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# INFLUENCES OF BEHAVIORAL BELIEFS, PERCEIVED JUSTICE, ATTITUDES TOWARD PAST EXPERIENCES, AND ISSUE COMPLEXITY ON COMPLAINT INTENTION

**JONATAS DUTRA SALLABERRY**[1]
*University of Contestado*
*https://orcid.org/0000-0001-7492-727X*
*jonatas.sallaberry@hotmail.com*

**EDICREIA ANDRADE DOS SANTOS**
*Federal University of Paraná*
*http://orcid.org/0000-0001-8745-3579*
*edicreiaandrade@ufpr.br*

**CAMILA HELFENSTEIN**
*Federal University of Paraná*
*https://orcid.org/0000-0003-1313-4385*
*camilahelfenstein@ufpr.br*

**SAYURI UNOKI DE AZEVEDO**
*Federal University of Paraná*
*https://orcid.org/0000-0001-9676-9938*
*sayuri.unoki@ufpr.br*

## ABSTRACT

This study aimed to analyze the influence of behavioral beliefs, perceived justice, attitude toward past experiences, and the complexity of the issue on the intention to report through a complaint approach. A survey was conducted with 218 Accounting students, whose relationships and explanatory capacity were analyzed using partial least squares structural equation modeling (PLS-SEM), multi-group analysis (MGA), and further complemented with a qualitative comparative analysis through Fuzzy set logic (fsQCA) to identify solutions for highly complex scenarios. Perceived behavioral control beliefs, subjective norms, and attitude influence the intention to complain. Perceived justice directly influenced attitude and indirectly influenced the intention to complain, mediated by attitude beliefs. Regarding attitudes toward past experiences, a positive attitude toward success positively influenced attitude and perceived justice, while an attitude toward failure showed significant negative relationships. In highly complex scenarios, the relationships between behavioral beliefs and the intention to complain remained positive and significant; however, in low-complexity scenarios, attitude and perceived justice did not show significant relationships with the intention to complain. This study contributes to behavioral theories by providing empirical evidence on the assessment of perceived justice and attitude toward past experiences, as well as demonstrating the impact of issue complexity on the relationships between complaint intention and its determinants.

**Keywords:** Complaint. Whistleblowing. Complexity of the Fact. Justice.

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[1] **Correspondence address:** Av. Presidente Nereu Ramos, 1071 | Jardim do Moinho | 89300-000 | Mafra/SC | Brazil.

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## 1 INTRODUCTION

Compliance approaches leverage reporting channels as key information sources (De Zwart, 2020). Accordingly, organizations more integrated with the market are encouraged to adopt reporting channels for employees to report evident misconduct or suspicions (Vian et al., 2022), as this tool serves as the primary means for uncovering organizational fraud and abuse (Association of Certified Fraud Examiners [ACFE], 2022).

The absence of reporting by dissatisfied stakeholders hinders or limits an organization's ability to act on failures and restore justice (Lervik-Olsen et al., 2016), as well as reducing its capacity to detect and deter illegal acts that cause harm (financial). Conversely, proactive organizational efforts to address failures and management deviations can improve resource access, in terms of availability and capital acquisition costs (Karpoff et al., 2008).

The literature seeks to explain ethical behaviors like whistleblowing through various behavioral theories (Miles, 2012; Sallaberry et al., 2024). The Theory of Planned Behavior (TPB) is predominant, emphasizing beliefs in attitude, control, and norms, alongside derivatives and adaptations from the Theory of Reasoned Action (TRA), such as the Theory of Trying (TT), the Theory of Trying to Complain (TTC), and the recent Theory of Goal Pursuit (TGP) (Ajzen & Kruglanski, 2019; Lervik-Olsen et al., 2016).

A significant deterrent to reporting is the potential cost to the whistleblower, including conflicts, possible retaliation, job loss, and personal safety risks (Sallaberry & Flach, 2022). The terminology around reporting can also influence cognitive analysis and the uncertainty about whether a situation qualifies as illegal or improper (Alleyne et al., 2017). This cognitive burden is compounded in Brazilian legislation, where the legal act of reporting is exclusive to the prosecutorial authority (Brasil, 1988 - CF, art. 129. I), while citizens can only represent or inform the police about a fact, even if it involves dissatisfaction that is not necessarily intentional misconduct.

To mitigate the fragile link between perceived indicators and factors leading to reporting, fraud detection stages offer insights that fewer requirements may facilitate reporting channel adoption as an adequate solution (Gottschalk & Asting, 2020). This gives rise to complaint-based reporting, requiring fewer material criteria, with a more subjective nature, and thus less need for complex evidentiary elements (Lervik-Olsen et al., 2016). Furthermore, this complaint-based approach, including perceptions about anticipated experience or likely outcomes, supports rationalization or advanced thought processes termed "mental accounting" (Ding, 2007). This anticipation of experience is grounded in perceived justice and in the attitude toward goal disconfirmation (Lervik-Olsen et al., 2016).

In search of factors that better explain the behavior of reporting dissatisfaction, this research adopts theoretical determinants of complaint intention (Lervik-Olsen et al., 2016) based on TPB (Ajzen, 1991), applying it in both low- and high-complexity contexts. Thus, the study aims to analyze the influence of behavioral beliefs, perceived justice, attitudes toward past experiences, and the complexity of the fact on complaint-based reporting intention, developed through a quasi-experiment.

This study advances the literature by examining elements that lead to the decision to report (Gottschalk & Asting, 2020), specifically the complexity of the incident under analysis. The research complements Lervik-Olsen et al. (2016) by incorporating TPB behavioral elements within the complaint context in developing countries with high fraud levels. With the possibility of reporting suspicious facts through complaints (Lervik-Olsen et al., 2016), it is anticipated that this approach may mitigate risks for the reporter (Sallaberry & Flach, 2022) and, consequently, encourage such reports to foster more ethical and transparent environments (Miles, 2012).

