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ANALYSIS OF THE EFFECT OF COMPETENCY AND INDEPENDENCE ON THE QUALITY OF AUDITED FINANCIAL STATEMENTS AUDIT RISK AS MEDIATION DURING THE COVID 19 PANDEMIC
(Empirical Study on KAP in Central Java)

by
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ABSTRACT

Cases of declining quality of audited financial reports in recent years have shown an increasing trend, supported by the existence of a pandemic condition with various obstacles faced by client companies, including financial difficulties, due to the impact of the pandemic, in such conditions the management is still required to account for the company's financial statements. The purpose of this study was to examine the effect of competence and independence on the quality of audited financial statements with audit risk as a mediating variable.
This study uses a survey method with primary data sources, obtained by distributing questionnaires to respondents. The population in this study was auditors at Public Accounting Firms throughout Central Java, the sampling technique was purposive sampling.
The results of the study using SEM PLS analysis showed that competence, independence and audit risk had a significant effect on the quality of audited financial statements, competence and independence had a significant effect on audit risk. While independence affects the quality of audited financial statements mediated by audit risk, while audit risk cannot mediate the effect of competence on the quality of audited financial statements. Suggestions for further research should be to expand the research sample and add variables that can affect the quality of audited financial statements such as the role of internal auditors.

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1. INTRODUCTION

One of the benefits of public accounting services is to provide accurate and reliable information for decision making. Financial statements that have been audited by public accountants are more reliable than those that have not been audited. Users of audit reports expect that the financial statements that have been audited by public accountants are free from material misstatement, and can be used as a basis for decision making and compliance in accordance with applicable guidelines in Indonesia. Therefore, independent and objective professional services are needed, especially accountants, to assess the correctness of the financial statements presented to users of financial statements.

Cases of declining quality of audited financial reports in recent years have shown an increasing trend, supported by the existence of a pandemic condition with various obstacles faced by client companies, including financial difficulties, due to the impact of the pandemic, in such conditions the management is still required to account for the company's financial statements. Such a situation encourages management to face conditions of

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uncertainty in financial statements, on the other hand the auditor as a professional party and must be objective in maintaining his duties and responsibilities.

The number of cases of companies that fall due to business failures that are associated with auditor failures threaten the credibility of the audited financial statements. Several cases involving the same Public Accounting Firm (KAP) are the cases of PT Asuransi Jiwasraya and PT ASABRI, both companies with Unqualified Opinions are questionable, due to the company's inability to pay insurance claims, this raises the assumption of a decrease in the quality of the financial statements of the results audit (beritasatu.com).

Related to the case above, there are various factors that can influence the auditor in giving an opinion on the viability of a company, namely the competence and independence of the auditor (Barnes and Huan, 1991 in Mayangsari, 2003). Meanwhile, according to Ashton (1991) in Mayangsari, (2003), the experience and knowledge factors are important factors related to the provision of audit opinion and auditor's predictive ability. In addition, Integrity and Competence are also factors that support the auditor's ability to detect fraud (Pincus 1990, in Mayangsari, 2003)

Previous research also explains the influence of the independence and competence of an auditor on the audited financial statements he makes. Research conducted by Tarigan and Sulhani in 2017 states that in earnings management there is a significant difference between reports audited by independent auditors and reports audited by non-independent auditors. According to Purnomo (2007) with the title auditor's perception of the influence of expertise and independence factors on the audited report, it is found that experience and knowledge have a significant effect on the quality of audit results, but independence has no significant effect because it is only considered as pressure from the client.

The implementation of audits during the pandemic also raises audit risk, this risk will play a very important role in determining the quality of audited financial reports. Quality audits have small risks, thereby reducing the risk of the auditor profession(Saliha & Flayyihb, 2020). Audit risk occurs when the auditor gives an incorrect opinion on the financial statements as a result of an improper audit process(Askary et al., 2018). This study uses audit risk in mediating the effect on audit quality.

The background of the researchers chose Central Java as the research sample because Central Java is a province of industry and trade, the mission of the Governor of Central Java is to develop Micro, Small and Medium Enterprises (MSMEs) and labor-intensive industries. The number of industrial estates scattered in Central Java strongly supports the economy in the area so that the role of public accountants or auditors is needed considering that many parties require audit services to examine the financial statements of a company.

The purpose of this study was to analyze the effect of competence and independence on the quality of audited financial reports during a pandemic, mediated by audit risk. The hope is that it will become empirical evidence and a reference for public accounting firms and further researchers.

2. LITERATURE REVIEW

Attribution Theory

According to Heider (1958), attribution theory is a theory that explains a person's behavior. This theory refers to how someone explains the cause of the behavior of others or oneself because of internal factors or external factors, internal factors in this case are competence and independence, while the external factor is audit risk.

