
**THE EFFECT OF COMPETENCE AND INDEPENDENCE OF BANK INTERNAL AUDITORS ON THE
QUALITY OF AUDIT RESULTS AT SHARIA PEOPLE'S FINANCING BANKS (BPR)
IN WEST JAVA**

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ABSTRAK

Penelitian ini dilatarbelakangi oleh fakta yang terjadi bahwa penyebab utama dari berbagai kasus dan penyimpangan di perbankan termasuk di Bank Pembiayaan Rakyat Syariah (BPRS) diantaranya disebabkan oleh sistem pengendalian internal yang lemah. Tentu hal ini sangat mengancam keberlangsungan perbankan terutama perbankan syariah karena kredibilitas bank syariah di mata nasabah akan memudar seiring waktu apabila kasus ini terus berulang terjadi. Kondisi yang demikian akan menimbulkan ketidakpercayaan pihak eksternal terhadap BPRS atau pihak-pihak yang berkepentingan terhadap BPRS. Metode penelitian yang digunakan dalam penelitian ini adalah metode kuantitatif dengan sumber data dari hasil penyebaran kuesioner tertutup secara sampling kepada 30 orang pegawai BPRS Jawa Barat.

Adapun hasil penelitian menunjukkan bahwa: *Pertama*, kompetensi auditor berpengaruh positif terhadap kualitas hasil audit pada Bank Pembiayaan Rakyat (BPR) Syariah di Jawa Barat. *Kedua*, independensi auditor berpengaruh positif terhadap kualitas hasil audit pada Bank Pembiayaan Rakyat (BPR) Syariah di Jawa Barat. *Ketiga*, kompetensi dan independensi auditor internal secara simultan berpengaruh positif terhadap kualitas hasil audit pada Bank Pembiayaan Rakyat (BPR) Syariah di Jawa Barat.

ABSTRACT

This research is motivated by the fact that the main causes of various cases and irregularities in the banking industry, including in Sharia People's Financing Banks (BPRS), are caused by a weak internal control system. Of course, this is very threatening to the sustainability of banking, especially Islamic banking because the credibility of Islamic banks in the eyes of customers will fade over time if this case continues to occur. Such conditions will cause distrust of external parties towards BPRS or interested parties towards BPRS. The research method used in this study is a quantitative method with data sources from the results of the distribution of closed questionnaires by sampling to West Java BPRS 30 person employees.

The results of the study show that: *First*, the competence of auditors has a positive effect on the quality of audit results at Sharia People's Financing Banks (BPR) in West Java. *Second*, auditor independence has a positive effect on the quality of audit results at Sharia People's Financing Banks (BPR) in West Java. *Third*, the competence and independence of internal auditors simultaneously have a positive effect on the quality of audit results at Sharia People's Financing Banks (BPR) in West Java.

Keywords : Audit, Sharia Bank, Independence, Competence

INTRODUCTION

Sharia People's Financing Bank is one part of a financial institution that plays an important role also in the Indonesian economic system, as a place for storing funds and investment activities for government institutions, national or private companies and individuals and also as a place for managing / distributing funds sourced from the community and then channeled back to parties who need financial assistance.

In order to support the creation of a healthy and transparent banking industry, support from various parties, both banking business players and other stakeholders, is needed. In order for banking business people to run their business healthily and correctly according to public expectations, the implementation of their operations needs to be supervised by a certain institution or certain parties whose activities are independent of the company's activities, including Internal Audit.

The existence of internal auditors in the business world and competition in this global era is very important. An internal auditor in a new paradigm has a growing role, his job is not only auditing but also increasing in consulting, *assurance* services and catalysts.

The role of internal auditors is needed by BPRS to minimize the number of cases of irregularities that occur in the banking world, especially BPRS, because BPRS reaches the real sector around or the environment where the BPRS is located.

The quality of internal auditors' results greatly affects the company's performance, some cases of lack of capability, competence and independence of internal auditors cause the company's performance to be disrupted. As the results of research at one of the BPRS in West Java which concluded that the role of internal audit that is less effective due to lack of auditor capability causes a high rate of teller errors that affect the level of customer satisfaction.