## 2 THEORETICAL FRAMEWORK

### 2.1 Between Complaint and Whistleblowing

Whistleblowing represents a severe, unauthorized disclosure of information that exposes violations of any law, rule, regulation, code of practice, professional statement, or that involves mismanagement, corruption, abuse of authority, or risks to public or worker health and safety (Vinten, 1992). The whistleblower, as defined, cannot be the perpetrator of the illicit or improper acts, nor can they be directly harmed by the act in question (Gottschalk & Asting, 2020).

Among the beliefs that affect the intention and behavior of whistleblowing is the consideration of the different alternative behaviors to adopt when an individual perceives an irregular act or behavior. Although a person may have an ethical self-determination to process and decide to make a report, social referents often signal to avoid whistleblowing (Sallaberry & Flach, 2022; Sallaberry et al., 2024).

In a context of litigation risk, channels that allow anonymity protect identity and avoid retaliation, particularly when the incident lacks a clear personal connection; however, their effectiveness remains low (Lee et al., 2021). As a less severe option, a complaint approach may encourage more reports of suspicious or irregular activity (Alleyne et al., 2017).

Even when an individual detects signs of irregularity based on interpretation, reflection, and context, stages of perception and understanding during detection can hinder reporting (Gottschalk & Asting, 2020). The convenience of the receiver also affects receptiveness and processing of evidence as something improper that requires reporting (Gottschalk & Asting, 2020). Within this framework, an individual informed about potential retaliation and negative consequences may choose to disregard the signs received (Rehg et al., 2009). The receiver values signals from various sources, such as documents, accounts, computer systems, and individuals, but in a noisy environment with multiple impressions, detecting irregularities may be challenging (Gottschalk & Asting, 2020).

The complaint approach also reflects an individual's utilitarianism in the difficulty of translating intentions into effective complaints, as marketing research shows that 60% of dissatisfied customers prefer not to file a complaint (Hansen et al., 2011). Despite a significant difference between perception and intention, in both cases, the user has already formed an evaluative conviction about the cause of frustration, though the factors preventing effective behavior vary, with complaint frequency and recency typically prevailing in complaints (Hansen et al., 2011), while attitude and its consequences weigh more in whistleblowing (Oelrich & Erlebach, 2021). The cause, in both approaches, also has a potentially damaging effect on the relationship between the individual and the organization. In whistleblowing, an irregularity or fraud that could harm assets is identified (Lee et al., 2021), while a complaint might concern unmet expectations, affecting future client engagement or employee motivation (Popelnukha et al., 2021).

Lervik-Olsen et al. (2016) recognize the popularity and utility of Ajzen and Fishbein's (1980) behavioral research, especially the Theory of Reasoned Action (TRA), which employs beliefs about attitude and norms, alongside the relevance of Equity Theory (Adams, 1965) and the Expectation-Disconfirmation Theory (Oliver, 1980), primarily applied in consumer relationships. From the perspective of Ajzen's Theory of Planned Behavior (TPB) (1991), attitude (AT), subjective norm (SN), and perceived behavioral control (PBC) were considered antecedents of behavioral intention, with anticipated justice variables added to address complaints.

Within this framework, Lervik-Olsen et al. (2016) suggested adapting Ajzen's (1991) behavioral theories, starting with TRA and later TPB, combined with justice and goal disconfirmation theories. This perspective, rooted in the influences of beliefs, perceived justice, and goal disconfirmation, weighs or accounts for the distinct positive and negative perceptions that could lead to either filing or refraining from filing a complaint (Lervik-Olsen et al., 2016).

## 2.2 Behavioral Beliefs

Whistleblowing behavior, or the choice not to report, can be analyzed as a rational behavior, with factors that may positively or negatively influence the decision to report (Sallaberry et al., 2024). According to Lervik-Olsen et al. (2016), some complaint situations involve less volitional control, as situations classified as whistleblowing often carry greater severity and risk. Within this perspective, Perceived Behavioral Control (PBC) would offset or measure how easy or volitional a particular behavior is for the individual, thereby increasing the explanatory variance of Ajzen's initial model (Bagozzi, 1992).

In the context of the Theory of Reasoned Action (TRA), behavioral intentions are determined by attitude and subjective norm toward the behavior (Ajzen, 1991). Attitudes represent an individual's positive or negative feelings toward a specific behavior, while the subjective norm refers to the individual's perception of social referents' approval of that behavior (Ajzen & Kruglanski, 2019). In a commercial complaint context, the attitude toward complaint behavior has a stronger effect on complaint intention in customers without prior experience (Velázquez et al., 2010), while the subjective norm may be less effective due to the difficulty of accurately capturing social referents' real perceptions (Thøgersen et al., 2009). In developing the Theory of Planned Behavior (TPB), Ajzen (1991) includes perceived behavioral control, referring to the perceived ease or difficulty of performing a certain behavior.

Thus, in this research, employing the intention to complain about incidents that provoke dissatisfaction on the part of an organization whether stemming from material or intentional error, possibly leading to a perception of organizational fraud perceived behavioral control, subjective norm, and attitude are considered as primary variables of TPB (Ajzen, 1991). In this context, the hypothesis is proposed:

***H₁****. Behavioral beliefs, including perceived behavioral control beliefs (H1a), subjective norm beliefs (H1b), and attitude beliefs (H1c), positively influence the intention to complain.*

## 2.3 Perceived Justice and Attitude Toward Past Experiences

From the perspective of perceived justice, it is assumed that the propensity to complain depends on a person's attitude toward the act of complaining and the likelihood of experiencing dissatisfaction (Thøgersen et al., 2009). Attitude may involve a potential need to restore justice, while the disconfirmation of goals is linked to the perceived failure in achieving the desired outcome through the complaint process (Lervik-Olsen et al., 2016).

In the Theories of Justice (Shapiro & Nieman-Gonder, 2006) and Relational Justice (McColl-Kennedy & Sparks, 2003), an unsatisfied user often perceives a cognitive debt, where the intention to complain is driven by a sense of injustice or perceived inequality. This rationalization, akin to mental accounting, involves weighing the perceived costs and benefits of complaining against potential gains in fairness (Lervik-Olsen et al., 2016). The model presented by Lervik-Olsen et al. (2016) also integrates another element from Attribution Theory: authorship. In certain scenarios, attributing responsibility can be challenging, as identifying the responsible party may not always be straightforward (Folkes, 1984).

