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Positive Impact of Audit Quality on Sharia Banks

Muhammad Arifin¹, Akmal Riza², Vira Clarissa Krisya³

Ar-Raniry State Islamic University Banda Aceh, Indonesia

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ABSTRACT

Sharia banking can thrive by using the company's financial success, which is closely aligned with the audit process. The purpose of the audit task is to acquire evidence and assess it impartially to determine if the audit criteria are satisfied, so ensuring a high-quality audit and preventing fraud. Subsequently, a study was conducted to ascertain the influence of ethical factors and auditor expertise on the level of audit excellence in the financial statements of Islamic banks in Banda Aceh. The research employed a quantitative approach, utilizing the multiple linear regression model for data analysis. The primary data was collected through a questionnaire and processed using IBM Statistics to test statistical hypotheses. The study findings indicate that both ethical factors and audit experience have a favorable influence on the quality of audits conducted by Islamic institutions

ABSTRAK

Perbankan syariah dapat berkembang dengan memanfaatkan kesuksesan finansial perusahaan, yang sangat selaras dengan proses audit. Tujuan dari tugas audit adalah untuk memperoleh bukti dan menilainya secara tidak memihak untuk menentukan apakah kriteria audit dipenuhi, sehingga memastikan audit berkualitas tinggi dan mencegah penipuan. Selanjutnya dilakukan penelitian untuk mengetahui pengaruh faktor etika dan keahlian auditor terhadap tingkat keunggulan audit laporan keuangan bank syariah di Banda Aceh. Penelitian ini menggunakan pendekatan kuantitatif dengan menggunakan model regresi linier berganda untuk analisis datanya. Data primer dikumpulkan melalui kuesioner dan diolah menggunakan IBM Statistics untuk menguji hipotesis statistik. Temuan penelitian menunjukkan bahwa faktor etika dan pengalaman audit memiliki pengaruh yang baik terhadap kualitas audit yang dilakukan oleh lembaga Islam.

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1. INTRODUCTION

Presently, the sharia banking industry is resilient to all circumstances, experiencing tremendous growth, and becoming a prevailing trend in delivering top-notch services among Indonesian sharia banks. The competition among banks currently affects the growth and effectiveness of each institution, enabling them to sustain their operations. Therefore, it is crucial for banks to closely monitor their financial performance, as it significantly determines their level of success and future prospects (Ilhamsyah, 2018). The total assets of Sharia banking in Indonesia, consistently demonstrate increase, indicating an increasing demand for Sharia banking products among the public. The total asset parameter of an Islamic bank comprises bank capital and third-party funds, with the value of Islamic bank assets directly influencing this parameter. Consequently, an increase in the value of Islamic bank assets indicates a growing desire among individuals in becoming customers of Sharia banks (Rizaty, 2022). Being a sharia financial institution, it is crucial for us to prioritize sharia compliance in order to protect the interests of

* Corresponding author: Muhammad Arifin
muhammadarifin@ar-raniry.ac.id

stakeholders and maintain the reputation of society. This also allows us to carry out halal investment activities without involving usury, in line with sharia principles (Nasution et al., 2022). International Financial Reporting Standards (IFRS) have enhanced the transparency and global acceptance of financial reports for companies, including banks. This is anticipated to foster trust in global markets and promote greater investment in compliance with legal obligations and guidelines set by professional associations (Agoes, 2018). Audit services are essential for enhancing user confidence as they ensure that financial reports are accurately prepared and comply with universally accepted accounting standards, as verified by an unbiased third party. The management has complied with applicable regulations in preparing financial reports. The audit was conducted as a thorough and unbiased process, documenting and gathering all necessary data to assess compliance with audit requirements.

