the model.

Table 11. Overall Model Fit Results

(Communalities)	(R^2)	GOF
0.866	0.869	0.867

Considering the obtained GOF value of 0.867, the overall model demonstrates a very strong fit. After evaluating the fit of the measurement and structural models and confirming the adequacy of the overall model fit, and with reference to Figures 2 and 3, the results of the hypothesis testing are examined, which are presented in Table 12.

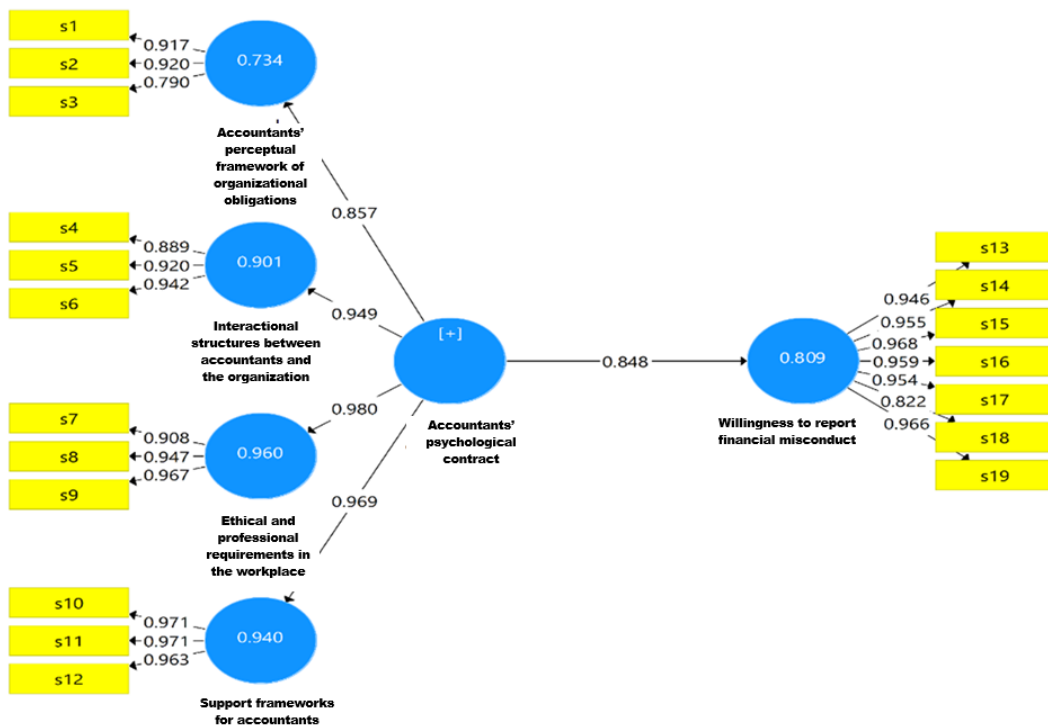


Figure 2. Structural model of the research hypothesis with factor loadings

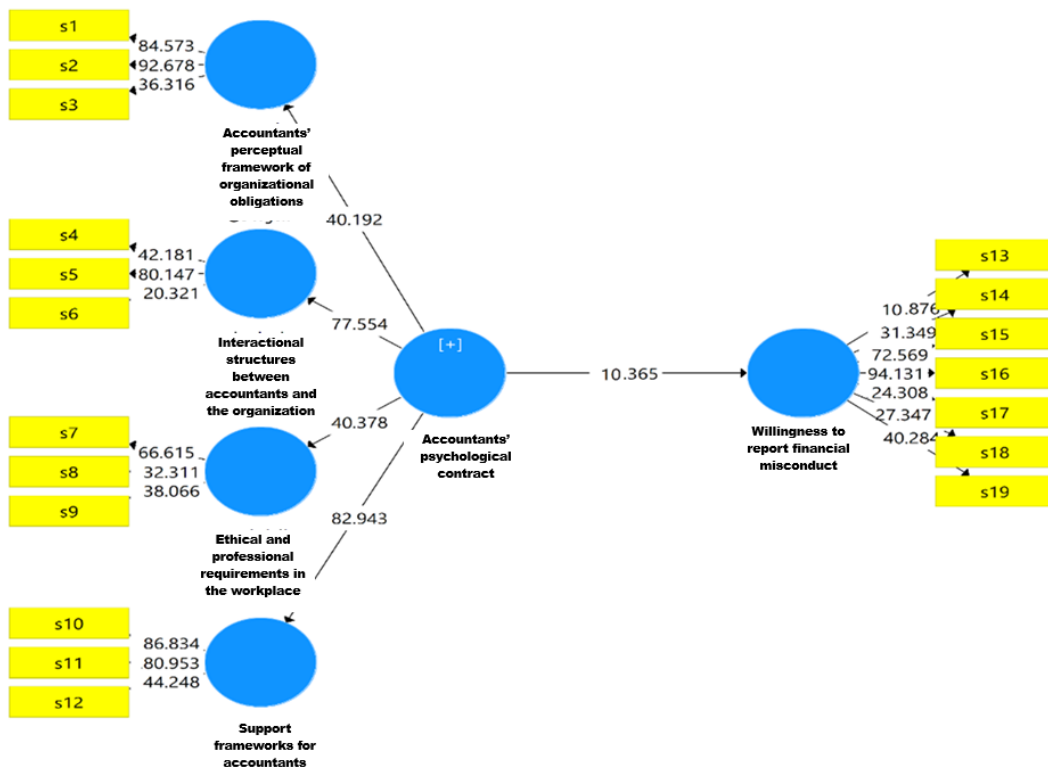


Figure 3. Structural model of the research hypothesis with t-statistics

Based on the structural model and factor loadings, the results of the hypothesis testing are presented in Table 12.

Table 12. Results of Hypothesis Testing

Research Hypothesis	Description	Path Coefficient (β)	Significance (T-Value)	Result
Main hypothesis	Accountants' psychological contract has a significant effect on their willingness to report financial misconduct.	0.713	17.492	Supported

According to Figures 2 and 3, the standardized coefficient (path coefficient) indicates that accountants' psychological contract has a positive and significant effect on their willingness to report financial misconduct. The path coefficient is positive and equal to 0.848, and the t-statistic is 10.365, which exceeds 1.96; therefore, the research hypothesis is confirmed.

Discussion and Conclusion

The findings of the present study provide strong empirical support for the central proposition that the psychological contract of accountants plays a significant and positive role in shaping their willingness to report financial misconduct. The structural equation modeling results indicated that the path coefficient between the psychological contract and whistleblowing intention was both positive and statistically significant, demonstrating that stronger perceptions of mutual obligations, organizational support, and fairness enhance accountants' propensity to engage in ethical reporting behavior. This result confirms that psychological and relational dimensions within organizations are not merely peripheral factors but constitute fundamental drivers of ethical decision-making in the accounting profession.

From an interpretive standpoint, this finding aligns with the theoretical foundations of organizational behavior and social exchange theory, which posit that employees reciprocate perceived organizational support and fairness through positive attitudes and behaviors. When accountants perceive that their organization fulfills its obligations—such as ensuring job security, providing emotional and professional support, and maintaining fairness—they are more likely to respond with behaviors that protect organizational integrity, including reporting financial misconduct. This is consistent with prior research demonstrating that perceived organizational support significantly enhances pro-social and ethical behaviors among employees (6, 7). In the present study, the psychological contract encapsulates these relational elements, thereby functioning as a comprehensive predictor of whistleblowing intention.

