

## THE IMPLEMENTATION OF RISK-BASED INTERNAL AUDIT AS A MODERATING VARIABLE IN THE EFFECT OF INDEPENDENCE, COMPETENCE, AND AUDITOR ETHICS ON AUDIT QUALITY

**Dian Dwi Hapsoro**

Postgraduate Program, Master of Accounting, Faculty of Economics and Business,  
Universitas Negeri Jakarta  
[diandwihapsoro@gmail.com](mailto:diandwihapsoro@gmail.com)

**Choirul Anwar**

Postgraduate Program, Master of Accounting, Faculty of Economics and Business,  
Universitas Negeri Jakarta

**Ayatulloh Michael Musyaffi**

Postgraduate Program, Master of Accounting, Faculty of Economics and Business,  
Universitas Negeri Jakarta

### Abstract

This study aims to examine the effect of auditor independence, competence, and ethics on audit quality, with the implementation of Risk-Based Internal Audit (RBIA) serving as a moderating variable. The study was conducted on Government Internal Supervisory Apparatus (APIP) employed at inspectorates within ministries or government institutions in the political and law enforcement sectors. The study employed primary data collected through questionnaires. Data analysis was performed using SmartPLS version 4, with a sample of 112 auditors. The results indicate that independence, competence, and auditor ethics each have a positive and significant effect on audit quality. Furthermore, the implementation of Risk-Based Internal Audit as a moderating variable was found to strengthen the influence of auditor ethics on audit quality. However, it tended to weaken the influence of independence and competence on audit quality.

**Keywords:** Independence, Competence, Auditor Ethics, Audit Quality, Risk-Based Internal Audit.

### Introduction

High-quality auditing not only reflects compliance with professional standards and applicable regulations, but also provides added value to organizations through risk identification and constructive recommendations for improvement. Audit quality is understood as the degree of compliance with auditing standards and the assurance of the auditor's ability to detect and report material misstatements in financial statements (Nguyen et al., 2024). In addition, a high-quality audit demonstrates the auditor's capability to accurately and comprehensively identify indications of material misstatements. Such misstatements may arise from either errors or fraud, both of which can significantly affect the reliability of information presented in financial statements.

In the context of government internal auditing, audit quality serves as an important indicator of the effectiveness of the Government Internal Supervisory Apparatus (APIP) in

detecting potential irregularities and ensuring that organizational objectives are achieved efficiently and accountably. However, the quality of APIP audits is still considered suboptimal because audit implementation has not fully adhered to applicable auditing standards and has not been fully integrated with risk management as the basis for examination. This condition presents a challenge for APIP in carrying out its strategic role in promoting transparency and accountability in the public sector.

The quality of internal audits remains a concern because the role of inspectorates as the last line of defense within the Three Lines Model established by The Institute of Internal Auditors (IIA) has not functioned optimally. One of the major weaknesses lies in the limited ability to identify and anticipate risks at an early stage, causing the internal audit function to be less effective in preventing irregularities in financial management and organizational performance. Consequently, the Audit Board of the Republic of Indonesia (BPK) continues to identify significant findings indicating weaknesses in internal control systems, thereby raising concerns regarding the quality of APIP audits.

Based on the Summary Report of Audit Results (IHPS) for Semester I of 2024, there were 1,078 findings comprising 1,990 issues identified in the Central Government Financial Statements (LKPP). Of these 1,990 issues, 945 were related to weaknesses in internal control systems and 1,045 involved non-compliance with laws and regulations, with financial impacts amounting to IDR 5.03 trillion (Audit Board of Indonesia, 2024). The large number of findings indicates that the quality of internal audits conducted by APIP still requires significant improvement. Internal audit processes are considered insufficiently effective in detecting and anticipating weaknesses in financial management and reporting.

The fulfillment of APIP capability, as measured by the Internal Audit Capability Model (IA-CM), is an important factor in improving the quality of government internal audits. Such capability reflects APIP's ability to effectively perform its supervisory functions. According to the 2024 Performance Report of the Financial and Development Supervisory Agency (BPKP), the achievement rate of APIP capability above Level 3 in 2024 reached 83.79%, below the target of 92.57%. Therefore, the realization of government institutions with APIP capability above Level 3 during the 2020–2024 period has not yet met the expected target.

The function of internal auditors is to conduct audits as an independent assurance function within an organization to examine and evaluate organizational activities (Wiyasa et al., 2020). Through this role, internal auditors are expected not only to ensure compliance with policies and procedures, but also to provide added value by promoting improvements in efficiency, effectiveness, and overall organizational performance.

The Minister of Administrative and Bureaucratic Reform, during the National Strategy Seminar on Corruption Prevention, emphasized that internal supervisory apparatus must be able to work independently without interference from institutional leaders. Nevertheless, the level of APIP independence is still considered low, resulting in supervisory functions that are not optimally implemented. In some cases, APIP has even been found to act subjectively and used to conceal irregularities (Dhika, 2021).

The Corruption Eradication Commission (2023) in its annual report, explained that APIP plays an important role in conducting audits, reviews, evaluations, monitoring, and other supervisory activities concerning the implementation of institutional duties and functions. Structurally, APIP operates directly under the head of the institution, which often becomes a source of weak independence in carrying out professional and objective supervisory duties.