The complaint approach aligns with organizational control perspectives, though it originates from marketing research, where the consequences of customer dissatisfaction may include disloyalty, passive response, reporting, or active complaint (Hirschman, 1970; Tronvoll, 2012), comparable to pathways in cases of administrative irregularities (Miceli et al., 2008). This research, examining complaint intentions related to incidents of dissatisfaction from one party in an organization (stemming from either technical errors or intentional misconduct potentially perceived as organizational fraud), builds upon the classic variables of the TPB by adding perceived justice, as influenced by attitudes toward success, failure, and process efficacy (Lervik-Olsen et al., 2016). In this context, we propose the following hypotheses:

***H₂.*** *The attitude toward past experiences, including the attitude toward success (H2a), failure (H2b), and process success (H2c), positively influences perceived justice.*

***H₃.*** *The attitude toward past experiences, including the attitude toward success (H3a), failure (H3b), and process success (H3c), positively influences overall attitud.*

The discussion regarding perceived justice and its consequences preceded the proposition of the recent Theory of Rational Goal Pursuit (Ajzen & Kruglanski, 2019), though it initially served as an estimate of the likelihood of an individual's success or failure after initiating an attempt in other words, achieving the objective of restoring justice through the complaint (Bagozzi, 1992). According to the interpretation by Lervik-Olsen et al. (2016), before filing a complaint, dissatisfied individuals attempt to predict the outcome by combining their experiences, as suggested by Thaler (1985), alongside Weiner's attribution (1986).

Perceived justice, rooted in equity and later applied to social psychology, represents what individuals consider when presenting a complaint, while the invoked equity represents a perception of the likelihood of restoring justice or achieving reparation under the conditions proposed by Lervik-Olsen et al. (2016). Based on this, we propose the following hypotheses:

***H₄.*** *Perceived justice positively influences the intention to complain.*

***H₅.*** *Perceived justice positively influences attitude.*

## 2.4 The Complexity of the Fact

The intention to complain may be influenced not only by individual and situational characteristics but also by specific attributes of the fact in question, such as the seriousness of the act (Alleyne et al., 2017) and its complexity (Lervik-Olsen et al., 2016), which affect the mechanisms of knowledge and identification of incidents that necessitate such reporting. It is believed that a complaint-based approach mitigates the inherent risks associated with formal denunciation; however, the complexity of the process or behavior under suspicion may impact the cognitive process and the decision to report.

Based on Lervik-Olsen et al. (2016), situations of low complexity make it easier for individuals to assess their experiences by weighing costs and benefits, contrasting this with the belief-based approach. Conversely, in high-complexity situations, individuals may struggle to understand the situation, which prevents action and leads them to rely on personal beliefs for decision-making.

This complexity is part of a broader construct termed "credibility quality," which considers information asymmetry, risk level, and the complexity of evaluating the situation (Howden & Pressey, 2008). In such cases, the outcome of the complaint could result in a worse scenario than the initial dissatisfaction due to dual risks: high information asymmetry between the observer and the irregularity's author and the high complexity of attribution (Lervik-Olsen et al., 2016). The authors equate the ease of evaluating low-quality credibility events with high-quality evaluations based on past experiences, relevant given the low rate of event reporting by accounting professionals in Brazil (Sallaberry & Flach, 2021).

The importance of analyzing complexity is reinforced by the identification and reporting process of irregularities, which includes sensitivity to general signals and the distinction between real signals and informational noise. Complex environments tend to emit a higher volume of information for the individual to process. Observers have varying abilities to differentiate between credible information sources and random confusion that diverts attention from relevant information (Gottschalk & Asting, 2020).

Lervik-Olsen et al. (2016) suggested that in low-complexity situations, cost-benefit weighing through the justice and goal-disconfirmation model is a better predictor of complaint intention. In contrast, in high-complexity scenarios, individuals' ability to engage in sophisticated

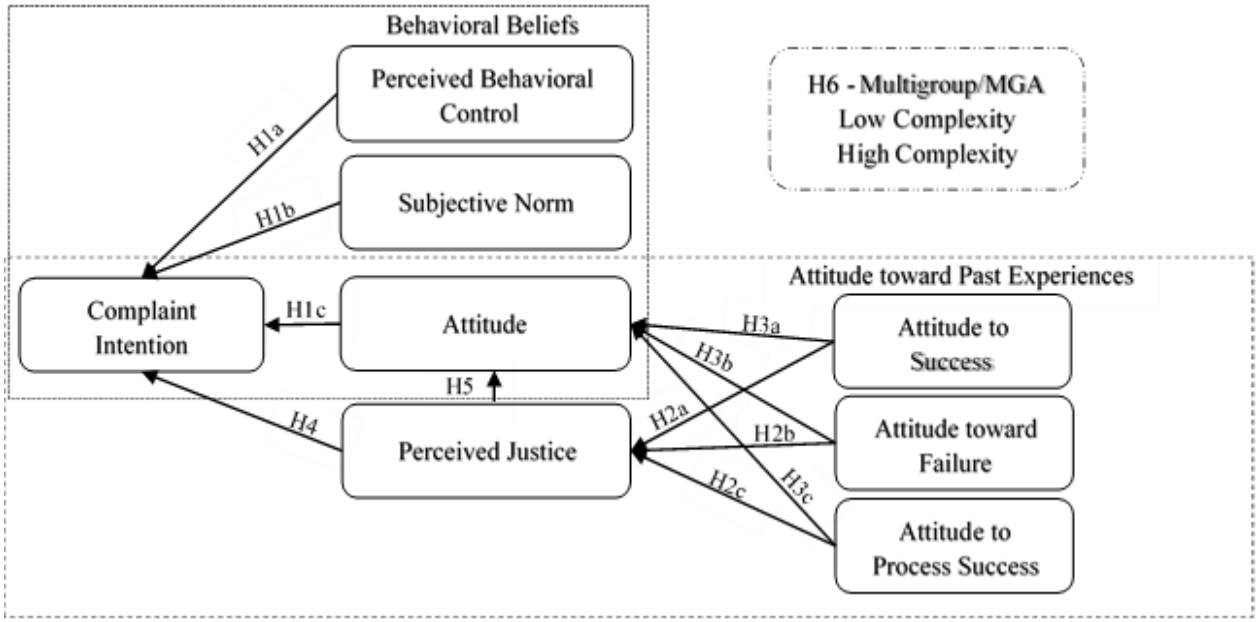
thought is limited, making the belief-based approach of the Theory of Planned Behavior (TPB) more effective, a point partially confirmed by their findings. This study proposes to segregate low- and high-complexity contexts to analyze how determinants such as perceived behavioral control, subjective norms, attitude, perceived justice, success attitude, failure attitude, and process success attitude behave under different complexity levels. Consequently, the following hypothesis is proposed:

***H*$_6$.** *The effects of relationships between all model variables vary according to the complexity of the situation within each group..*

Figure 1 illustrates the conceptual model proposed in this research.