Audited financial reports

Professional Standards of Public Accountants (SPAP) No. 01 SA Section 150 (IAPI, 2016) explains that audits conducted by auditors are said to be qualified if they meet auditing standards and quality control standards. The audited financial report is said to be of good quality if in the implementation of the audit it complies with the audit standards in accordance with the SPAP. Philip B. Crosby stated that something is considered quality if it meets certain conditions (Asep Suryana, 2019).

Competence

Competence according to Lasmahadi (2002) in Alim, Hapsari, and Purwanti (2007) is defined as the personal aspects of a worker that enable him to achieve superior performance.In accordance with the theory used, the attribution theory states that when individuals observe a person's behavior, they try to determine whether it is generated internally or externally (Robbins, 2017). Competence here is assumed to be internal behavior. Competency indicators in this study are experience and knowledge.

Independence

Independence shows a neutral relationship between the auditor and the client in accordance with the findings and reports produced by the auditor in accordance with the evidence found (Indah, 2010); (Sukrisno Agoes, 2014).An independent public accountant must be a public accountant who cannot be influenced and cannot be

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influenced by various opinions that come from outside the accountant in considering the facts he finds in the examination.

Audit Risk

Audit risk is determined by the adequacy of the audit evidence obtained while the auditor is in the field(Soares, 2013).During a pandemic like the current audit risk will increase due to auditor problems in carrying out field work.

Described in(*International Auditing and Assurance Standards Board*, 2013), that audit risk is a technical term related to the audit process; does not refer to the auditor's business risks such as loss from litigation, adverse publicity, or other events arising in connection with the audit of the financial statements. Audit risk is a function of the risk of material misstatement and detection risk.

Framework and Hypotheses

The framework of thinking is shown as follows:

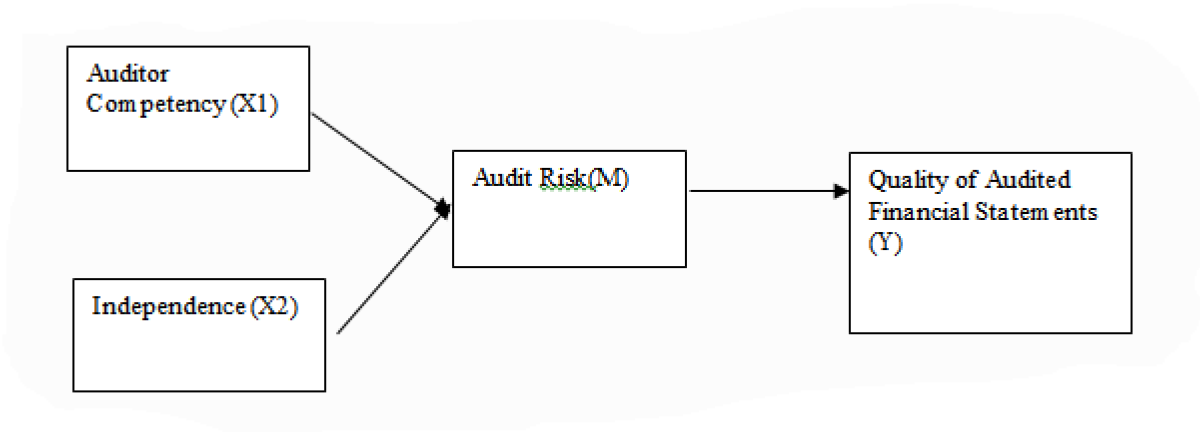

FIGURE 1. FRAMEWORK OF THOUGHT

The hypothesis in this study:

H1: Competence has a positive effect on audit risk
H2: Competence has a positive effect on the quality of audited financial statements

a. H3: Independence has a positive effect on audit risk
b. H4: Independence has a positive effect on the quality of audited financial statements
c. H5: Audit risk has a positive effect on the quality of audited financial statements

H6: Competence has a positive effect on the quality of audited financial statements mediated by audit risk
H7: Independence has a positive effect on the quality of audited financial statements mediated by audit risk

3. RESEARCH METHOD

This study is a survey study of auditors working at a Public Accounting Firm in Central Java to determine the effect of competence and independence on audited financial statements, and how the results are mediated by audit risk.

The population in this study was all auditors in public accounting firms listed in the directory of the Indonesian Institute of Accountants (IAI) throughout Central Java. The sample in this study was 60 respondents. The sampling technique used purposive sampling method, which means that the population to be sampled in this study is a population that meets certain sampling criteria (Sugiyono, 2015: 84). The criteria for the sample are: respondents are auditors with at least 3 years of auditing experience and occupy a minimum position of senior auditor.

Data analysis

1. Descriptive analysis

Descriptive analysis is a data analysis technique by classifying data based on the level of existing characteristics and presented in the form of a numerical frequency distribution table, namely grouping or frequency classification based on qualitative information obtained from data collected through questionnaires.