In this context, independence is considered a crucial determinant of the quality of audits produced by government internal auditors. Independence in the public sector is particularly critical to avoid pressure from interested parties, considering that public sector audits frequently encounter conflicts of interest and political pressure. Independent auditors are more likely to produce objective reports, thereby increasing public trust in the quality of internal supervision.

The Global Internal Audit Standards state that the independent positioning of the internal audit function strengthens the ability of internal auditors to maintain objectivity (The Institute of Internal Auditors, 2024). Thus, independence can be said to have a substantial influence on audit quality. This finding is consistent with studies conducted by (Wiyasa et al., 2020); (Sutisman, et al., 2021); (Abdelmoula, 2020); (Purba et al., 2023); (Aprilia & Hidayah, 2023); (Susilowati, 2023); (Hubais et al., 2023); (Tjan et al., 2024); (Wati et al., 2024), (Handayani & Khairunnisa, 2024), (Hasan et al., 2024); and (Friska et al., 2025), all of which concluded that independence has a significant effect on audit quality. However, this finding differs from studies by (Ardillah & Chandra, 2022); (Suhidayat et al., 2024); (Colette & Lukman, 2024); (Nguyen et al., 2024); and (Zahrani & Wulandari, 2025), which found that independence does not significantly affect audit quality.

To produce high-quality audits, auditors must possess both independence and adequate competence. Independence enables auditors to remain objective and free from pressure or conflicts of interest in carrying out their duties, while competence serves as the primary foundation for ensuring the accuracy, precision, and relevance of audit results. Auditor competence includes technical knowledge, understanding of applicable regulations, analytical skills, and experience in handling various complex audit situations.

According to Sutisman, et al. (2021), auditor competence is tested in every audit engagement, particularly through the ability to identify problems, evaluate risks, and provide constructive recommendations. Without adequate competence, audits risk losing their significance as an effective supervisory tool. Therefore, competence is not merely a formal requirement, but also a crucial aspect in ensuring audit quality capable of providing adequate assurance over internal control systems and regulatory compliance. Continuous improvement of auditor competence through training, certification, and professional development represents an important investment for organizations, especially within the context of public sector internal supervision.

The Acting Head of BPKP, during the Congress of the Indonesian Government Internal Auditors Association (AAIPI), explained that limited APIP competence and human resource quantity remain challenges that must be addressed. Improving human resource

capability serves as the foundation for APIP to deliver optimal value, ensuring that APIP possesses relevant and up-to-date competencies (AAIPI, 2024).

Competent auditors will produce high-quality audits because only auditors with strong competence are capable of conducting audit processes carefully and systematically, thereby producing reliable and trustworthy audit reports. Competence enables auditors to detect irregularities, accurately apply auditing standards, and provide appropriate recommendations for improvement. Thus, the competence of internal auditors significantly influences the resulting audit quality. This finding is consistent with studies by (Alsughayer, 2021); (Nugraha et al., 2022); (Abdelmoula, 2020); (Purba et al., 2023); (Aprilia & Hidayah, 2023); (Hubais et al., 2023); (Nurhani & Riyadi, 2024); (Cahyono & Hastuti, 2024); (Handayani & Khairunnisa, 2024); (Hasan et al., 2024); and (Friska et al., 2025), all of which concluded that auditor competence positively and significantly affects audit quality. Meanwhile, studies by (Wati et al., 2024) and (Zahrani & Wulandari, 2025) concluded that auditor competence does not significantly affect audit quality.

Surya et. al. (2021) explained that professional ethics constitute the foundation of every profession, especially in auditing, which upholds integrity, objectivity, and accountability. Internal auditing plays an important role in ensuring the reliability and credibility of financial information by providing independent and objective assessments of organizational financial statements. Stakeholder trust in internal auditors largely depends on their adherence to ethical codes and professional standards.

Although ethical codes have been established, ethical violations among internal auditors or APIP still occur, ranging from abuse of authority to collusion with external auditors. Several cases of ethical misconduct involving internal auditors within government institutions have demonstrated that unethical behavior not only damages the credibility of audit reports but also undermines public trust in institutions. In other words, without a strong ethical foundation, technical capability and audit procedures alone are insufficient to ensure the quality and credibility of audit results.

This finding is consistent with studies conducted by (Alsughayer, 2021); (Hubais et al., 2023); (Colette & Lukman, 2024); (Saputra & Firmansyah, 2024); (Nguyen et al., 2024); (Handayani & Khairunnisa, 2024); (Hasan et al., 2024); and (Friska et al., 2025), which found a strong relationship between auditor ethics and audit quality. However, this differs from the findings of (Mvunabandi & Maama, 2023), whose study in South African firms found a negative and insignificant relationship between ethics and audit quality.

Government Regulation Number 60 of 2008 concerning the Government Internal Control System, Article 7(a), states that ministers, heads of institutions, governors, and regents/mayors are required to consider risks carefully in every governmental decision-making process and establish methods to minimize such risks. The implementation of Risk-Based Internal Audit (RBIA) is a logical step in fulfilling this mandate because RBIA systematically identifies, analyzes, and prioritizes risks to ensure that internal supervision focuses on the most critical areas. Thus, RBIA is not only aligned with the precautionary

principle but also provides a practical framework for leaders to evaluate and mitigate governance risks effectively and systematically.

Suhidayat et al. (2024) explained that the risk-based audit approach ensures that internal auditors are not only required to possess competence and independence but also the ability to identify and manage risks that may affect audit quality. Sutisman et al. (2021) argued that risk-based auditing is an approach used by internal auditors to ensure that management effectively manages risks so that potential risks do not hinder organizational objectives. In general, risk is understood as an event or condition that may obstruct or create problems in achieving predetermined goals.