**Figure 1**

*Theoretical Model of the Research*




Source: Developed by the authors.

## 3 METHODOLOGICAL PROCEDURES

The research employed a quasi-experimental design with the manipulation of two controlled scenarios described in Appendix A. Each scenario presented a distinct situation involving errors and failures in service provision within the academic environment: one scenario with low complexity to assess the error/failure and another with high complexity to determine if an error/failure had occurred. These scenarios were accompanied by a questionnaire (Lervik-Olsen et al., 2016).

Scenario manipulations were performed in advance through different situations with varying degrees of complexity. These scenarios were adapted from Lervik-Olsen et al. (2016), professionally translated, and tailored to the local context. Additionally, an expert evaluation and internal validation were conducted through a pre-test with 40 students, who were excluded from the final sample. These students were asked to agree or disagree with the statements indicated in Table 1. ensuring the realism and applicability of the scenario to the sample. Half of the pre-test group evaluated the Low Complexity (1) scenarios, and the other half assessed the High Complexity scenario (2).

**Table 1**
*Scenario Validation*

| Item | Verification of Manipulation | LO 2016 | Mean | Scenario 1 | Scenario 2 | T test |
|---|---|---|---|---|---|---|
| 1 | The situation described in the scenario is realistic. | 5.15 | 5.83 | 5.65 | 6.00 | 0.836 pv.0.20 |
| 2 | I have no problem imagining myself in the situation described in the scenario. | 2.78 | 4.83 | 4.45 | 5.20 | 1.170 pv.0.125 |
| 3 | The situation in the scenario involves a significant impact. | 4.50 | 5.18 | 5.10 | 5.25 | 0.989 pv.0.165 |
| 4 | The situation in the scenario is difficult to evaluate | 3.30 | 3.40 | 3.10 | 3.70 | 0.277 pv.0.392 |

*Note.* LO 2016 - Lervik-Olsen et al., 2016.
Source: Research data (2024).

The adapted scenarios for the local context were shown to be significantly different from each other through the t-test for mean differences. Furthermore, they demonstrated greater realism, imaginability, and impact compared to those presented by Lervik-Olsen et al. (2016). However, a relevant indicator for scenario categorization the difficulty of assessment showed a smaller distance between scenarios (local scenario and sample: 0.60; Lervik-Olsen et al.: 3.30). A less distant score reflects more balanced information, while a greater distance indicates more disparity in complexity. Nonetheless, the scenarios remained significantly different.

The instrument was developed with 35 validated items from the instruments of Lervik-Olsen et al. (2016), Trongmateerut and Sweeney (2013), and Alleyne et al. (2017), and was administered in person from February 1 to 13, 2023, in a cross-sectional study. To analyze perceptions, responses were recorded on a seven-point Likert scale (1 "Strongly Disagree" to 7 "Strongly Agree"). For data categorization, the low-complexity scenario ‘1’ was assigned a value of ‘0’ and the high-complexity scenario ‘2’ a value of ‘1’. Male gender was coded as ‘0’ and female as ‘1’; only one respondent chose not to indicate a binary gender and was excluded solely from analyses involving gender determinants.

The initial sample consisted of 232 accounting students from a higher education institution in southern Brazil, spanning from the second to the eighth academic semester. This quasi-experimental method was chosen to ensure sample availability and to maintain respondent homogeneity. The choice to study students was also based on exploring their behavioral decisions, as they are the future business professionals and provide relevant insights for control professionals (Grenier et al., 2018). Questionnaires, printed in equal numbers for each scenario complexity level, were stacked randomly and distributed in person to respondents. Ethical assurance procedures included presenting a Free and Informed Consent Form (ICF), ensuring no benefits and guaranteeing anonymity. Preliminary analysis required the exclusion of 14 responses, resulting in 218 valid final questionnaires for low (104) and high complexity (114).

To validate the sample size and statistical power, we considered the total effect of the predictor variables (attitude, subjective norm, perceived justice, and perceived behavioral control) on the dependent variable (intention to report), which has the most determinants. The required sample size was calculated in advance, targeting an effect size greater than the median of 0.20 ($F^2$) and a test power of 95%, corresponding to a 5% significance level (F test, LMR, SD 0. a priori). This calculation indicated a minimum sample size exceeding 98 valid responses per scenario, based on the application of the G*Power software (Faul et al., 2009; Hair et al., 2016).

Descriptive analysis and Partial Least Squares Structural Equation Modeling (PLS-SEM) were used for data analysis. This approach aligns with the complexity of the phenomena studied, given the application of psychological theories (Pilati & Laros, 2006). According to Hair et al. (2018), it is more advisable to use PLS-SEM models in research involving drivers, exploratory studies, or extensions of existing structural theories, as is the case with this research. For the sixth

hypothesis, which requires a comparison between distinct groups, multigroup analysis (MGA) was employed.

Complementary to the use of PLS-SEM and MGA, the study employed the qualitative comparative analysis technique (fsQCA) on the group of observations within a higher-complexity environment. This technique seeks solutions through logically possible combinations using the determinant variables available in each case (Ragin, 2000). By considering possible combinations and actual observation data, fsQCA can describe these situations and establish connections between different sets of antecedents and their corresponding outcomes (Huarng & Yu, 2017). This approach is suitable when the goal is to investigate multiple combinations of relevant conditions or solutions, aiming to achieve a specific outcome (Ragin, 2008).