2. SEM-PLS Analisis Analysis

The analytical technique chosen to analyze the data and test the hypothesis in this study is The Structural Equation Model (SEM), Partial Least Square (PLS) is used to answer the hypothesis. According to Ghozali (2015: 417) the calculation is carried out using the Smart Partial Least Square (PLS) tool, because it is multi-lane and the model used is reflective. The calculation model is carried out using the Smart PLS tool because in this study it has a

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multi-path relationship and is reflective, due to the sampling of less than 100 respondents. The reflective model is a model that shows the relationship between latent variables and indicators.

4. RESULTS AND ANALYSIS

Characteristics of Respondents

The result is that there are 19 male respondents (31.66%) and 41 female respondents (68.33%). Respondents with an experience level of 1-5 years were 52 people (86%), 5 people for 6-10 years (8.3%) and 3 people (5%). The last education of respondents with a Diploma level of education was 12 people (20%) and 34 respondents (80%). The last respondent characteristic is the respondent's position certification. There are 9 people (15%) and 51 people (85%).

Validity and Reliability Test

The results of the validity test of all competency variable questionnaire items (X1) were 11 questionnaire items, independence (X2) were 22 items and audited financial statements (Y) were 6 items. The results of the validity test showed that all items were valid because p-value (probability) = 0.0000 <0.05. The results of the reliability test show that all composite reliability values> 0.60 mean that all variables are said to be reliable.

Table 1. Construct of Reliability

Variable	*Composite Reliability*	*Cronbach's Alpha*
Competence	0.967	0.961
Independence	0.961	0.956
Audited financial reports	0.934	0.916
Audit Risk	0.930	0.930

Source: primary data processed, 2021

Descriptive Analysis

Based on the results of the descriptive analysis of the competence variable has an average of 76.5%. The highest score reached 100% and the lowest was only 32.7%. Based on these results, it can be said that competence has a very high influence on the auditor in improving the quality of audited financial statements. Respondents' assessment of the independence variable with an average of 66.2% and the lowest score reached 32.7%. The last analysis shows that the average respondent's assessment of the audited financial statement variable reaches 64.4% with the lowest score reaching 30%.

Hypothesis test

Table 2. Path Coefficients (Direct Influence)

Construct	Original Sample	Sample mean	Standard Deviation	t Statistics	p value
Competence→ Audit Risk	0.303	0.307	0.114	2,632	0.004
Competence → Quality of audited financial reports	0.277	0.271	0.105	2,632	0.004
Independence → Audited Risk	0.337	0.357	0.130	2,583	0.005
Independence → Audited Financial Report	0.500	0.508	0.132	3,786	0.000
Audit Risk →	0	0	0.	2	0

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Audited financial statements	.233	.225	113	.063	.020

Source: primary data processed, 2021

The results of testing with bootstrapping in this study from the PLS analysis is as follows:

a. The influence of competence on audit risk.

The table results show that the original competency sample value is 0.303 with a t-statistic value of 2.632 and a p value of 0.004 <0.05. The value of the original sample estimate is positive indicating that competence has a significant effect on audit risk. The results of this study are in line with research from(G/Tsadik et al., 2020)which states that competence has a significant effect on audit risk. This can be explained because the more competent the auditors can lead to high audit risk because the more competent the auditors if they are not based on high professional ethics will increase audit risk. Thus, auditors need to maintain their competence through education and training, especially through Continuing Professional Education (PPL). In a pandemic condition, PPL can still be run by participating in online training via Zoom or MS Teams.

b. The influence of competence on the quality of audited financial statements.

The table results show that the original competency sample value is 0.277 with a t-statistic value of 2.632 and a p value of 0.004 > 0.05. The value of the original sample estimate is positive indicating that competence has a significant effect on the quality of audited financial statements.

The results of this study are in accordance with(Su & Sari, 2021) (Irafah et al., 2020)that competence has an effect on improving the quality of audited financial reports. While research that uses objects in the Regional Government, namely from(Yaqin & Jatmiko, 2018)also stated that competence affects the quality of audited financial reports in local governments. Some of the results of these studies can be concluded that the competence of human resources in terms of knowledge and skills will affect the quality of audited financial reports because the more knowledge the auditor has, the more experienced and professional he will be in producing quality financial reports.

c. Effect of Independence on audit risk.

The table results show that the original sample independence value is 0.337 with a t-statistic value of 2.583 and a p value of 0.005 <0.05. The value of the original sample estimate is positive indicating that independence has a significant effect on audit risk. The less independent an auditor, the higher the risk faced by the auditor. Revealed(Nikolovski et al., 2016)that audit risk occurs because the auditor fails to detect misstatements in the financial statements, in this case independence is a factor that results in high audit risk. During a pandemic, audit risk may have the opportunity to occur due to obstacles in field work. For this reason, it is overcome by conducting a remote audit.

d. Effect of Independence on the quality of audited financial statements.