In this context, as an audit approach focused on risk identification and management, RBIA can assist auditors in prioritizing audits on high-risk areas or programs. The implementation of RBIA enables APIP to strategically allocate audit resources to areas more vulnerable to irregularities or misuse of budget funds. However, without strong ethical implementation, the risk-based audit approach may be misused, directed toward irrelevant areas, or even ignored entirely.

Nevertheless, based on interviews with APIP leaders, it was found that the implementation of risk-based internal auditing in government institutions faces several challenges, particularly related to the availability of risk profile data and uneven understanding among risk owner units. These conditions have caused risk identification, analysis, and mitigation processes to remain suboptimal. Coordination and communication among units need to be strengthened to ensure that risk management can be implemented more effectively and in an integrated manner. This indicates that although commitment to implementing risk-based internal auditing already exists, management still requires continuous efforts to improve capacity, awareness, and cross-unit collaboration in managing risks comprehensively.

Based on the phenomena described above, the researchers identified a research gap regarding the influence of independence, competence, and auditor ethics on audit quality, namely inconsistencies in previous research findings and the limited number of studies examining risk-based auditing as a moderating variable, particularly in the public sector. Therefore, this study proposes the topic entitled **“The Implementation of Risk-Based Internal Audit as a Moderating Variable in the Effect of Independence, Competence, and Auditor Ethics on Audit Quality.”**

## **Research Method**

The population of this study consisted of Government Internal Supervisory Apparatus (APIP) or internal auditors whose institutions had adequately implemented Risk-Based Internal Audit (RBIA) and risk management. This criterion ensured that the population studied possessed relevant understanding and experience concerning the research topic. The determination of the population was based on two main criteria.

First, APIP capability must be at least at Level 3. Inspectorates at this level have implemented audits in accordance with established standards. This level indicates that

audits are risk-oriented, with the preparation of a Risk-Based Annual Audit Work Program (PKPT) serving as one of the indicators.

Second, the Risk Management Index (MRI) must be at least at Level 3. Institutions at this level have implemented risk management adequately and integrated it into their core business processes. This indicates that the institution possesses a mature risk management framework, which serves as an essential foundation for effective RBIA implementation.

By selecting the population based on these criteria, the study is expected to produce accurate and relevant findings that reflect the actual conditions within institutions possessing adequate levels of internal supervisory quality and risk management.

According to data from the Directorate of Supervision for Political and Law Enforcement Affairs of BPKP, six inspectorates within ministries and government institutions met the minimum criteria of APIP capability and MRI Level 3, with a total of 285 auditors. This number was established as the population of the study.

## Results and Discussion

### Data Description

**Table 1.1 Respondent Characteristics**

No.	Respondent Characteristics	Number of Respondent	%
1.	Institution		
	General Election Supervisory Agency (Bawaslu)	26	23,2%
	People's Representative Council (DPR)	25	22,3%
	Ministry of Foreign Affairs (Kemenlu)	9	8%
	Corruption Eradication Commission (KPK)	10	8,9%
	General Elections Commission (KPU)	33	29,5%
2.	Constitutional Court (MK)	9	8%
	Education Level		
	Associate Degree (D3)	17	15,3%
	Bachelor's Degree (D4/ S-1)	72	64,9%
	Master's Degree (S-2)	22	19,8%
3.	Work experience in oversight and supervision		
	<2 Year	7	6,3%
	2 – 5 Year	31	27,9%
	>5 Year	73	65,8%
	4.	Gender	
	Male	49	44,1%
	Female	62	55,9%
5.	Position		
	Inspector/ Auditor Ahli Utama	2	1,8%
	Auditor Ahli Madya	13	11,6%
	Auditor Ahli Muda	40	35,6%
	Auditor Ahli Pertama	29	25,9%
	Auditor Terampil	28	25%

Source: Processed data by the researcher (2026)

Referring to Table 1.1, General Election Supervisory Agency is the institution with

the highest number of respondents, totaling 33 individuals (29.5%), while the Ministry of Foreign Affairs and the Constitutional Court each account for 8 respondents (8%). A higher number of respondents indicates a tendency toward larger human resources and organizational units in supporting audit tasks across a broader scope of work.

In terms of educational background, respondents with a bachelor's degree (D4/S-1) constitute the largest group, totaling 72 individuals (64.9%), while those with a Diploma (D3) represent the smallest group, with 17 individuals (15.3%). These data indicate that most internal auditors in the Inspectorate sampled in this study hold a bachelor's degree, which is a qualification requirement for first-level expert auditors, thereby supporting their basic competence in carrying out audit tasks.