Dangerous risks can be closely attached to the business undertaken by BPRS, so quality information is needed about its condition through financial statements. However, to produce a quality financial statement, internal and external auditors play a role in carrying out the supervision of the accounting system, because the accounting system is an information system that requires human ability to run the existing system. Especially in this case, it is the internal auditor who carries out the control system, before the information is checked by the external auditor, and reports from DPS regarding compliance in accordance with sharia principles.

Several cases of Islamic banks and financial institutions related to financial reporting problems have also occurred at Bank Syariah Mandiri (BSM), namely fraud cases committed by three officials of the Bogor Main Branch Office. They collaborated to break into funds through fictitious financing amounting to 102 billion.

Another case occurred in 2016, PT BPRS Al Hidayah located in Malang, East Java, had its business license revoked by OJK (Financial Services Authority) due to fraud. As a result, a decrease in CAR (*Capital Adequacy Ratio*) which reached -205.61% was inevitable. The cause of paractic *fraud* in BPRS al Hidayah is because BPRS Al-Hidayah does not implement good *corporate governance* (GCG), especially related to internal control. Due to the weak internal control system. Of course, this is very threatening to the sustainability of banking, especially Islamic banking because the credibility of Islamic banks in the eyes of customers will fade over time if this case continues to occur.

With among them cases as mentioned above, it can cause distrust of external parties towards BPRS, such as funding and financing customers, or interested parties towards BPRS. Therefore, BPRS must continue to anticipate and minimize so that new cases do not occur again, including by striving for the role and function of internal auditors to truly provide quality examination results.

METHOD

This study used a quantitative type of research. Then judging from its purpose, this research is included in explanatory research (*explanatory research*). It is said that because this study connects 2 (two) variables, namely auditor competence as an *independent variable* (*independent variable, with statistical notation X1*) and *auditor independence* as an independent variable (*independent variable, with statistical notation X2*), while the *quality of internal audit results* as a *dependent variable* (*dependent variable, with statistical notation Y*).

The type of data in this study using quantitative data is data in the form of numbers obtained from the distribution of closed questionnaires, namely questionnaires that have been provided answers so that respondents just have to choose. The research techniques used in this study are using questionnaire techniques, interview techniques, Document Studies and Literature Studies.

RESULTS AND DISCUSSION

The data analysis presented in this study includes the average price of *Mean* (M), Mode (Mo), Median (Me), and Standard Deviation (SD). *Mean* is the average, mode is the value of variables or data that has a high frequency in distribution. The median is the value that limits 50% of the frequency of the top-hand distribution and 50% of the frequency of the bottom-side distribution, while the standard deviation is the root of *variance*. In addition, a frequency distribution table is presented and categorizes the values of each indicator. Data processing is carried out using the help of the *SPSS program version 16*. With a sample of 30 as respondents.

Table 1
Results of Statistical Description of Variables

Variabel	N	Min	Maks	Mean	Std. Deviation
Kompetensi	30	29	39	31,83	2,539
Independensi	30	27	38	30,90	2,354

Quality of Audit Results	30	15	24	18,22	2,275
Valid N	30				

Source: Processed primary data, 2023

1. Internal Audit Competency

a. Validity Test

Validity test is a measure that shows the extent of the accuracy or validity of a questionnaire measuring instrument (questionnaire). An indicator is said to be valid if $r_{\text{calculate}}$ is greater than r_{table} . In this study using sample

(n) = 30 and the magnitude df can be calculated $df = 30 - 2 = 28$. Then $df = 28$ with an error rate of 5% gets $r_{\text{table}} = 0.316$.