Sharia audits are a systematic approach for gathering necessary data to generate a judgment on whether the personnel, methods, financial performance, and non-financial performance align with widely accepted sharia norms and concepts. The report aims to furnish consumers with information regarding judgments, accuracy, timeliness, and fair reporting (Shafii et al, 2014). Sharia audits are conducted to uphold sharia governance and enhance stakeholder confidence in sharia banks. However, when it comes to gaps in the information provided, there is often a possibility of conflict of interest between the management and the readers of financial reports. Reviewing financial records necessitates the participation of a competent and unbiased third party, referred to as an auditor (Agoes, 2018). An individual who possesses specific qualifications to examine and assess the financial reports and operations of a company, organization, institution, or agency is referred to as an auditor. An auditor's primary responsibility is to examine accounting records in order to verify their accuracy. Therefore, it is imperative for auditors to possess ethical standards and extensive expertise to ensure the credibility of the audit findings.

Auditor ethics refer to the attitudes and behavior that systematically adhere to applicable laws and social standards in order to impartially gather and evaluate data pertaining to economic acts and events (Purnomo and Aulia, 2019). Audit is the systematic collection and evaluation of data by trained and unbiased individuals to determine and report whether the information measured by an economic entity complies with the applicable standards, following the rules of audit ethics. The prevalence of ethical infractions among auditors suggests that they persist in disregarding the relevant professional standards, potentially compromising the quality of audits in various interconnected instances. Peng Wi (2015) suggests that the competence of internal auditors in Tangerang city banks is influenced by their experience, which includes the duration and number of assignments they have completed in reviewing financial reports. Additionally, different individuals may interpret and respond to the material in different ways during an audit, leading to varying audit conclusions or opinions on the items being examined. The appropriateness of an auditor's evaluation of the level of materiality of a company's financial statements will increase in proportion to their level of experience. Furthermore, the expertise of auditors is enhanced with time as they accumulate experience in completing numerous jobs and reviewing a substantial volume of financial reports. This, in turn, has a direct impact on the quality of an audit conducted for a firm.

The quality of an audit can be defined as the extent to which the auditor effectively performs the audit. A quality audit is assessed based on the criteria established by the Professional Public Accountant (SPAP), namely the fulfillment of audit criteria or rules. Auditing standards encompass several aspects such as professionalism, the involvement of independent auditors, the exercise of judgment during audits, and the creation of audit reports. The decisions made by internal auditors during the audit process are indicative of the quality audits being conducted. An alternative method for assessing the quality of the internal audit is to evaluate the effectiveness of the internal auditor's performance (Hery, 2013). The quality of KuaGood's internal audit is evidenced by the internal auditor's proficiency in identifying all internal issues encountered by the organization and formulating sensible recommendations that can be effectively communicated to management for implementation. Given the significant importance of the auditor's function within the business community, it is imperative that auditors possess the mindset to maintain exemplary standards of conduct towards their superiors, their profession, their society, and themselves. In order to avoid unprofitable competition, it is expected that all auditors will adhere to the professional principles established by the Indonesian Accountants Association (IAI). If a company is poorly managed, it might incur significantly higher losses by employing incorrect engineering, marketing, production, or inventory management tactics. Inadequate financial management can also lead to issues inside the financial sector (Sawyer et al, 2012). This research focuses on the quality of internal audits in Islamic banking in Aceh, due to the presence of indicators of fraud in the banking business. According to data published by

the Financial Services Authority (OJK) in November 2016, around 20% of banking fraud in Indonesia took place in both conventional and sharia commercial banks (Ilhamsyah, 2018). The research is being conducted in Banda Aceh due to the recent implementation and modification of banking operations in Aceh Province. This is in accordance with Qanun LKS No. 11 of 2018, which defines all Sharia Financial Institutions (referred to as LKS) as organizations operating in banking, sharia finance, non-banking, and other financial sectors that adhere to sharia principles. Hence, it is logical that measures concerning banking should be safeguarded against indications of fraudulent activity. The objective of this study is to ascertain the beneficial impact of ethics and auditor expertise on the quality of financial reports audits conducted on Islamic banks in the city of Banda Aceh.