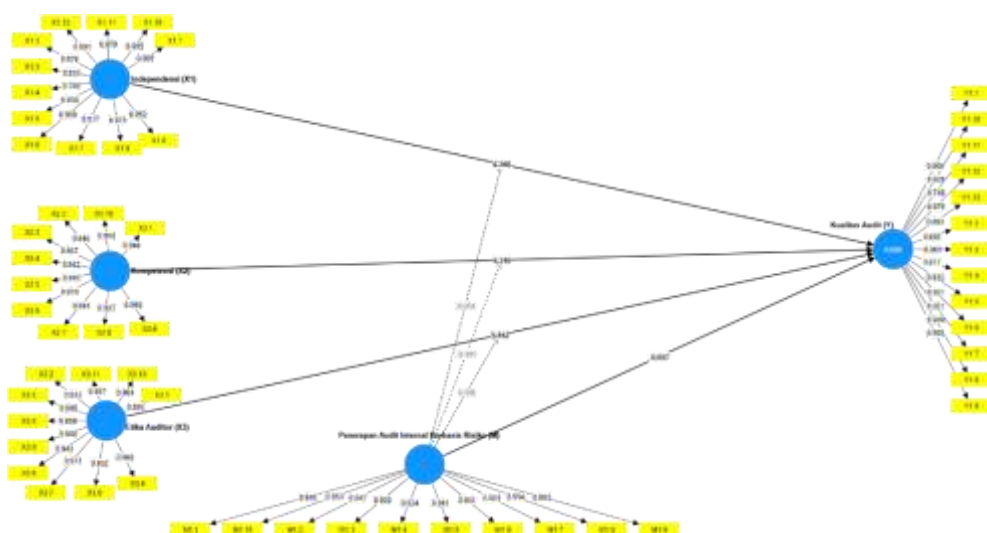
Regarding work experience in the field of supervision, the majority of respondents have more than 5 years of experience, totaling 73 individuals (65.8%). This suggests that most internal auditors in this study have handled various audit assignments, and therefore possess adequate knowledge and competence to produce high-quality audit results.

In terms of gender, the majority of respondents in this study are female, totaling 62 individuals (55.9%). This indicates that most internal auditors or APIP across the five Inspectorates of Ministries/ Agencies included in the study sample are women, who are considered capable of demonstrating good auditor independence, competence, and ethics.

Respondents holding the position of Auditor Ahli Muda constitute the largest group, totaling 40 individuals (35.6%), while the smallest group is Inspectors/ Auditor Ahli Utama, with only 2 individuals (1.8%). This shows that most internal auditors in this study are at the Junior Expert Auditor level, who have obtained adequate education, training, and work experience. Therefore, their competence and independence are considered sufficiently strong in carrying out audit tasks.

### Measurement Model: Validity and Reliability Assessment

Figure 1.1 Validity Test Based on Outer Loadings



Source: Processed data by the researcher (2026)

Based on the outer loading validity test shown in Figure 1.1, it is known that all outer loading values are above 0.7, indicating that they have met the validity requirements based on outer loading values.

**Table 1.2 Validity Test Based on Average Variance Extracted (AVE)**

	Average variance extracted (AVE)
Auditor Ethics (X3)	0.892
Independence (X1)	0.783
Competence (X2)	0.885
Audit Quality (Y)	0.811
The Implementation of Risk Based Internal Audit (M)	0.887

Source: Processed data by the researcher (2026)

Based on the test results presented in Table 1.2, all variables in this model have AVE values above the minimum threshold of 0.50. Since all variable values exceed 0.50, the research model is declared to have passed the convergent validity test based on the AVE criterion. This indicates that, on average, the information contained in the indicators is sufficient to represent their respective variables.

**Table 1.3 Discriminant Validity Test: Fornell & Larcker Criterion**

	Auditor Ethics (X3)	Independence (X1)	Competence (X2)	Audit Quality (Y)	The Implementation of Risk Based Internal Audit (M)
Auditor Ethics (X3)	0.945				
Independence (X1)	0.053	0.885			
Competence (X2)	0.161	0.463	0.941		
Audit Quality (Y)	0.344	0.611	0.644	0.901	
The Implementation of Risk Based Internal Audit (M)	0.372	0.089	0.120	0.085	0.942

Note: The values on the diagonal represent the square root of the AVE.

Source: Processed data by the researcher (2026)

A model can be considered to meet the discriminant validity criteria if the AVE of each construct is greater than 0.5. Based on Table 1.3 the square root of the AVE for each latent variable is greater than the correlation values between that latent variable and other latent variables. Therefore, it can be concluded that the model satisfies the requirements of discriminant validity.

**Table 1.4 Discriminant Validity Test: Heterotrait-Monotrait Ratio (HTMT)**

	Auditor Ethics (X3)	Independence (X1)	Competence (X2)	Audit Quality (Y)
Independence (X1)	0.077			
Competence (X2)	0.161	0.470		
Audit Quality (Y)	0.345	0.618	0.652	
The Implementation of Risk Based Internal Audit (M)	0.374	0.098	0.113	0.093

Source: Processed data by the researcher (2026)

In the Heterotrait-Monotrait Ratio (HTMT) analysis, a model is considered to meet the discriminant validity criteria if the ratio values between latent variables are below the specified threshold of 0.90. Based on Table 1.4, all inter-construct comparisons show values that do not exceed this threshold, indicating that there is no issue of overlap among the variables.

**Table 1.5 Reliability Test Based on Composite Reliability (CR)**

	Composite reliability (rho_c)
Independence (X1)	0.977
Competence (X2)	0.987
Auditor Ethics (X3)	0.989
Audit Quality (Y)	0.982
Penerapan Audit Internal Berbasis Risiko (M)	0.987

Source: Processed data by the researcher (2026)

The composite reliability value should be greater than 0.70. Considering that all variables in Table 1.5 have values well above this threshold, the reliability level and internal consistency of the model are considered very strong and the model is declared to have passed the test.