The following is a validity test on the competency variable (X1) calculated using SPSS version 16.0. Then the result can be obtained as follows:

Table 2
Competency Variable Instrument Validity Test Results (X1)

No. Item Instrumen	Correlation Coefficient (R -calculated value)	Value r -table	Information	Interpretasi
1	0,676	0.316	r -hitung > r -tabel	Valid
2	0,626	0.316	r -hitung > r -tabel	Valid
3	0,639	0.316	r -hitung > r -tabel	Valid
4	0,570	0.316	r -hitung > r -tabel	Valid
5	0,526	0.316	r -hitung > r -tabel	Valid
6	0,525	0.316	r -hitung > r -tabel	Valid
7	0,484	0.316	r -hitung > r -tabel	Valid
8	0,800	0.316	r -hitung > r -tabel	Valid
9	0,452	0.316	r -hitung > r -tabel	Valid
10	0,625	0.316	r -hitung > r -tabel	Valid

Source: Primary data processed by researchers, 2023

Based on the table above, it can be seen in the Competency variable research instrument (X1) which amounts to 10 items, all of which are **valid** or r -calculate > r -table. Then all items are used in hypothesis testing.

b. Reliability Test

Reliability tests are used to test the consistency of a questionnaire (questionnaire). Then the measuring instrument for the questionnaire is said to be reliability if the *Cronbach Alpha* value is greater than 0.60. Here can be seen the results of the reliability test:

Table 3
Variable Reliability Test Results X1

Reliability Statistics

Cronbach's Alpha	N of Items
.741	16

Cronbach's variable Alpha value X1 of 0.741 indicates that the instrument is reliable because it > 0.60 with high reliability strength.

c. Frequency Distribution

The Competency Questionnaire consists of 10 statement items. The highest score was 38, while the lowest score was 27. The Mean is 31.12 and the Standard Deviation is 2.539. The number of interval classes calculated by *the Sturges* formula obtained a result of 6.322183 and rounded to 6. Respondents' answers on competency variables can be seen in Table 4 below:

Table 4
Competency Variable Frequency Distribution

No	Class Interval	Frekuensi (F)
1	27-28	3
2	29-30	15
3	31-32	7
4	33-34	2
5	35-36	1
6	37-38	2
Total		30

Source: Processed primary data, 2023

Competency variable data is then classified into the trend category of competency variable data. The calculation of the tendency distribution of competency variables is contained in the Appendix. The results of the distribution of competency variable data trends can be seen in Table 5 below:

Table 5.
Categories Data Tendency Competency variables

No.	Category	Interval	Frequency	Relative Frequency
1	High	$X > 36$	2	6.67%
2	Medium	$32 \leq X \leq 36$	7	23.33%
3	Low	$32 < X$	21	70.00%
Total			30	100%

Source: Processed primary data, 2023.

The table shows that the high category was 2 respondents (6.67%), the medium category was 7 respondents (23.33%), and the low category was 21 respondents (70.00%).

Based on these results, it can be concluded that respondents' assessment of competency variables is low because the majority of respondents give low ratings. This is due to diverse educational backgrounds, and more than 90% of auditors working at sharia People's Financing Banks (BPR) in West Java have not studied accounting profession. Lack of understanding of organizational structure, and lack of awareness to improve mastery of accounting and auditing experience so that it is the cause of low assessment of Competency variables.

2. Independensi Auditor Internal

a. Validity Test

Validity test is a measure that shows the extent of the accuracy or validity of a questionnaire measuring instrument (questionnaire). An indicator is said to be valid if $r_{calculate}$ is greater than r_{table} . In this study using sample $(n) = 30$ and the magnitude df can be calculated $df = 30 - 2 = 28$. Then $df = 28$ with an error rate of 5% gets $r_{table} = 0.316$.