## 4 ANALYSIS AND DISCUSSION OF RESULTS

### 4.1 Respondent Profile

The sample of 218 students comprises 103 men and 114 women (one chose not to respond to this question), with a median age of 22 years and an average age of 23 years and 3 months. The age range expands due to older students, with a maximum age of 55. Most students are in the first half of the program, with 59.26% (128 respondents) in their second to fourth semesters, while 20.6% (45 respondents) are in their seventh semester or beyond; two did not respond.

To prevent potential influences of common method bias, the data collection adhered to the recommendations of Podsakoff et al. (2003), utilizing various measurement metrics (Likert scales, continuous variables, and interspersed guiding questions), distinct question structures, and response options that were clearly differentiated and validated by experts during pre-testing. Furthermore, confirmatory factor analysis was conducted to verify that factor loadings aligned with the respective factors.

Regarding the possibility of non-response bias based on sample characteristics related to position, title, and primary activity, no discrepancies were found in the population characteristics (Armstrong & Overton, 1977). Additionally, the profile of the first 75% of respondents closely resembles the averages of the last 25% (t-test = 0.6220, p = 0.2673), identified as representing the non-respondent profile (Li & Calantone, 1998).

### 4.2 Structural Equation Modeling (PLS-SEM)

The measurement model analysis considers indicators of discriminant validity, convergent validity, Cronbach's alpha, Rho, Composite Reliability, and Average Variance Extracted (AVE) for the latent variables. Initially, discriminant validity shows that the factor loadings of the collected indicators are consistently higher for the latent variables they represent compared to other variables, as suggested by Hair et al. (2019). Discriminant validity can be obtained more reliably by using the additional criterion of Fornell and Larcker (1981), as shown in Table.

**Table 2**
*Discriminant Analysis*

| Variable | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|---|---|---|---|---|---|---|---|---|
| 1-Attitude | **0.746** | | | | | | | |
| 2-Attitude to Failure | -0.186 | **0.883** | | | | | | |
| 3-Attitude to Process Success | -0.069 | 0.173 | **0.889** | | | | | |
| 4-Attitude to Success | 0.279 | 0.000 | 0.171 | **0.858** | | | | |
| 5-Intention to Complain | 0.312 | -0.054 | 0.096 | 0.270 | **0.861** | | | |
| 6-Perceived Justice | 0.276 | -0.235 | 0.001 | 0.296 | 0.394 | **0.852** | | |
| 7-Subjective Norm | 0.341 | -0.197 | 0.025 | 0.259 | 0.570 | 0.505 | **0.826** | |
| 8-Perceived Behavioral Control | 0.136 | -0.062 | 0.091 | 0.401 | 0.509 | 0.454 | 0.457 | **0.805** |

Source: Research data (2024).

Os resultados evidenciam que as cargas mais altas estão direcionadas às variáveis correspondentes na diagonal principal, satisfazendo os critérios de validade discriminante do modelo (Fornell & Larcker, 1981).

Table 3 presents the criteria for convergent validity through the Average Variance Extracted (AVE), Composite Reliability (CR), and Cronbach's Alpha (CA), considered satisfactory at thresholds of 0.5, 0.7, and 0.7, respectively. The exception is the intention to complain variable, which, even after excluding indicator ITC1, maintained a CA below 0.7 but was accepted due to the exploratory nature of the research (Hair et al., 2019). This validity is observed during the analysis stages of the algorithm and Bootstrapping. In Table 3, the structural model's validity was also evaluated by analyzing the Pearson determination coefficients ($R^2$) through the Bootstrapping technique, Predictive Relevance ($Q^2$) on the Blindfolding platform, as well as the effects ($F^2$) (Fornell & Larcker, 1981).

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**Table 3**

*Validity of the General Model*

| Constructs | AC | CC | AVE | $F^2$ | $R^2$Aj | $Q^2$ |
|---|---|---|---|---|---|---|
| AT-Attitude | 0.736 | 0.833 | 0.556 | 0.03 | 0.13 | 0.06 |
| AF - Attitude to Failure | 0.906 | 0.934 | 0.780 | 0.02; 0.06; 0.04 | | |
| ASP - Attitude to Process Success | 0.936 | 0.937 | 0.790 | 0.01; 0.00; 0.00 | | |
| AS - Attitude to Success | 0.881 | 0.918 | 0.736 | 0.06; 0.10; 0.07 | | |
| IN - Complaint Intention | 0.655 | 0.851 | 0.741 | | 0.41 | 0.28 |
| JP - Perceived Justice | 0.875 | 0.914 | 0.726 | 0.03; 0.00; | 0.13 | 0.10 |
| NS - Subjective Norm | 0.846 | 0.896 | 0.683 | 0.15; | 0.09 | 0.06 |
| CCP - Perceived Behavioral Control | 0.812 | 0.879 | 0.648 | 0.12 | | |

Source: Research data (2024).

The adjusted $R^2$ coefficient indicates the percentage of the dependent variable explained by the model. There is no critical threshold or defined cutoff for this coefficient, but ideally, it should be as high as possible. In this research, the model achieved the ability to explain 41% of the complaint intention, 9% of the subjective norm, and 13% of attitude and perceived justice beliefs. The predictive relevance criterion, known as Stone-Geisser's $Q^2$ (Geisser, 1974; Stone, 1974), assesses whether the $Q^2$ is greater than zero for the endogenous latent variable, indicating predictive relevance for the model and a good capacity to predict indicator values, which, in the present data, ranged between 0.06 and 0.28.

During the Bootstrapping stage, subsamples are created with observations randomly drawn from the original dataset, with replacement, typically generating 5,000 different subsamples, as recommended by Hair et al. (2016). Thus, the p-values indicate significance (< 0.05), validating the existence of a relationship between the variables, while the coefficients indicate the strength and direction of the relationship: positive for a direct relationship and negative for an inverse relationship. The direct analyses demonstrate positive relationships between complaint intention and subjective norm, attitude beliefs, and perceived behavioral control. Other direct relationships highlight the factors structuring the development of complaint intention, such as the relationship of perceived justice only with attitude beliefs and beliefs about failures and successes in past

experiences, disregarding any significant relationship with the complaint process. These results are presented in Table 4.