**Table 1.6 Reliability Test Based on Cronbach's Alpha (CA)**

	Cronbach's alpha
Independensi (X1)	0.975
Kompetensi (X2)	0.986
Auditor Ethics (X3)	0.988
Kualitas Audit (Y)	0.980
The Implementation of Risk Based Internal Audit (M)	0.986

Source: Processed data by the researcher (2026)

The recommended Cronbach's Alpha value is above 0.7. Considering that all variables in Table 1.6 have CA values above 0.7, the research instruments used to measure each variable are considered reliable or consistent. Therefore, the model has passed the reliability test.

### Structural Model Evaluation

**Table 1.7 Coefficient of Determination Test**

	R-square
Audit Quality (Y)	0.666

Source: Processed data by the researcher (2026)

Based on Table 1.7, the R-square value for audit quality (Y) is 0.666, which means that independence (X1), competence (X2), auditor ethics (X3), and the implementation of risk-based internal audit (M) are able to explain or influence audit quality (Y) by 66.6%. The remaining 33.4% is influenced by other factors outside this research model. Thus, the research model has a fairly strong explanatory power regarding the variation in audit quality.

**Tabel 1.8 Uji F-Squares**

	f- square
Independence (X1) -> Audit Quality (Y)	0,281
Competence (X2) -> Audit Quality (Y)	0,253
Auditor Ethics (X3) -> Audit Quality (Y)	0,367
The Implementation of Risk Based Internal Audit (M) -> Audit Quality (Y)	0,008
The Implementation of Risk Based Internal Audit (M) x Competence (X2) -> Audit Quality (Y)	0,018
The Implementation of Risk Based Internal Audit (M) x Independence (X1) -> Audit Quality (Y)	0,002

The Implementation of Risk Based Internal Audit (M) x Auditor Ethics (X3) -> Audit Quality (Y)	0,139
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Source: Processed data by the researcher (2026)

Based on Table 1.8 the f-square analysis shows that auditor ethics has a large effect on audit quality with a value of 0.367. Meanwhile, independence (0.281) and competence (0.253) have a moderate effect, and the implementation of risk-based internal audit (0.008) has a small effect. Although the effect sizes differ, each variable still contributes meaningfully to improving the predictive power of the model on the dependent variable, audit quality.

**Table 1.9 Q-Square Test**

	Q <sup>2</sup> (=1-SSE/SSO)
Audit Quality (Y)	0.524

Source: Processed data by the researcher (2026)

Based on Table 1.9 the Q-square value for audit quality (Y) is 0.524 (> 0), indicating that independence (X1), competence (X2), auditor ethics (X3), and the implementation of risk-based internal audit (M) jointly or simultaneously have a significant effect on audit quality (Y). Therefore, a Q-square value greater than zero also shows that the model has good predictive relevance and is appropriate for explaining the relationships among the variables studied.

**Tabel 1.10 Uji Multikolinearitas**

	VIF
Independence (X1) -> Audit Quality (Y)	1,388
Competence (X2) -> Audit Quality (Y)	1,442
Auditor Ethics (X3) -> Audit Quality (Y)	1,592
The Implementation of Risk Based Internal Audit (M) -> Audit Quality (Y)	1,229
The Implementation of Risk Based Internal Audit (M) x Competence (X2) -> Audit Quality (Y)	1,572
The Implementation of Risk Based Internal Audit (M) x Independence (X1) -> Audit Quality (Y)	1,548
The Implementation of Risk Based Internal Audit (M) x Auditor Ethics (X3) -> Audit Quality (Y)	1,506

Source: Processed data by the researcher (2026)

Based on Table 1.10, all VIF values in this model are below 5.0, with the highest value recorded for auditor ethics (X3) at 1.592 and the lowest for the implementation of risk-based internal audit (M) at 1.229. Since no VIF value exceeds the threshold of 5.0, this confirms that the model is free from multicollinearity issues. Therefore, the estimation of

relationships among variables in the path analysis can be conducted accurately without bias from correlations among the independent variables.

**Table 1.11 Model Fit Test (Goodness of Fit Model)**

Estimated model	
SRMR	0.050

Source: Processed data by the researcher (2026)

Based on Table 1.11, the SRMR value obtained in this model is 0.05, which meets the required fit criteria. This indicates that the model built empirically is consistent with the field data. Therefore, the analysis is declared to have passed the goodness of fit test.

### Bootstrapping Analysis

**Table 1.12 Path Coefficient and Significance Test of Effects**

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P values
Auditor Ethics (X <sub>3</sub> ) -> Audit Quality (Y)	0.442	0.406	0.134	3.294	0.001
Independence (X <sub>1</sub> ) -> Audit Quality (Y)	0.360	0.379	0.137	2.626	0.009
Competence (X <sub>2</sub> ) -> Audit Quality (Y)	0.349	0.324	0.109	3.209	0.001
The Implementation of Risk Based Internal Audit (M) x Independence (X <sub>1</sub> ) -> Audit Quality (Y)	-0.034	-0.066	0.162	0.211	0.833
The Implementation of Risk Based Internal Audit (M) x Competence (X <sub>2</sub> ) -> Audit Quality (Y)	-0.101	-0.058	0.218	0.462	0.644
The Implementation of Risk Based Internal Audit (M) x Auditor Ethics (X <sub>3</sub> ) -> Audit Quality (Y)	0.192	0.177	0.096	2.002	0.045
The Implementation of Risk Based Internal Audit (M) -> Audit Quality (Y)	-0.057	-0.050	0.086	0.666	0.505