The Independence variable research instrument (X2) which amounts to 6 items, all **valid** or $r_{count} > r_{table}$. Then **all items are used** in hypothesis testing.

b. Reliability Test

Reliability tests are used to test the consistency of a questionnaire (questionnaire). Then the measuring instrument for the questionnaire is said to be reliability if the *Cronbach Alpha value* is greater than 0.60. Cronbach's variable Alpha value X3 of 0.716 indicates that the instrument is reliable because it > 0.60 with high reliability strength.

c. Frequency Distribution

The Internal Auditor Independence Questionnaire consists of 6 statement items. The highest score was 24, while the lowest score was 15. The Mean is 30.90 and the Standard Deviation is 2.354. The number of interval classes

calculated by *the Sturges* formula obtained a result of 6.322183 and rounded to 6. Respondents' answers to the Internal Auditor Independence variable.

Internal Auditor Independence variable data is then classified into the Internal Auditor Independence variable data trend category. The calculation of the distribution of the tendency of the Internal Auditor Independence variable is contained in the Appendix. the high category was 3 respondents (12.20%), the medium category was 9 respondents (29.27%), and the low category was 18 respondents (58.53%).

Based on these results, it can be concluded that respondents' assessment of the Internal Auditor Independence variable is low because the majority of respondents give low ratings. This is because this is due to lack of prudence in making a decision and lack of understanding of auditing information systems.

3. Quality of Audit Results

a. Validity Test

Validity test is a measure that shows the extent of the accuracy or validity of a questionnaire measuring instrument (questionnaire). An indicator is said to be valid if $r_{\text{calculate}}$ is greater than r_{table} . In this study using sample

$(n) = 30$ and the magnitude df can be calculated $df = 30 - 2 = 28$. Then $df = 28$ with an error rate of 5% gets $r_{\text{table}} = 0.316$.

The research instrument variable Quality of Audit Results (Y) which amounts to 13 items, all valid or $r_{\text{count}} > r_{\text{table}}$. Then all items are used in hypothesis testing.

b. Reliability Test

Reliability tests are used to test the consistency of a questionnaire (questionnaire). Then the measuring instrument for the questionnaire is said to be reliability if the *Cronbach Alpha value* is greater than 0.60. Here can be seen the results of the reliability test:

Cronbach's Alpha variable Y value of 0.744 indicates that the instrument is reliable because it > 0.60 with high reliability strength

c. Frequency Distribution

The Audit Results Quality Desk consists of 13 statement items. The highest score was 24, while the lowest score was 15. The Mean is 18.22 and the Standard Deviation is 2.275. The number of interval classes calculated by *the Sturges* formula obtained a result of 6.322183 and rounded to 6. Respondents' answers to the Independence variable.

The Audit Results Quality variable data is then classified into the trend category of Audit Results Quality variable data. The calculation of the distribution of the tendency of the Audit Results Quality variable is contained in the Appendix. The results of the distribution of data trends in the Quality of Audit Results variables. The high category was 1 respondent (17.07%), the medium category was 11 respondents (24.39%), and the low category was 18 respondents (58.54%)

Based on these results, it can be concluded that respondents' assessment of the Audit Results Quality variable is low because the majority of respondents give low ratings. Hal ini due to poor personnel decisions which are the main disruptors of the Quality of Audit Results at sharia People's Financing Banks (BPR) in West Java.

4. Data Analysis Results

a. Linearity Test

The linearity test aims to find out whether the independent and bound variables have a linear relationship or not. The results of the linearity test are based on analysis using *SPSS software for windows*. The criteria applied for linearity testing is that the significance value of each independent variable is greater than the significance level value of *Deviation from Linearity* 0.05, so the relationship between the independent variable and the dependent variable is linear. The three independent variables above have a significance value of *Deviation from Linearity* greater than 0.05 so that this shows that the research variable has a linear relationship.

b. Classical Assumption Test

1) Heteroscedasticity Test

The heteroscedasticity test aims to test whether in regression there is an inequality of variance from the residual of one observation to another. One of the statistical tests that can be used to detect the presence or absence of heteroscedasticity is the *Glesjer Test using the SPSS for Windows program*. The calculation results shows that

independent variables have a probability value of significance greater than 0.05. Thus, it can be concluded that heteroscedasticity does not occur in regression models.