The qualitative findings further enrich this interpretation by identifying four overarching dimensions of the psychological contract, including perceptual frameworks of organizational obligations, interactional structures, ethical and professional requirements, and support frameworks. Among these, the dimension of accountants' perceptual framework regarding organizational obligations—particularly job security, emotional support, and opportunities for professional growth—emerged as a critical determinant of whistleblowing intention. This suggests that when accountants feel secure in their positions and supported by their organization, they are less constrained by fear of retaliation and more willing to report wrongdoing. This observation is consistent with studies emphasizing the role of psychological safety and security in promoting ethical behavior and resilience in professional contexts (11, 12).

Moreover, the importance of interactional structures, including transparency in communication and fairness in resource distribution, highlights the role of organizational climate in shaping ethical conduct. The findings indicate that transparent communication and participatory decision-making processes foster trust between accountants and the organization, thereby increasing their willingness to disclose misconduct. This is in line with previous research showing that organizational culture and justice perceptions significantly influence whistleblowing behavior (8, 24). In particular, distributive and procedural justice have been identified as key factors that encourage employees to act in the interest of organizational integrity, even when such actions involve personal risk.

The dimension of ethical and professional requirements also plays a pivotal role in explaining the study's results. The emphasis on adherence to ethical values, organizational commitment to financial obligations, and mutual trust underscores the importance of professional ethics in guiding accountants' behavior. The findings suggest that when organizations actively promote ethical standards and demonstrate integrity in their financial practices, accountants are more likely to internalize these values and act accordingly. This is supported by prior studies indicating that moral reasoning and ethical commitment are strong predictors of whistleblowing intention (1, 2). Furthermore, the presence of mutual trust between accountants and their organizations reinforces the psychological contract, creating an environment conducive to ethical action.