Source: Processed data by the researcher (2026)

### Effect of Independence on Audit Quality (H<sub>1</sub>)

Based on table 1.12, the results of the test show that the independence variable (X<sub>1</sub>) has a positive effect on audit quality (Y) with a path coefficient value of 0.360. A strong

level of significance is indicated by a P-Value of 0.009 and a T-Statistic of 2.626. This finding indicates that the higher the auditor's independence, the better the audit quality produced. This is consistent with the study by (Wiyasa et al., 2020), which found that independence has a significant effect on audit quality at the Regional Inspectorate of Klungkung Regency. Similar findings are also reported in studies conducted by (Sutisna et al., 2021); (Abdelmoula, 2020); (Purba et al., 2023); (Aprilia & Hidayah, 2023); (Susilowati, 2023); (Hubais et al., 2023); (Tjan et al., 2024); (Wati et al., 2024), (Handayani & Khairunnisa, 2024), (Hasan et al., 2024); and (Friska et al., 2025), all of which conclude that auditor independence has a positive and significant effect on audit quality.

Independence enables auditors to carry out their supervisory functions professionally without interference from management or personal interests, ensuring that the audit process is objective and unbiased. Independent auditors have the flexibility to determine the audit scope, select appropriate procedures, and evaluate audit evidence rationally. This enhances their ability to identify findings more comprehensively, including potential irregularities or weaknesses in internal control systems that might not be detected if independence is compromised.

Furthermore, independence is closely related to the credibility of audit reports. Auditors who are free from conflicts of interest tend to produce more objective and constructive recommendations, which can serve as a reliable basis for management decision-making. Thus, audit quality is not only measured by procedural accuracy but also by the level of trust in the audit results themselves.

These findings reinforce the importance of maintaining and enhancing auditor independence within organizations. Efforts to achieve this can include establishing policies that ensure auditors remain neutral, implementing direct reporting lines to higher authorities, and strengthening an organizational culture that upholds professionalism and integrity.

In issuing opinions, auditors must remain impartial and maintain integrity, objectivity, and competence to avoid factors that may lead the public to question their credibility (Handayani & Khairunnisa, 2024). A lack of independence may lead to risks of abuse of power and reduced accountability within the inspectorate. To mitigate these impacts, it is essential for auditors to maintain independence and strengthen internal control systems to ensure optimal audit quality (Hasan et al., 2024).

### **Effect of Competence on Audit Quality (H2)**

Based on table 1.12, the results of the test show that the competence variable (X2) has a positive effect on audit quality (Y) with a regression coefficient of 0.349. This relationship is statistically significant, as indicated by a P-Value of 0.001 and a T-Statistic of 3.209. These findings suggest that the higher the competence possessed by an auditor, the higher the quality of the audit produced. This is consistent with studies by (Alsughayer, 2021); (Nugraha et al., 2022); (Abdelmoula, 2020); (Purba et al., 2023); (Aprilia & Hidayah, 2023); (Hubais et al., 2023); (Nurhani & Riyadi, 2024); (Cahyono & Hastuti, 2024);

(Handayani & Khairunnisa, 2024); (Hasan et al., 2024); and (Friska et al., 2025), all of which conclude that competence has an influence on audit quality. In general, better auditor competence leads to higher audit quality.

Competence is a fundamental requirement for becoming an auditor. To produce high-quality audit reports, auditors must be equipped with adequate knowledge and experience to carry out audit tasks. Auditor competence includes audit understanding, technical accounting knowledge, and analytical skills in evaluating evidence. Competent auditors are able to identify risks more accurately, determine relevant audit procedures, and interpret audit findings more critically and comprehensively. This directly contributes to the accuracy of audit conclusions, thereby improving audit quality.

Competence also plays an important role in enhancing the efficiency and effectiveness of the audit process. Auditors with sufficient experience and skills tend to understand organizational conditions more quickly and are better able to anticipate potential issues during the audit process. As a result, the audit process not only produces accurate findings but also provides practical and value-added recommendations for the organization.

On the other hand, auditors with low levels of competence are more prone to errors in collecting and evaluating audit evidence, which ultimately can reduce audit quality. Therefore, improving competence through education, continuous training, and work experience is a crucial factor that organizations must prioritize.

This study confirms that auditor competence is a key determinant in improving audit quality. Organizations need to consistently develop auditor competence through training programs, professional certification, and opportunities to handle various audit assignments so that audit quality can continuously improve.

Auditors with higher education tend to have broader perspectives and deeper knowledge in their field. Higher audit quality is reflected in the accuracy and reliability of financial information presentation (Hasan et al., 2024). The most important element influencing audit quality related to competence is continuous development programs and auditor training, which generally lead to a better understanding of audit regulations and procedures (Alsughayer, 2021).

### **Effect of Auditor Ethics on Audit Quality (H<sub>3</sub>)**

Based on table 1.12, the results of the test show that the auditor ethics variable (X<sub>3</sub>) has a positive effect on audit quality (Y) with a path coefficient of 0.442. This effect is highly significant, as indicated by a P-Value of 0.001 and a T-Statistic of 3.294. These findings suggest that the higher the level of ethics possessed by an auditor, the higher the quality of the audit produced. This is consistent with studies by (Alsughayer, 2021); (Hubais et al., 2023); (Colette & Lukman, 2024); (Saputra & Firmansyah, 2024); (Nguyen et al., 2024); (Handayani & Khairunnisa, 2024); (Hasan et al., 2024); and (Friska et al., 2025), which state that auditor ethics has a significant effect on audit quality. In general, higher auditor ethics leads to better audit quality.