2) Multikolinieritas test

The multicollinearity test is used to determine the presence or absence of multicollinearity by investigating the magnitude of intercollation between independent variables. The presence or absence of multicollinearity can be seen from the magnitude of *Tolerance Value* and *Variance Inflation Factor* (VIF). If the *Tolerance Value* value \geq

0.10 or equal to the VIF value \leq 10. The results of the multicollinearity test that independent variables have a *Tolerance* value of \geq 0.10 and a VIF value of \leq 10. Thus, it can be concluded that all independent variables in this study did not occur multicollinearity.

c. Hipotesis Test

Testing of the hypotheses proposed in this study used linear regression analysis. Testing the first to third hypotheses uses a simple regression analysis technique because it only explains the influence of one independent variable and one dependent variable. Testing the fourth hypothesis uses multiple regression analysis because it explains the effect of three independent variables simultaneously with one dependent variable. Testing the fifth hypothesis using *Moderated Regression Analysis*. The results of hypothesis testing are as follows:

1) Simple Linear Analysis

Simple regression analysis aims to determine the direction of the relationship between the independent variable partially to the dependent variable. This simple linear regression is used to answer hypotheses.

a) Hipotesis 1

H1: Competence affects the Quality of Audit Results at sharia People's Financing Banks (BPR) in West Java.

Based on the simple linear regression calculation shown in the table above, the regression line equation for hypothesis 1 is as follows:

$$Y = 28,873 + 0,528 X_1$$

Based on the regression equation, it can be seen that the value of the Competency coefficient of 0.528 is positive, the higher the Competence, the higher the Quality of Audit Results at sharia People's Financing Banks (BPR) in West Java The quality of audit results.

The statistical t test for the Competency variable produces a significance value of 0.034 which means it is smaller than the value of 0.05, so it can be concluded that the variable Quality of Audit Results at sharia People's Financing Banks (BPR) in West Java is influenced by the Competency variable. Therefore, the second hypothesis stating that there is an influence of competence on the quality of audit results at Sharia People's Financing Banks (BPR) in West Java is accepted.

The R Square value of 0.110 shows that 11% of the Quality of Audit Results at sharia People's Financing Banks (BPR) in West Java is influenced by competence, while the remaining 89% is influenced by other variables outside this study.

b) Hipotesis 2

H2: The independence of internal auditors affects the quality of audit results at Sharia People's Financing Banks (BPR) in West Java. To test H2 is done by simple linear regression analysis.

Based on the simple linear regression calculation shown in the table above, the regression line equation for hypothesis 3 is as follows:

$$Y = 28,940 + 0,858X_3$$

Based on the regression equation, it can be seen that the value of the Independence coefficient of 0.858 is positive, the higher the Independence, the higher the Quality of Audit Results at sharia People's Financing Banks (BPR) in West Java.

The statistical t test for the Independence variable produces a significance value of 0.010 which means it is smaller than the value of 0.05, so it can be concluded that the variable Quality of Audit Results at sharia People's Financing Banks (BPR) in West Java is influenced by the Independence variable. Therefore, the third hypothesis stating that there is an influence of independence on the quality of audit results at Sharia People's Financing Banks (BPR) in West Java is accepted.

The R Square value of 0.160 shows that 16% of the Quality of Audit Results at sharia People's Financing Banks (BPR) in West Java is influenced by independence, while the remaining 84% is influenced by other variables outside this study.

2) Analisis Regresi Linier Berganda (Hypothesis 3)

H3: The competence and independence of internal auditors simultaneously affect the quality of audit results at Sharia People's Financing Banks (BPR) in West Java.

Based on the simple linear regression calculation shown in the table above, the regression line equation for hypothesis 4 is as follows:

$$Y = 2,785 + 0,488 X_1 + 0,659 X_2$$

Based on the regression equation, it can be concluded that the Competency variable gives a coefficient value of 0.488, the Independence variable gives a coefficient value of 0.659.