**Table 4**
*Effects Between Constructs*

| Structural Relationship | *β* | *T value* | *P value* | Hypotheses |
|---|---|---|---|---|
| Direct Relationships | | | | |
| Perceived Behavioral Control -> Intention to Complain | 0.309 | 4.770 | **0.000** | $H_1a$ |
| Subjective Norm -> Intention to Complain | 0.367 | 5.404 | **0.000** | $H_1b$ |
| Attitude -> Intention to Complain | 0.137 | 2.458 | **0.007** | $H_1c$ |
| Attitude to Success -> Perceived Justice | 0.298 | 4.806 | **0.000** | $H_2a$ |
| Attitude to Failure -> Perceived Justice | -0.233 | 2.870 | **0.002** | $H_2b$ |
| Attitude to Process Success -> Perceived Justice | -0.010 | 0.155 | 0.439 | $H_2c$ |
| Attitude to Success -> Attitude | 0.243 | 3.617 | **0.000** | $H_3a$ |
| Attitude to Failure -> Attitude | -0.130 | 1.831 | **0.034** | $H_3b$ |
| Attitude to Process Success -> Attitude | -0.088 | 0.912 | 0.181 | $H_3c$ |
| Perceived Justice -> Intention to Complain | 0.031 | 0.330 | 0.371 | $H_4$ |
| Perceived Justice -> Attitude | 0.173 | 2.497 | **0.006** | $H_5$ |
| Significant Indirect Relationships | | | | |
| Failure Attitude -> Perceived Justice -> Attitude | -0.040 | 1.842 | **0.033** | |
| Success Attitude -> Perceived Justice -> Attitude | 0.052 | 2.020 | **0.022** | |
| Success Attitude -> Attitude -> Reporting Intention | 0.033 | 2.049 | **0.020** | |
| Perceived Justice -> Attitude -> Reporting Intention | 0.024 | 1.717 | **0.043** | |

*Note.* CCP = Perceived Behavioral Control.
Source: Research data (2024).

**Table 4** also demonstrates the indirect mediation relationships. As a result, a mediating effect was found for the attitude beliefs among variables related to the perceptions of complaint successes. The theoretical model was not directly linked to the complaint intention but mediated by perceived justice with complaint intention, which was not validated directly. In developing Hypothesis 6 to identify behaviors in different scenarios, a Multi-Group Analysis with Partial Least Squares (PLS-MGA) was conducted, as shown in Table 5.

**Table 5**
*Multi-Group Effects*

| Scenario Complexity | Low Complexity | | High Complexity | | Differences ($H_6$) | |
|---|---|---|---|---|---|---|
| **Variabl** | ***β*** | **P value** | ***β*** | **P value** | ***B*** | **P value** |
| CCP -> Complaint Intention | 0.277 | **0.015** | 0.262 | **0.002** | 0.015 | 0.468 |
| Subjective Norm -> Complaint Intention | 0.432 | **0.000** | 0.172 | **0.045** | 0.259 | 0.058 |
| Attitude -> Complaint Intention | 0.011 | 0.429 | 0.367 | **0.000** | -0.356 | **0.002** |
| Perceived Justice -> Complaint Intention | 0.107 | 0.236 | 0.047 | 0.342 | 0.060 | 0.385 |
| Perceived Justice -> Attitude | 0.132 | 0.111 | 0.210 | **0.018** | -0.079 | 0.293 |
| Failure Attitude -> Attitude | -0.146 | 0.063 | -0.170 | 0.054 | 0.024 | 0.423 |
| Failure Attitude -> Perceived Justice | -0.358 | **0.000** | -0.155 | 0.115 | -0.203 | 0.087 |
| Process Success Attitude -> Attitude | 0.143 | 0.126 | -0.039 | 0.371 | 0.182 | 0.149 |
| Process Success Attitude -> Perceived Justice | 0.131 | 0.108 | 0.040 | 0.331 | 0.091 | 0.254 |
| Success Attitude -> Attitude | 0.351 | **0.000** | 0.086 | 0.191 | 0.265 | **0.029** |
| Success Attitude -> Perceived Justice | 0.303 | **0.000** | 0.259 | **0.006** | 0.044 | 0.372 |

*Note.* N = 218. CCP = Perceived Behavioral Control.
Source: Research data (2024).

In this study, Henseler's approach was chosen because, according to Hair et al. (2016), it is considered the most robust among the available options. This approach can be applied by following four steps: 1) the data sample is initially divided based on its categories; 2) the Bootstrapping procedure is applied to each of the category samples, from which path coefficients are obtained; 3) path coefficients are compared in pairs between the categories, checking in how

many cases they differ; and 4) the number of differing cases is divided by the total number of comparisons, where results above 0.95 or below 0.05 indicate significant differences between the samples.

### 4.3 Complex Scenario Analysis – fsQCA

In a complementary analysis for the high-complexity scenario, Fuzzy-set Qualitative Comparative Analysis (fsQCA) was applied, combining the logic and empirical intensity of both qualitative and quantitative approaches (Cruz et al., 2022). The fuzzy-set QCA (fsQCA) was chosen because it allows the identification of multiple causal combinations that, through equifinality, demonstrate the necessary and sufficient conditions to achieve the success of the dependent variable, indicating possible solutions that explain the outcome of interest based on theory or previous findings.

This high-complexity environment is particularly relevant for consideration by accounting professionals working in an increasingly dynamic, technological, and internationalized business setting, where complexity is gradually rising (Santos et al., 2020). Thus, in this sample of respondents from a high-complexity scenario, the initial calibration stage followed theoretical anchors of intense belief perception (7), midpoint (4), and absence of belief (1), except for perceived justice, where, due to the elevated midpoint, the mean was used as the cutoff point (5) (Ragin, 2008).

Using calibration, and applying Ragin's (2000) criterion for analyzing necessary conditions where a consistency indicator of 0.90 assigns a necessary condition, and 0.80 is considered almost always necessary it was possible to obtain an overview of the condition framework in a high-complexity scenario, as demonstrated in Table 6.