2. LITERATURE REVIEW

Audit Quality

Ensuring long-term and sustained corporate accountability relies heavily on the quality of audits. Accountability is a crucial aspect in the operations of sharia banking due to the requirement for sharia banks to ensure that their activities are in compliance with sharia principles (Kasim et al, 2013). In order for readers of the report to make informed decisions, auditors must possess a high level of audit quality to minimize any potential misconceptions between shareholders and management (Ningsih et al., 2020). The effectiveness of internal auditors and their decision-making during the audit process contribute to a high-quality audit. The effectiveness of internal audit quality is evidenced by the internal auditor's capacity to detect any issues within the organization and develop recommendations for management to evaluate and act upon. Sinurat and Pangaribuan (2022) assert that the implementation of audit quality procedures is crucial for ensuring compliance with defined standards in all assignments. Encompasses all methods for identifying problems in a financial statement audit. Establishing stringent quality control standards is crucial for upholding the integrity and effectiveness of both audit quality and audit quality management. This standard serves as a benchmark to guarantee that audit objectives and requirements are fulfilled (Pangaribuan, 2018). Maulana (2015) stated that audit quality is determined by two factors: competence and independence, as stated by the Financial Accounting Standards Committee (2000). These elements have the capacity to directly impact audit quality and may also have an influence on each other. The efficacy of an audit is evaluated based on the auditor's proficiency in employing pre-established criteria throughout task completion. The degree to which audit quality can be attained is contingent upon the auditor's adherence to audit standards and quality control. The Audit Quality Indicators based on Performance Standards (SPAI), as defined by the Consortium of Internal Audit Professional Organizations (2004: 19–25), serve as a framework for evaluating the quality of internal audits. These indicators provide benchmarks for assessing the effectiveness of audit work and include objectives such as: a) managing the internal audit function; b) determining the scope of assignments; c) planning assignments; d) executing assignments; e) communicating assignment results; f) conducting follow-up supervision.

Auditor Ethics

Ethics refers to the moral principles that govern human behavior in terms of concepts such as right and wrong, good and evil, rights and obligations, and responsibilities. The auditor's code of ethics establishes a set of moral principles that are suitable for the profession, including specific criteria that must be followed (Egziabher & Edwards, 2013). The objective of an auditor's code of ethics is to maintain the utmost moral standards and refrain from participating in any deviant conduct. The field of auditing is a profession that places a strong emphasis on ethical principles (Sitorus & Cynthia, 2018). Auditing necessitates a significant level of responsibility and dedication to society, which in turn influences the standards of audit ethics and quality. Sukrisno (2017:69) defines professional ethics as a set of principles that members of the Institute of Public Accountants must follow in order to conduct themselves in a fair and responsible manner. A code of ethics can be defined as a collection of principles that guide the execution of a task or activity, encompassing symbols, procedures, and rules. The code of ethics aims to guarantee that professionals deliver optimal service to their clients or consumers. According to Patima (2019), auditor ethics refers to a set of ethical principles that auditors must adhere to in order to ensure accurate information

and conduct audits free from fraudulent activities. Ethics seeks to facilitate human autonomy while also demanding responsibility. Indicators serve as a metric employed by ethical auditors, encompassing: a) the professional obligations of auditors; b) Integrity; c) objectivity.

Auditor Experience

Novice auditors are prone to ascribing errors; an auditor's level of expertise can exert a substantial influence on audit outcomes. This can instill a significant amount of assurance in the financial figures of the company or organization they are employed for. The higher the quality of work produced by an auditor, the more reliable their advise will be for decision-makers. Hence, the conduct of auditors is impacted by their level of expertise, which in turn has a direct impact on the quality of audits. The level of proficiency and comprehension of an auditor's professional background is ascertained by their tenure (Ariestanti & Latrini, 2019). Work experience, as defined by Martoyo (2007) in Wirawan et al. (2019), refers to the overall duration of an employee's employment after being hired. According to Foster in Sasongko (2018), work experience refers to the duration of time that workers spend acquiring knowledge and comprehension of the tasks they will perform in their job. Ilhamsyah (2018) defines work experience as the acquisition of knowledge and skills through active participation in tasks directly connected to real-world work. Experience is a crucial and highly useful learning tool for internal auditors, as it aids in their development into specialized auditors. An auditor's ability to independently handle audit tasks and activities is enhanced with increased competence. The indicators used to assess the extent of auditor experience in this research are threefold, as identified by Dewi (2016): a) the duration of the auditor's employment; b) the quantity of assignments undertaken; c) the level of training attended.

