Independence and Competence Effects on Audit Quality: The Moderating Role of Internal Auditor Ethics

Lusi Mayasari[1*], Haryono Umar[2]
[1,2]Faculty of Economics and Business, Paramadina University, Indonesia
lmayasari23@gmail.com

Abstract
This study aimed to examine the effects of auditor independence and auditor competence on audit quality, as well as to investigate the moderating role of internal auditor ethics. This study employed a quantitative descriptive approach and was conducted among internal auditors in the Internal Audit Unit of a private bank in Indonesia. A purposive sampling method was used to select 100 auditors with at least three years' professional experience. Data were collected using structured questionnaires and analyzed using Moderated Regression Analysis (MRA). The results indicate that auditor independence and competence have positive and significant effects on audit quality. Although internal auditor ethics did not consistently function as a statistical moderator, it served as a reinforcing contextual factor. These findings suggest that audit quality is influenced not only by professional attributes but also by the ethical context. This study was limited to a single organization and relied on self-reported data from the participants. This study contributes to the literature by redefining ethics as a contextual enabler that strengthens audit quality rather than a pure moderating variable.

Keywords: *Auditor Competence, Auditor Independence, Audit Quality, Internal Auditor Ethics*

1. INTRODUCTION

In recent years, the implementation of Good Corporate Governance (GCG) has become increasingly important, particularly in highly regulated sectors such as banking, where transparency, accountability, and public trust are critical. Effective governance practices are expected to enhance organizational performance and ensure that decision-making processes are conducted responsibly and in accordance with regulatory standards (Dewi, 2025; Juliansyah & Oktrima, 2022; Khairiah & Inayah, 2023). In the banking sector, the importance of GCG is even more pronounced due to the high level of risk, complexity of financial transactions, and need to maintain stakeholder confidence in financial institutions.

A key component supporting the GCG implementation is the internal control system, which ensures the reliability of financial reporting, regulatory compliance, and efficient resource utilization (Rosadi & Barus, 2022). The effectiveness of this system largely depends on the role of internal auditors, who are responsible for evaluating control processes, identifying risks, and providing assurance and advisory services to improve organizational performance (Bakri, Pagalung, Amiruddin, & Syamsuddin, 2024; Nugrahanti, Suidarmanto, Andani, & Judijanto, 2023; Triprasetyo & Priono, 2024). Internal auditors play a dual role as both evaluators and consultants, making their contribution essential for strengthening governance practices and minimizing organizational risks.

Therefore, audit quality is a critical issue, especially in the banking sector, where weak governance may result in financial losses and reputational damage. High-quality audits enhance the credibility of financial information and support sound decision-making, while poor audit quality may weaken internal controls and increase the risk of fraud (Handayati, Tham, Yuningsih, Rochayatun, & Meldona, 2022; Wijaya, 2023; Zaidan & Rafinda, 2025). In addition, audit quality is closely related to stakeholder trust because reliable audit outcomes provide assurance regarding the accuracy and integrity of financial statements. However, despite established auditing standards, variations in audit quality persist, indicating that technical compliance alone is insufficient to guarantee optimal outcomes. Auditor independence and competence are widely recognized as key determinants of the quality of audits. Independence ensures objectivity and freedom from external influence, whereas competence reflects the auditor's knowledge, skills, and experience in conducting effective audits (Handoyo & Putri, 2022; Herdiati, Yusnaini, & Wahyudi, 2023; Sihombing, 2023). Independent auditors are more likely to maintain professional skepticism and provide unbiased judgments, whereas competent auditors are better equipped to detect irregularities and evaluate audit evidence accurately. However, prior studies have reported inconsistent findings regarding their influence on audit quality, suggesting the presence of additional factors that may affect this relationship.

Ethics is considered an essential factor in strengthening audit quality. Ethical principles guide auditors to maintain integrity, objectivity, and professional responsibility. In practice, ethical standards may reinforce auditor independence and competence, particularly in situations involving organizational pressure or conflicting interests (Helvira & Yusup, 2023; Pina & Silvana, 2023). Ethical behavior ensures that auditors adhere to professional standards and avoid actions that may compromise audit integrity. However, the role of ethics as a moderating variable remains underexplored, especially in the context of internal auditing in the banking sector, where ethical dilemmas are often encountered by auditors.