The statistical F test for the variables Competence, and Independence produces a significance value of 0.003 which means less than the value of 0.05, so it can be concluded that the variable Quality of audit results is influenced by the variables Competence and Independence. Therefore, the fourth hypothesis that states that there is a simultaneous influence of Competence, and Independence on the Quality of audit results is accepted.

The Adjusted R Square *value* of 0.258 shows that 25.8% The quality of audit results is influenced by Competence, and Independence simultaneously, while the remaining 74.2% is influenced by other variables outside this study.

5. Discussion of Research Results

a. The Effect of Internal Auditor Competence on the Quality of Audit Results at Sharia People's Financing Banks (BPR) in West Java Partially

Based on the description of research data described above, it can be seen that the Internal Auditor Competence is included in the good category. This can be seen from the results of hypothesis 1 test showing a significance number of 0.034 below 0.05, so the second hypothesis states that competence affects the quality of audit results. This can be seen from the regression equation as follows:

$$Y = 28,873 + 0,528 X_2$$

The theory used in this study states that an auditor who utilizes his knowledge, expertise, behavior well and with continuous professional education and training, internal auditors in conducting Quality Audit Results will better understand and know various problems more deeply and more easily in following increasingly complex developments in the client's work environment, resulting in audit results and performance quality company. It is understood that the competence of internal auditors will affect the quality of audit results, this is shown in the research data that, based on the above equation, it can be seen that the value of the competency coefficient is positive which means that competence has a positive effect on the quality of audit results at Sharia People's Financing Banks (BPR) in West Java. If the competency is higher, the quality of audit results will be better. From the results of the study, an *R square value* of 0.110 was obtained, which means that competence affects the quality of audit results by 11%, while the remaining 89% is explained by other factors outside this study.

There is little significant influence between competencies on the Quality of Audit Results because auditors at sharia People's Financing Banks (BPR) in West Java have a variety of different educational backgrounds where not all of them have accounting education backgrounds and uneven participation in attending technical and functional education and training in order to improve knowledge and expertise about auditing.

The results of this study support the results of research conducted by Januar Dwi Widya, et al. entitled "*The Effect of Competency on the Quality of Audit Results*". The results of this study show that the Competency variable has a positive effect on the quality of audit results. Competency is the knowledge and expertise possessed by auditors to complete the tasks they are responsible for. The more expert or competent an auditor is, the better the quality of the audit results produced. If the auditor has a good level of competence, the auditor will be easier to perform his audit duties and vice versa if the level of competence is low then in carrying out his duties, the auditor will have difficulties which causes the quality of the audit results produced will be low as well. The results of this study indicate that there is a positive influence of competence on the quality of audit results. Therefore, if the Auditor has high competence, the better the quality of audit results at the Provincial Inspectorate of the Special Region of Yogyakarta.

The positive influence of internal auditor competence on the Quality of Audit Results. This is indicated by a sig of 0.034 which is smaller than 0.05. From the results of data analysis, *R Square* (R²) is 0.110, which means that the quality of audit results at Sharia People's Financing Banks (BPR) in West Java is influenced by the competence of internal auditors by 11%.

The conclusion of this study is that competence has a sinifi effect on the Quality of Audit Results at sharia People's Financing Banks (BPR) in West Java. This means that low auditor competence will have an impact on the quality of the audit results produced. So it is expected that auditors at sharia People's Financing Banks (BPR) in West Java are able to develop their potential in aspects of knowledge, expertise, and behavioral attitudes through education and training on auditing and performance in order to improve the quality of audit results and performance at sharia People's Financing Banks (BPR) in West Java.

b. Internal Auditor's Independence on the Quality of Audit Results at Sharia People's Financing Banks (BPR) in West Java Partially

Based on the description of research data described above, it can be seen that the Independence of Internal Auditors is included in the good category. This can be seen from the hypothesis test 3 showing a significance number of 0.010 below 0.05, so that the third hypothesis stating that independence affects the quality of audit results is accepted. This can be seen from the regression equation as follows:

$$Y = 28,940 + 0,858 X_3$$

Based on the equation above, it can be seen that the value of the Independence coefficient is positive which means that Independence has a positive effect on the Quality of Audit Results. If the independence is higher, then the quality of the audit results will also be better. From the results of the study, an *R square* value of 0.160 was obtained, which means that Independence affects the Quality of Audit Results by 16%, while the remaining 84% is explained by other factors outside this study.