The table results show that the original sample independence value is 0.500 with a t-statistic value of 3.786 and a p value of 0.000 <0.05. The original sample value is positive indicating that independence has a significant effect on the quality of audited financial statements.

The results of this study are consistent with the results of research from(Su & Sari, 2021)which states that independence has a significant positive effect on the quality of the audited financial statements. But not in line with research from(Basri & Umar, 2021)which states that independence has no effect on the auditor's ability to detect corruption, this will affect the quality of the audited financial reports produced.

e. The effect of audit risk on the quality of audited financial statements.

The table results show that the original audit risk sample value is 0.233 with a t-statistic value of 2.063 and a p value of 0.020 <0.05. The original sample value is positive indicating that audit risk has a significant effect on the quality of audited financial statements. The results of this study are consistent with research from(Luthfiana, 2020)that audit risk affects the audited financial statements produced.

Audit risk occurs when the auditor discloses that the financial statements are presented fairly but in fact the financial statements are materially misstated(Nikolovski et al., 2016). The higher the risk, the more it will affect the quality of the audited financial statements produced. If the auditor is wrong in providing an assessment of the financial statements, the quality of the financial statements will be questioned.(Sabauri, 2018)states that material risk assessment inaccuracies can be eliminated through appropriate analysis of inherent risk management in terms of the completeness, adequacy and actual performance of accounting policies.

During the pandemic, audit risk becomes a matter of concern, this is because during the pandemic many client companies experience financial pressure, while management must still be able to account for the financial condition in their financial statements so that the possibility of audit risk is higher and this affects the quality of audited financial statements. resulting from.

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Table 3. Indirect Effects

Construct	Original Sample	Sample mean	Standard Deviation	t Statistics	p value
Competence→ Audited financial statements mediated by audit risk	0.071	0.074	0.049	1,444	0.075
independence→ Audited financial statements mediated by audit risk	0.078	0.076	0.045	1,756	0.040

Source: primary data processed, 2021

f. The influence of competenceon the quality of audited financial statements mediated by audit risk.

To see the results of the mediation effect hypothesis test, see the "Indirect Effects" table above. From the results of the PLS analysis, it was found that competence had no effect on the quality of audited financial statements mediated by audit risk with a significance of 0.075 > 0.05. The results of this study state that competence will not affect the quality of financial statements mediated by audit risk, meaning that audit risk cannot act as a mediation between competence and quality of financial reports, meaning that with a high audit risk, even though the auditor is competent in the sense of having knowledge and sufficient skills will not be able to produce quality audit financial reports. This is in accordance with what was stated by(Nikolovski et al., 2016)that with audit risk, the auditor fails to detect and disclose fraud in the financial statements, meaning that they are unable to detect any misstatements in the financial statements.

g. Influence of independenceon the quality of audited financial statements mediated by audit risk.

To see the results of the mediation effect hypothesis test, see the "Indirect Effects" table above. From the results of the PLS analysis, it was found that independence had an effect on the quality of audited financial statements mediated by audit risk with a significance of 0.040 > 0.05. The results of this study can be explained that risk can be a good mediation between independence and the quality of audited financial statements, meaning that although there is audit risk, if independence can be maintained, the quality of audited financial statements can be maintained. In line with this, it was stated in the research of(Basri & Umar, 2021)that audit risk affects the ability of auditors to detect corruption, thereby influencing the production of quality audit financial reports, so audit risk is appropriate when used as a mediation between independence and quality of financial reports.

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5. CONCLUSION

Competence has a positive and significant effect on improving the quality of audited financial reports at KAPs throughout Central Java. This means that the more qualified the auditors, the better the quality of audited financial reports produced. Competence in this study was measured by the level of experience and knowledge of the auditors.

The second hypothesis in this study is also significant that independence has a positive effect on audited financial statements at KAP in Central Java. This means that the higher the independence of an auditor, the better the quality of audited financial reports produced. Independence in this study is measured by the non-audit services offered, the length of the audit relationship with the client and the pressure from the client.

Competence has a positive effect on audit risk, this is because the more expert auditors are if they are not balanced with professional ethics, this will increase audit risk, because the auditors are increasingly skilled at playing their roles, as is the case with independence, the more independent the possibility of audit risk increases, but in terms of indirect effect, then competence does not affect the quality of financial statements if mediated by audit risk, while independence affects the quality of financial statements if mediated by audit risk.

The limitation of this research is that the sample is still limited in scope, thus suggestions that can be used in further research is to expand the object of research and add variables that can affect the quality of audited financial statements, such as the role of internal auditors. Suggestions given to auditors at Public Accounting Firms are expected to increase competence by participating in Advanced Professional Education (PPL) provided by IAI in order to have increased knowledge and skills.

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