Auditor ethics influences audit quality because ethics serves as a behavioral guideline throughout every stage of the audit process. Auditors with high ethical standards will carry out audit procedures in accordance with applicable standards, such as not neglecting important steps (e.g., substantive testing or internal control testing) merely for time efficiency. This ensures that the audit evidence collected is sufficient and relevant, thereby improving the reliability of audit results.

From a decision-making perspective, ethics also encourages auditors to maintain professional skepticism. Ethical auditors do not easily accept client information without verification, but instead perform confirmation and further testing. This attitude reduces the risk of undetected misstatements, ultimately improving audit quality. Furthermore, auditor ethics influences accountability in reporting. Auditors with strong ethical principles will disclose audit findings completely and transparently, without concealing important information. In practice, this is reflected in audit reports that are clear, comprehensive, and accurately represent actual conditions.

Ethics is also related to consistent compliance with professional standards and codes of ethics. Auditors with high ethical standards consistently follow established guidelines, making the audit process more systematic and accountable. This consistency directly enhances overall audit quality. Auditors who adhere to ethical principles such as honesty, integrity, objectivity, and professional competence tend to perform their work more effectively (Hasan et al., 2024). According to (Friska et al., 2025), auditors who uphold integrity, objectivity, and compliance with the code of ethics produce more credible audit reports.

#### **The Implementation of Risk-Based Internal Audit as a Moderator of the Effect of Independence on Audit Quality (H4)**

Based on table 1.12, the results of the test show that the interaction between the independence variable (X1), moderated by the implementation of risk-based internal audit (M), and audit quality (Y) has a negative coefficient of -0.034, with a P-Value of 0.644 (greater than 0.05) and a T-Statistic of 0.462 (less than 1.96). These results indicate that the implementation of risk-based internal audit does not significantly strengthen the relationship between independence and audit quality.

This finding is consistent with the study by (Wati et al., 2024), which explains that the Risk-Based Audit variable is unable to moderate the effect of independence on audit quality. In the context of risk-based auditing, although it is supported by professional auditor attitudes such as independence, it does not automatically guarantee an improvement in audit quality. High levels of independence alone are not sufficient if they are not accompanied by effective, structured, and comprehensive implementation of risk-based auditing.

In addition, auditor independence is a fundamental factor that independently determines audit quality. A high level of independence should already be sufficient to produce high-quality audits without necessarily being influenced by specific audit

approaches. Therefore, risk-based auditing as a moderating variable provides limited or no significant added value in this relationship.

Operationally, although not significant, the negative coefficient suggests a tendency that risk-based audit implementation may actually weaken the relationship between independence and audit quality. In practice, risk-based auditing may introduce additional complexity for auditors. Auditors may need to conduct more risk assessments, documentation, and procedural adjustments, which in certain conditions can reduce focus on objectivity and independence. This may occur particularly when auditors do not yet have sufficient competence in applying the risk-based approach.

Furthermore, this lack of significance may also be caused by the inconsistent or merely formal implementation of risk-based auditing. If its application is not yet mature, then its interaction with independence is not strong enough to influence audit quality. In some cases, suboptimal implementation may even create additional administrative burden without improving audit effectiveness.

### **The Implementation of Risk-Based Internal Audit as a Moderator of the Effect of Competence on Audit Quality (H5)**

Based on table 1.12, the interaction between the competence variable ( $X_2$ ), moderated by the implementation of risk-based internal audit ( $M$ ), on audit quality ( $Y$ ) shows a negative coefficient of -0.101, with a P-Value of 0.644 (greater than 0.05) and a T-Statistic of 0.462 (less than 1.96). This indicates that the moderating variable does not have a significant effect in either strengthening or weakening the relationship between auditor competence and audit quality.

This finding is consistent with the study by (Wati et al., 2024), which states that risk-based audit implementation is unable to moderate the relationship between competence and audit quality. In other words, although risk-based audit implementation is supported by high auditor competence, it does not always have a direct impact on improving audit quality. This finding suggests that technical competence alone is not sufficient if it is not accompanied by the effective, systematic, and comprehensive implementation of risk-based auditing at every stage of the audit process.

Competent auditors may become overly reliant on previously established risk identification results, leading to reduced use of professional judgment. This can decrease the depth of audit procedures and ultimately affect audit quality.

Operationally, the negative coefficient indicates that the implementation of risk-based auditing may weaken the relationship between competence and audit quality. In practice, risk-based internal auditing can introduce additional complexity that is not always matched by auditors' readiness. Auditors are required to understand new methodologies, perform more detailed documentation, and adapt to changes in audit processes. If training and experience in risk-based auditing are still limited, then existing competence cannot be optimally utilized within this framework.

### **The Implementation of Risk-Based Internal Audit as a Moderator of the Effect of Auditor Ethics on Audit Quality (H6)**

Based on table 1.12, the results of the test show that the interaction between the auditor ethics variable (X<sub>3</sub>), moderated by the implementation of risk-based internal audit (M), and audit quality (Y) produces a coefficient of 0.192, with a P-Value of 0.045 (less than 0.05) and a T-Statistic of 2.002 (greater than 1.96). This indicates that the implementation of risk-based auditing is able to strengthen the relationship between auditor ethics and audit quality.