The results of this study support the results of Januar Dwi Widya Rahmawati's research entitled "*The Effect of Competence and Independence on the Quality of Audit Results*". The results of the study showed that the Independence variable had a positive effect on the quality of audit results. Independence is a mental attitude that must be possessed by auditors as parties who independently cannot be influenced by any party that can affect the results of their audit. An auditor who has a high independent attitude, the quality of the audit results produced will be better. Auditor will be held accountable for the results of the audit he makes, this causes the independent attitude of an auditor to be maintained. The results of this study indicate that there is a positive influence of independence on the quality of audit results. Therefore, if the Auditor has a high attitude of independence, the better the quality of audit results at the Provincial Inspectorate of the Special Region of Yogyakarta.

From the discussion, it can be concluded that the positive influence of internal auditor independence on the Quality of Audit Results. This is indicated by a sig of 0.010 which is smaller than 0.05. From the results of data analysis, *R Square* (R²) was obtained at 0.160, which means that the quality of Audit Results at sharia People's Financing Banks (BPR) in West Java is influenced by the independence of internal auditors by 16%.

c. The Effect of Internal Auditors' Competence and Independence on the Quality of Audit Results at Sharia People's Financing Banks (BPR) in West Java Simultaneously.

Based on the description of the research data described above, it can be seen that the Competence and Independence of Internal Auditors on the Quality of Audit Results at Sharia People's Financing Banks (BPR) in West Java is included in the good category. This can be seen from the test hypothesis 3 shows a significance number of

0.003 below 0.05, so that hypothesis stating that Competence, and Independence simultaneously affect the Quality of Audit Results is accepted. This can be seen from the regression equation as follows:

$$Y = 0,488X_2 + 0,659X_3$$

Based on the equation above, it can be seen that the value of the Competency coefficient, and Independence is positive, which means that Competence, and Independence simultaneously have a positive effect on the Quality of Audit Results. From the results of the study, an *Adjusted R square* value of 0.258 was obtained which means that competence, and independence simultaneously affect the quality of audit results by 25.8% while the remaining 74.2% is explained by other factors outside this study.

The results of the study above support the results of research conducted by Nur Samsi, Akhmad Riduwan, et al. entitled "*The Effect of Work Experience, Independence, and Competence on the Quality of Audit Results: Auditor Ethics as a Moderating Variable*". The results of the study show that independence, and competence affect the quality of audit results competence, and independence together will make an auditor have excellent quality. The existence of these three factors will make it easier for an auditor to complete his work easily, carefully and quickly. The longer the auditor's working period, the more honed his knowledge and expertise, and supported by his independent attitude, the better the quality of the audit results produced. Therefore, these three variables greatly affect the quality of the audit results produced. The results of this study indicate that there is a positive influence of competence, and independence simultaneously on the quality of audit results. So that the better the competence, and independence, the better the quality of audit results at the Provincial Inspectorate of the Special Region of Yogyakarta and the worse the quality of audit results, the worse the competence, and independence.

Based on the description above, the auditor has a strategic position both in the eyes of management and in the eyes of users of financial statements. In addition, users of financial statements have great confidence in the results of the auditor's work in auditing financial statements. Great trust from users of audited financial reports and services provided by auditors requires auditors to pay attention to the quality of the audit results they conduct.

To be able to meet the quality of good audit results, auditors in carrying out their profession as examiners must be guided by the accountant code of ethics, professional standards and financial accounting standards applicable in Indonesia, especially at Sharia People's Financing Banks (BPR) in West Java. Every audit must maintain integrity and objectivity in carrying out its duties by acting honestly, firmly, without pretensions so that it can act fairly, without being influenced or requested by certain parties to fulfill its personal interests.