3. METHODOLOGY

Data gathering involves the use of research tools, whereas data analysis is conducted using quantitative and statistical methods. The purpose of this analysis is to test prepared hypotheses (Sugiyono, 2016:8). This research used a field research approach to investigate the factors that impact the quality of audits at Sharia Banks in Banda Aceh. When examining the data collected using the spreadsheet software application (gform) and the IBM statistics tool. Population refers to a group of individuals or subjects that are investigated and analyzed to draw conclusions based on their specific features and characteristics within a defined area (Sugiyono, 2016: 80). The population for this study comprised internal audits conducted at sharia banks operating in Banda Aceh, totaling 16 banks (OJK, 2022). When determining the number of observations, the sample size is influenced by both the amount and characteristics of the population (Sugiyono, 2017). The sample approach employed is a non-probability sampling method, namely convenience sampling (saturation) in research. This is accomplished when the sample size is rather small, namely consisting of 31 respondents, who are all internal audits in sharia banking in Banda Aceh. The data analysis method employs multiple linear regression, which includes hypothesis verification through the use of derived t-values and R-squared.

4. RESULT AND DISCUSSION

Sharia banks are present in Banda Aceh, a province with a significant population that follows Islam. Banda Aceh is often referred to as the Veranda of Mecca due to its historical significance as the entry point of Islamic teachings into Indonesia. The impact of culture and religion on the lives of the people of Aceh is significant. In response to the establishment of sharia banks in other regions, the Aceh administration has taken action by introducing Qanun Number 11 of 2018. This legislation specifically permits the presence of sharia-based financial institutions exclusively within the Aceh region. Nevertheless, the people of Aceh do not show a preference for conventional-based financial institutions, thereby leading to an inevitable conversion of these institutions to sharia-compliant ones.

The responders consisted of 13 individuals (42%) who were female and 18 individuals (58%) who were male. Among the respondents, there are 3 individuals (10%) who are under the age of 25, 15 individuals (48%) who are between the ages of 26 and 35, 9 individuals (29%) who are between the ages of 36 and 40, and only 4 individuals (13%) who are older than 41. It is noteworthy that the majority of respondents are almost 35 years old. According to the most recent education data, 2 individuals (7%) possessed a diploma, 14 individuals held a bachelor's degree (45%), and 15 individuals had a postgraduate education (48%). The majority of respondents had a postgraduate level of education. The data indicates that among the respondents who worked as auditors, 6 individuals (19%) had a work experience of less than 5 years, 15 individuals (48%) had a work experience ranging from 6 to 10 years, 8 individuals (26%) had a work experience ranging from 11 to 15 years, and 2 individuals (6%) had a work experience of more than 16 years. I have a dominant position as an internal auditor at the bank, with a decade of experience.

The results of the multiple linear regression analysis demonstrate the impact of the independent factors, namely ethics and audit experience, on the dependent variable, which is audit quality. This is illustrated in Figure 2.

- a) The constant value is 2,231. This implies that when the auditor ethics and auditor experience variables are both set to 0, the audit quality variable will also be assigned a value of 2,231.
- b) The auditor ethics coefficient is 0.525, indicating that a 1 unit increase in the auditor ethics variable will result in a 0.525 increase in audit quality.
- c) The auditor experience coefficient is 0.924, indicating that a one-unit increase in the auditor experience variable will result in a 0.924 increase in audit quality.