In this context, auditor ethics plays a crucial role in ensuring that every decision made remains objective and unbiased. Therefore, when auditors possess strong ethical values, the implementation of risk-based auditing further enhances the accuracy and depth of the audit process, which ultimately has a positive impact on audit quality.

Operationally, the positive coefficient indicates that in practice, auditors who uphold strong ethical standards and are supported by risk-based audit implementation tend to be more effective in identifying, evaluating, and responding to risks. Auditors do not merely follow procedures formally, but also have a moral commitment to ensure that critical areas are adequately audited. In other words, ethical auditors focus more on substantive risk areas rather than merely fulfilling formal requirements.

Risk-based audit implementation also helps auditors prioritize audit work so that resources are concentrated on the highest-risk areas. In this condition, ethical auditors tend to be more disciplined and transparent. This enhances transparency, accountability, and the reliability of audit results.

### **Effect of Risk-Based Internal Audit Implementation on Audit Quality (H7)**

Based on table 1.12, the results of the test show that the implementation of risk-based internal audit (M) has no significant effect on audit quality (Y). This finding is contrary to the study conducted by (Nugraha et al., 2022), which found that risk-based internal audit planning has a positive and significant effect on internal audit quality.

From an operational perspective, this lack of significance may be caused by the fact that the implementation of risk-based auditing has not been carried out effectively. Auditors may not yet fully understand or master the risk-based methodology, so its application remains largely administrative or merely a formality. In addition, limited training, experience, and information system support may hinder the optimization of this approach. Under such conditions, risk-based auditing has not been able to provide a tangible added value in improving audit quality.

On the other hand, a possible mismatch between policy design and field practice may also be a contributing factor. The organization may have adopted risk-based auditing conceptually, but its implementation is not yet consistent or fully integrated into all stages of the audit process. As a result, this approach is not strong enough to significantly influence audit quality.

Thus, this lack of significance does not necessarily indicate that risk-based auditing is unimportant, but rather suggests that its implementation is not yet effective or is still outweighed by other factors influencing audit quality.

## **Conclusion**

Based on the discussion and data analysis of hypothesis testing in this study regarding the implementation of risk-based internal audit as a moderating variable on the effect of independence, competence, and auditor ethics on audit quality, the following conclusions can be drawn:

1. Independence has a positive and significant effect on audit quality. The higher the auditor's independence, the higher the quality of the audit. Auditors who uphold independence without personal interests provide more objective judgments. Independence makes audit results more reliable and enables auditors to identify and disclose errors or fraud without pressure from any party.
2. Competence has a positive and significant effect on audit quality. The higher the auditor's competence, the better the audit quality produced. Competent auditors are better able to detect material misstatements or irregularities in financial statements. Adequate knowledge and skills support auditors in performing audit procedures properly and enhance analytical abilities, resulting in more reliable and high-quality audit reports.
3. Auditor ethics has a positive and significant effect on audit quality. The stronger the auditor's ethical commitment, the higher the audit quality. Integrity and moral responsibility ensure that auditors work within professional standards in the public interest. Ethical auditors tend to maintain the reputation of the auditing profession, making audit results more trusted by stakeholders.
4. The implementation of risk-based internal audit does not significantly moderate the effect of independence on audit quality. The effectiveness of the risk-based approach depends heavily on the level of organizational risk management implementation. If implementation is still weak, risk-based auditing may divert auditors' focus from the core principle of independence, resulting in an ineffective contribution to audit quality.
5. The implementation of risk-based internal audit does not significantly moderate the effect of competence on audit quality. Auditor competence is essentially a key factor that directly influences audit quality; therefore, the risk-based approach does not provide additional meaningful contribution. Competent auditors are still able to produce high-quality audits regardless of whether the risk-based approach is optimally implemented. In addition, not all Inspectorates implement risk-based internal audit effectively, and limited understanding and competence regarding the risk-based internal audit (RBIA) concept also contribute to its ineffectiveness in moderating the relationship between competence and audit quality.
6. The implementation of risk-based internal audit significantly moderates the effect of auditor ethics on audit quality. Risk-based internal audit helps ethical auditors focus

their examination on high-risk areas in a responsible manner, making the audit process more directed, systematic, and effective in producing optimal audit quality.

7. The implementation of risk-based internal audit has no significant effect on audit quality. Although theoretically the risk-based internal audit approach can improve audit effectiveness by focusing on high-risk areas, in practice its effect depends heavily on the level of implementation maturity and organizational readiness. If implementation is not yet optimal, its contribution to audit quality becomes insignificant.

This study has limitations due to the restricted scope of research objects, which are limited to government institutions that have implemented risk-based auditing and have a Management Risk Indeks (MRI) and APIP capability above Level 3, resulting in a relatively narrow research scope. Therefore, future research is recommended to expand the coverage and number of respondents, improve the effectiveness of data collection, and include additional variables such as leadership support, budget pressure, and the use of audit technology in order to obtain more comprehensive results. Internal auditors are expected to continuously enhance their independence, competence, and ethics through ongoing training, certification, and internalization of the code of ethics. Meanwhile, Inspectorates and government institutions are encouraged to strengthen the implementation of risk management in an operational and integrated manner to improve the effectiveness of risk-based auditing and overall audit quality.

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