Competence, independence of internal auditors simultaneously on the Quality of Audit Results at sharia People's Financing Banks (BPR) in West Java when examined more broadly in scope than auditing in conventional financial institutions, where sharia auditing in addition to referring to national and international audit standards also refers to sharia principles. In sharia auditing, national and international audit rules can be applied as long as they do not conflict with sharia principles.

From the discussion, researchers can conclude that the positive influence of the capability, competence, and independence of internal auditors simultaneously on the quality of audit results. This is indicated by a sig of 0.003 which is smaller than 0.05. From the results of data analysis, an *Adjusted R Square* of 0.258 was obtained, which means that the competence, and independence simultaneously on the Quality of Audit Results at sharia People's Financing Banks (BPR) in West Java amounted to 25.8%.

The results showed that there was a simultaneous influence of the competence and independence of internal auditors on the quality of audit results. From the results of data analysis, an Adjusted R Square of 0.258 is obtained, which means that Competence, and Independence simultaneously amounted to 25.8%. Then there is a significant influence on the quality of audit results at sharia People's Financing Banks (BPR) in West Java. From the results of data analysis, an Adjusted R Square of 0.277 was obtained, which means that the effect of the quality of audit results at sharia People's Financing Banks (BPR) in West Java was 27.7%.

Based on the results of previous studies that researchers conducted, no research was found that was similar / the same as the research that researchers did from several studies only found research that focused on variables partially. The research of Naomi Olivia Haryanto and Clara Susilawati, 2018. *Journal of Business Accounting*, Vol. 16, No. 1. *The Influence of Internal Auditors' Competence, Independence, and Professionalism on the Quality of Audit Results*. It has differences in terms of location The research that the researchers set focused on Sharia BPR in West Java, so this study has its own originality. So the novelty of the researcher's dissertation research is that there is an influence of competence and independence of internal auditors simultaneously on the quality of audit results.

From the discussion, researchers can conclude that there is a positive influence on the quality of audit results at sharia People's Financing Banks (BPR) in West Java. This is indicated by a sig of 0.005 which is smaller than 0.05. From the results of data analysis, an *Adjusted R Square* of 0.277 was obtained, which means that the effect of the quality of audit results on company performance at sharia People's Financing Banks (BPR) in West Java is 27.7%, the rest is influenced by other factors outside this study.

CONCLUSION

Based on the results of the analysis that has been carried out, the following conclusions can be drawn:

1. There is a positive influence on the competence of internal auditors on the Quality of Audit Results. This is indicated by a sig of 0.034 which is smaller than 0.05. From the results of data analysis, *R Square* (R^2) is 0.110, which means that the quality of audit results at Sharia People's Financing Banks (BPR) in West Java is influenced by the competence of internal auditors by 11%. The relationship between the results of the study and previous research shows that the competence of internal auditors has a positive effect on the quality of audit results at Sharia People's Financing Banks (BPR) in West Java.
2. There is a positive influence of internal auditor independence on the Quality of Audit Results. This is indicated by a sig of 0.010 which is smaller than 0.05. From the results of data analysis, *R Square* (R^2) was obtained at 0.160, which means that the quality of Audit Results at sharia People's Financing Banks (BPR) in West Java is influenced by the independence of internal auditors by 16%. The relationship between the results of the study and previous research shows that the independence of internal auditors has a positive effect on the quality of audit results at Sharia People's Financing Banks (BPR) in West Java.
3. There is a positive influence between competence, Independence internal auditor simultaneously on the Quality of Audit Results. This is indicated by a sig of 0.003 which is smaller than 0.05. From the results of data analysis, an *Adjusted R Square* of 0.258 was obtained, which means that the competence, and independence simultaneously on the Quality of Audit Results at sharia People's Financing Banks (BPR) in West Java amounted to 25.8%. The relationship between the results of the study and previous research shows that the competence and independence of the bank's internal auditors affect the quality of audit results at sharia People's Financing Banks (BPR) in West Java.

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