**Table 6**

*Behavioral Belief Solutions for High Reporting Levels in Complex Environments*

| Constructs | Descriptive | | Necessary Conditions | | Solutions | | |
|---|---|---|---|---|---|---|---|
| | Mean | SD | Consistency | Coverage | S1 | S2 | S3 |
| **Attitude** | 4.95 | 1.20 | 0.889 | 0.859 | | ● | ⊗ |
| **Subjective Norm** | 4.99 | 1.20 | 0.901 | 0.863 | ● | | |
| **CCP** | 5.27 | 1.23 | 0.918 | 0.832 | ⊗ | ⊗ | ● |
| **Perceived Justice** | 6.13 | 1.14 | 0.966 | 0.752 | | ● | ● |
| Raw Coverage | | | | | 0.615 | 0.442 | 0.384 |
| Unique Coverage | | | | | 0.188 | 0.035 | 0.029 |
| Consistency | | | | | 0.766 | 0.809 | 0.826 |
| Overall Solution Coverage | | | | | | 0.695 | |
| Overall Solution Consistency | | | | | | 0.711 | |

*Note.* N = 114 observations of the high-complexity scenario. Black circle (●) indicates the presence of the condition for the solution; white circle with an 'x' at the center (⊗) indicates the absence of the condition for the solution; lack of a symbol indicates that the presence of the variable is indifferent to the solution. CCP = Perceived Behavioral Control.

Source: Research data (2024).

This analysis, after calibration, reveals that in high-complexity situations, achieving the outcome of reporting or intention to report requires the perceptions of subjective norms, perceived behavioral control, and perceived justice. Although attitude beliefs show high consistency (<0.90), they are considered almost always necessary to achieve a given result.

In seeking possible solutions, the fsQCA method identified high levels of reporting intention as the outcome, with attitude beliefs, subjective norms, perceived behavioral control, and perceived justice as causal conditions. Applying the Quine-McCluskey algorithm with a

consistency threshold of 0.80 (Ragin, 2017) identified three logically possible condition combinations to achieve the same outcome.

The first and primary possible solution (S1) suggests that for high levels of reporting intention, the presence of subjective norms, i.e., social approval from reference individuals, and the absence of perceived behavioral control are sufficient, covering 61.5% of cases in gross and 18.8% in unique terms. The other logically possible solutions (S2 and S3) have exclusive coverages of low relevance, but in gross terms cover 44.2% and 38.4%, respectively, of observations. In possible solution 2, the presence of attitude beliefs and perceived justice, alongside the absence of perceived behavioral control, is sufficient. Solution 3 requires the absence of attitude perception, with high perceived justice and high beliefs in perceived behavioral control, to generate high levels of reporting intention.

### 4.4 Discussion and Results

The first hypothesis confirmed that behavioral beliefs including perceived behavioral control beliefs ($H_1a$), subjective norms ($H_1b$), and attitude ($H_1c$) influence the intention to report. The statistically significant and positive relationships support the indications of Ajzen and Kruglanski (2019) regarding ethical behaviors and the findings of Lee et al. (2021) on reporting practices in general, as well as the evidence from Lervik-Olsen et al. (2016) for high-complexity contexts.

Thus, in relation to $H_1$, this result demonstrates that the sample group, despite representing students in their responses, showed autonomy in decision-making regarding reporting under their control (Ajzen, 1991; Bagozzi, 1992), independent of prior experience (Velázquez et al., 2010). Therefore, Ajzen's theory (1991) applies here: the more positive an individual's perception of the behavior (attitude), the more favorable the social referents' pressures (subjective norm), and the greater the skills and resources (perceived behavioral control), the stronger the behavioral intention.

Regarding the second, third, fourth, and fifth hypotheses, which examined whether the justice model variables and attitudes toward past experiences positively influence the intention to report, only the direct relationship between perceived justice and attitude ($H_5$) was confirmed as significant and positive, while the relationship between perceived justice and reporting intention ($H_4$) showed no statistical significance. This limitation of the non-significant $H_4$ relationship opens an empirical gap for discussion, as the respondents validated $H_5$, corroborating that perceived justice in the environment relates to the perceived outcomes of reporting a perception connected to reporting intention but not directly through perceived justice.

These findings mostly diverge from the evidence found in Lervik-Olsen et al. (2016), where the intention to report is positively influenced by perceived justice. Nonetheless, for the sample in the scenario contexts, supported by additional analysis findings on the significant and positive mediation of attitude between perceived justice and reporting intention (β 0.024, p-value 0.043), it can be suggested that respondents, given the perceived level of justice in the environment based on their experiences (Thaler, 1985), are not motivated to promote justice through reporting. When dissatisfied, they try to foresee the future based on attitude (Lervik-Olsen et al., 2016), which better mediates the behavioral intention (as a justice restoration tool), as it does not occur directly because the scenario's problem situation does not align with the personal objectives of the individual (Ajzen & Kruglanski, 2019).

The determinants of perceived justice and attitude, derived from attitudes toward failure, success, and process success, demonstrated significant relationships with perceived justice and attitude beliefs, positively for attitude toward success ($H_2a$ | $H_3a$) and negatively for failure ($H_3b$ | $H_3b$). These findings reinforce the notion that individuals' behavior aligns with prior experiences positive attitudes about potential outcomes or perceived justice in the environment when past experiences were successful and negative when they involved failure or disappointment. This

response aligns with the likelihood of dissatisfaction (Thøgersen et al., 2009) or perceived inequality (McColl-Kennedy & Sparks, 2003).

In addition to these determinants of perceived justice and attitude, the attitude toward process success did not show a significant relationship with either attitude beliefs ($H_{3}c$) or perceived justice ($H_{2}c$). In the context of the study sample and the scenarios presented, one possibility is that individuals' ability to assess the review or correction process which may be bureaucratic or confidential, without follow-up mechanisms affects this perception (Gottschalk & Asting, 2020).