Figure 1.
Regression Multilinier Result

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.231	20.372		.109	.914		
	Etika Auditor (Audit Ethic)	.525	.248	.328	2.114	.044	.998	1.002
	Pengalaman Auditor (Auditing Experience)	.924	.317	.452	2.912	.007	.998	1.002

a. Dependent Variable: Kualitas Audit (Audit Quality)

Source: IBM Statistic Primery Data (2023)

To assess the impact of the independent variable on the dependent variable, we can analyze the results of the partial test by comparing the t-count value with the ttable value and the significance level (sig value). If the t-count value is more than both the ttable value and the significance value, it is considered that a has a substantial effect. The value is less than 0.05. In order to calculate the degree of freedom (df), we subtract the number of predictors (k) plus 1 from the total number of samples (n). In this case, the number of samples (n) is 31, hence the degree of freedom (df) is equal to 31 - 2 - 1, which equals 28. With an alpha level of 5%, the critical value from the t-table is 2.048. According to these rules, it can be inferred that the auditor ethical variable has an impact on audit quality. This is supported by the fact that the value of tcount (2.114) is more than the value of ttable (2.048), and the significant level (0.044) is lower than the threshold of 0.05. Therefore, the first hypothesis (Ha1) that was previously proposed is accepted. The preliminary test findings indicate that the variable of auditor ethics has a favorable and statistically significant impact on the quality of internal audits at Islamic banks in the city of Banda Aceh. There is a direct correlation between the level of ethical standards upheld by auditors and the overall quality of audits conducted for Islamic institutions. Auditor ethics refers to the conduct and mindset that adheres to relevant regulations and standards in a structured manner to acquire and evaluate evidence in an unbiased manner. This pertains to statements on economic activities and occurrences (Aulia, 2019). Auditor ethics and audit quality have a reciprocal influence on each other. If an auditor lacks

integrity, the ensuing audit will encompass fraudulent activities. Therefore, it is imperative for an auditor to possess a strong sense of ethics in order to ensure that the audit is regarded with respect and remains free from any external intervention. According to the records of the Authority (OJK-November 2016), banking fraud in Indonesia is predominantly observed in both conventional commercial banks and sharia commercial banks, with a prevalence rate of up to 20%. One way to combat fraud in banking is to enhance the quality of audits, which is heavily influenced by the ethical standards of auditors. The findings of this study align with Sari's (2021) research, indicating that auditor ethics have a partial or simultaneous impact on audit quality.

Furthermore, the level of expertise possessed by auditors has a constructive and substantial impact on the quality of audits. This can be demonstrated by the fact that t_{count} is greater than t_{table} ($2,912 > 2.048$) and the significance threshold of 0.007 is less than 0.05. Therefore, we may conclude that the second hypothesis (H_{a2}) stated earlier is accepted. The variable of auditor experience demonstrates a favorable and significant influence on the quality of audits conducted in Islamic banks located in the city of Banda Aceh. Consequently, an increase in the auditor's level of expertise directly enhances the quality of audits conducted for sharia banks. employment experience is an educational procedure where individuals gain knowledge about different types of employment by actively participating in real job activities (Ilhamsyah, 2018). Experience is a crucial learning tool for internal auditors, enabling them to acquire expertise in auditing. As an auditor gains more experience, they become more adept at performing tasks, conducting audits autonomously, and enhancing the overall quality of the audit outcomes. The findings of this study are consistent with the research conducted by Ritonga (2016), which elucidates that auditor experience has a favorable influence on the quality of internal audits. This is in contrast to the findings of Ilhamsyah (2018), who concluded that auditor experience does not have any impact on audit quality. The R Square (R^2) value of 0.325 indicates that 32.50% of the variation in the dependent variable, internal audit quality at Islamic banks in Banda Aceh, can be accounted for by the independent variables, auditor ethics and auditor experience. Furthermore, Figure 3 illustrates that the remaining 67.5% can be attributed to additional characteristics such as competence, time constraint, independence, and drive.

Figure 2.
Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.570 ^a	.325	.277	6.798	1.357

Source: IBM Statistic Primery Data (2023)

5. CONCLUSIONS

The test results indicate that auditor ethics positively influence audit quality, and audit experience characteristics have a strong positive impact on audit quality in sharia banks located in Banda Aceh.

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