The support frameworks identified in the study, including attention to individual needs, a positive work environment, and mental health support programs, further illustrate the multifaceted nature of the psychological contract. These elements contribute to employees' overall well-being and job satisfaction, which in turn influence their organizational commitment and ethical behavior. The findings suggest that organizations that invest in employee well-being and create supportive environments are more likely to foster whistleblowing behavior. This is consistent with research demonstrating that organizational commitment and psychological empowerment are significant predictors of ethical and pro-social behaviors (19, 25).

Another important implication of the findings is the role of individual-level psychological factors, such as self-efficacy and professional identity, in mediating the relationship between the psychological contract and whistleblowing intention. Although not directly tested as mediators in the present study, the integration of these factors within the psychological contract framework suggests that accountants' confidence in their abilities and their identification with professional values may enhance their willingness to report misconduct. This interpretation is supported by prior research highlighting the influence of self-efficacy and professional socialization on ethical decision-making (13, 17). Additionally, the development of professional competence and continuous learning, as emphasized in the literature, further strengthens accountants' ability to detect and report financial irregularities (15).

The findings also contribute to the growing body of literature on the role of personality traits and moral dispositions in ethical behavior. While the present study focused primarily on organizational and relational factors, the significant effect of the psychological contract suggests that these factors may interact with individual characteristics to shape whistleblowing intentions. Previous studies have shown that traits such as Machiavellianism, altruism, and moral intensity influence individuals' propensity to engage in whistleblowing (4, 21). The psychological contract may serve as a contextual mechanism that either amplifies or mitigates the effects of these traits, depending on the organizational environment.

Furthermore, the results highlight the importance of integrating cultural and contextual considerations into the analysis of whistleblowing behavior. The accounting profession operates within diverse cultural settings, where norms and values may influence individuals' perceptions of ethical behavior and organizational obligations. Studies

have emphasized the role of cultural values in shaping professional ethics and organizational behavior, suggesting that culturally sensitive approaches are necessary for understanding and promoting ethical conduct (18, 26). The present study contributes to this perspective by demonstrating how the psychological contract, as a culturally embedded construct, influences accountants' willingness to report misconduct.

In addition, the findings align with recent research on the challenges and opportunities facing the accounting profession in the context of increasing complexity and uncertainty. The role of accountants in promoting organizational resilience and transparency has become increasingly important, particularly in light of global financial crises and regulatory changes. The psychological contract, by fostering trust, commitment, and ethical behavior, can serve as a critical mechanism for enhancing the resilience of accounting professionals and organizations (27, 28). This underscores the need for organizations to actively manage and strengthen the psychological contract as part of their broader governance and risk management strategies.

Despite the robust findings of this study, several limitations should be acknowledged. First, the cross-sectional design of the study limits the ability to draw causal inferences regarding the relationship between the psychological contract and whistleblowing intention. Second, the reliance on self-reported data may introduce response bias, particularly in the context of sensitive topics such as ethical behavior and misconduct reporting. Third, the study was conducted within a specific organizational and cultural context, which may limit the generalizability of the findings to other settings. Finally, although the study employed a comprehensive mixed-methods approach, the integration of qualitative and quantitative findings could be further enhanced through longitudinal or experimental designs.

Future research should address these limitations by employing longitudinal designs to examine the dynamic nature of the psychological contract and its impact on whistleblowing behavior over time. Additionally, future studies could explore the moderating and mediating roles of individual characteristics, such as personality traits, moral reasoning, and professional identity, in the relationship between the psychological contract and ethical behavior. Comparative studies across different cultural and organizational contexts would also provide valuable insights into the generalizability of the findings. Furthermore, the use of experimental and qualitative approaches could deepen our understanding of the underlying mechanisms and contextual factors that influence whistleblowing intention.

From a practical perspective, the findings of this study have important implications for organizations and policymakers. Organizations should prioritize the development and maintenance of strong psychological contracts with their employees by fostering supportive work environments, ensuring fairness and transparency, and promoting ethical values. Implementing effective whistleblowing systems and protective policies can further enhance employees' willingness to report misconduct. Additionally, investing in professional development and mental health support programs can strengthen employees' commitment and ethical behavior. Policymakers should also consider the role of organizational culture and psychological factors in designing regulations and guidelines aimed at promoting transparency and accountability in the accounting profession.

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Authors' Contributions

All authors equally contributed to this study.

Declaration of Interest

The authors of this article declared no conflict of interest.

Ethical Considerations

All ethical principles were adhered in conducting and writing this article.

Transparency of Data

In accordance with the principles of transparency and open research, we declare that all data and materials used in this study are available upon request.

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