The sixth hypothesis ($H_{6}$) assessed the impact of including characteristics related to the complexity of the irregular event, which, through a comprehensive review of all variables, can be considered partially confirmed. Attitude beliefs were particularly different across the two environments, being significantly higher in high-complexity contexts (Lervik-Olsen et al., 2016). Respondents in higher-complexity scenarios showed that their behavioral beliefs and reporting intentions maintained statistical significance and positive direction in the hypothesized relationships, while, in lower-complexity settings, the relational weights of beliefs were upheld solely by subjective norms and perceived behavioral control (Ajzen, 1991).

These findings support Alleyne et al. (2017) proposition on the importance and influence of situational characteristics, especially event complexity (Lervik-Olsen et al., 2016). For the study sample, in high-complexity situations, attitude beliefs are engaged to determine the reporting intention, anticipating the outcome. This occurs in contexts with a greater volume of data, information asymmetry, and higher risk levels (Gottschalk & Asting, 2020; Howden & Pressey, 2008). This does not apply in low-complexity situations, where behavior is determined by beliefs regarding social referents and perceived behavioral control.

The relevance of the set of behavioral determinants in the group attempting to report in a complex scenario is demonstrated by the consistency of the possible solutions presented in the comparative solution analysis via fsQCA, where all belief sets, including perceived justice, are incorporated into different solutions. The possible logical solutions are sequentially considered, by coverage order: subjective norm beliefs without normative control, followed by attitude beliefs under high perceived justice, and finally, reinforcement of perceived behavioral control under perceived justice.

## 5 CONCLUSIONS

The research aimed to analyze the influence of behavioral beliefs, perceived justice, attitudes toward past experiences, and the complexity of the situation on the reporting intention via the complaint approach. As an innovative framework for research, the complaint approach demonstrated applicability in the behavior under analysis, enabling irregularity reporting due to its explanation through whistleblowing determinants.

The study's foundation highlights the support of reporting intentions in behavioral beliefs. The absence of a direct relationship between perceived justice and intention reinforces the stigma surrounding complaints and whistleblowing. However, it allows past experiences to shape an individual's perception of the expected outcome of the complaint.

The evidence of relationships between behavioral beliefs and perceived justice in reporting intentions is particularly demonstrated in high-complexity environments, where accounting professionals are prompted to act. In high-complexity scenarios, solutions were identified that generally encompass all attitude beliefs, subjective norms, perceived behavioral control, and perceived justice, even if they individually represent exclusive solutions for specific cases. Thus, logically and comparatively, these variables are relevant and need to be considered at a high level to achieve the desired outcome of reporting suspicious or unsatisfactory situations.

This research has implications for both national and international scientific literature,

demonstrating empirical results that contribute to behavioral theories by highlighting the similarity in communication channels between organizations and employees, as well as the assessment of perceived justice and past experiences. Additionally, the research examines the impact of event complexity on the relationships between reporting intention and its determinants.

In the professional domain, the results indicate the possibility of addressing typical whistleblowing suspicions through complaint channels and the need to provide such channels for employees to report issues that allow organizations to investigate and mitigate financial and moral risks. Furthermore, the findings underscore the importance for organizations to promote organizational justice and ethical values among employees, as these values can encourage communication with compliance departments even in complex situations, thereby enabling risk mitigation.

The study has limitations, as the results cannot be generalized to other samples and scenarios. Additionally, as it focuses on reporting intentions rather than actual behavior, the quasi-experiment was conducted with students at various knowledge levels within a specific cross-sectional timeframe. Given that the sample represents a young population, behavior may shift quickly, potentially influencing outcomes.

For future research, applying this model to diverse samples, behaviors, and contexts is recommended to identify relationships among the investigated variables and to enable comparisons and discussions of the findings. Whistleblowing legislation has made strides within the professional field, yet many events still go unreported. Therefore, it is essential to explore alternatives that bring these issues to light for thorough investigation.

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## APPENDIX A – Scenarios

**SCENARIO 1:**

***Imagine you are experiencing this situation and that, instead of studying at a public educational institution, you attend a private one*:**

You're sitting in your dorm room, reflecting on the semester that's about to end. The workload has been challenging, but you've put in a great effort in all your courses. You've adjusted well to university life, both academically and socially. As you check your email, you notice an invoice for your tuition fee. At first glance, you see that the amount is R$ 200.00 higher than it should be. Checking the institution's website, you confirm that the invoice should reflect the amount agreed upon in the contract you signed.

**SCENARIO 2:**

***Imagine this is happening to you:***

You're sitting in your dorm room, thinking about the semester that's coming to an end. The study load was challenging, but you put in a solid effort in all your courses. You've adjusted well to university life, both academically and socially. When you received the grade for a case study, you found it didn't match your expectations. Since you attended all the classes and gained a good understanding of the material, you felt confident about your performance on the case study. You expected a minimum score of 85 points but instead received 70.

Seeking an explanation for the situation, you visit the course page and compare your work with the grading guidelines. You start to feel more confused, as these guidelines use ambiguous language and seem inconsistent with the way the professor presented the material in class. Overall, you're unsure if it's the guidelines or yourself that's correct; moreover, requesting a review could risk an even lower grade.

## AUTHORS' CONTRIBUTIONS

| Roles | 1º Author | 2º Author | 3º Author | 4º Author |
|---|---|---|---|---|
| Conceptualization | ♦ | | ♦ | |
| Data Curation | ♦ | | ♦ | |
| Formal Analysis | ♦ | ♦ | ♦ | ♦ |
| Funding Acquisition | Not Applicable | | | |
| Investigation | ♦ | ♦ | ♦ | ♦ |
| Methodology | ♦ | ♦ | | |
| Project Administration | ♦ | | ♦ | ♦ |
| Resources | ♦ | | | |
| Software | ♦ | | | |
| Supervision | ♦ | | ♦ | ♦ |
| Validation | ♦ | ♦ | ♦ | ♦ |

| | | | | |
|---|---|---|---|---|
| Visualization | ♦ | ♦ | ♦ | ♦ |
| Writing – Original Draft | ♦ | ♦ | ♦ | |
| Writing – Review & Editing | ♦ | ♦ | ♦ | ♦ |

## CONFLICT OF INTEREST

The authors declare that there is no conflict of interest regarding this submitted work.