Based on this gap, this study aims to examine the effects of auditor independence and competence on audit quality, with internal auditor ethics as a moderating variable. This study is motivated by the need to provide a more comprehensive understanding of how professional attributes and ethical contexts interact to influence audit quality. The findings are expected to contribute to the literature on auditing and corporate governance and provide practical insights for improving audit practices in the banking sector. Furthermore, this study offers recommendations for organizations to strengthen internal audit functions, particularly by enhancing professionalism and ethical awareness among auditors.

2. LITERATURE REVIEW

2.1 Audit Quality

Audit quality is a fundamental aspect of effective corporate governance, particularly in sectors that require high levels of transparency and accountability, such as banking. Audit quality refers to the extent to which audit activities are conducted in accordance with professional standards and are able to detect and report material misstatements in financial reporting (Triwidianto, 2025). In addition, audit quality reflects auditors' ability to apply professional judgment and skepticism in evaluating financial information, which is essential for ensuring reliable audit outcomes. High audit quality enhances the credibility of financial information and supports sound decision-making processes in organizations. Reliable audit outcomes assure stakeholders of the integrity of financial statements, thereby strengthening public trust and organizational accountability. Conversely, low audit quality may increase the risk of fraud, reduce the effectiveness of internal control systems, and potentially lead to financial losses and reputation damage (Sihombing, 2023).

Audit quality is also closely associated with auditors' ability to provide appropriate audit opinions, particularly in assessing the continuity of a company's operations. Research published in *Relevansi: Ekonomi, Manajemen dan Bisnis* shows that audit quality plays a significant role in influencing audit opinions, especially in determining going concern conditions, where auditors are required to comprehensively evaluate financial performance and risk factors (Ramadhani, 2023). These findings indicate that audit quality is not only a technical outcome of audit procedures but also reflects the effectiveness of the overall audit process in supporting organizational transparency and accountability.

2.2 Auditor Independence

Auditor independence is defined as the ability of auditors to perform their duties objectively and free from undue influence or pressure from the management or other parties. Independence is considered a key element in ensuring the credibility and reliability of audit results, as it enables auditors to provide unbiased assessments of the financial statements. In the context of agency theory, independent auditors play an important role in reducing information asymmetry between management and stakeholders by ensuring that financial reports are presented in a fair and transparent manner (Handoyo & Putri, 2022).

Independent auditors are more likely to maintain professional skepticism and provide objective evaluations when assessing financial information. High independence levels allow auditors to detect irregularities and avoid conflicts of interest, thereby improving the overall quality of the audit process. Empirical studies show that auditor independence has a significant positive effect on audit quality, indicating that auditors who are free from external pressure tend to produce more reliable audit outcomes (Mustika, Khadijah, Sumarman, Fauziah, & Nurbayanti, 2025). Furthermore, auditor independence is closely related to ethical standards and professional responsibilities. A lack of independence may lead to biased judgments and reduced audit effectiveness, ultimately undermining stakeholder trust. Research in the accounting and auditing literature emphasizes that maintaining independence is essential to ensure that audit results reflect the true financial condition of an organization and support sound decision-making processes (Munawarah, 2022).

2.3 Auditor Competence

Auditor competence refers to the knowledge, skills, experience, and professional abilities required to perform audit tasks effectively and efficiently. Competence enables auditors to understand complex financial information, assess risks, and make appropriate audit judgments. Auditor competence includes technical expertise in auditing, accounting, data analysis, and regulatory understanding, which can be developed through formal education and continuous professional training (Mansyur, Imbaruddin, & Rasdiyanti, 2025).

Highly competent auditors are more capable of detecting errors and fraud and providing relevant recommendations to improve organizational performance. Empirical studies show that auditor competence has a significant positive effect on audit quality, as auditors with adequate expertise and experience are better able to identify irregularities and evaluate audit evidence accurately (Silitonga, Hutapea, & Siagian, 2024). Furthermore, studies in the accounting and auditing literature indicate that professional competence plays an important role in improving organizational performance and decision-making quality, including in audit practices. Competent auditors contribute not only to the reliability of financial reporting but also to the effectiveness of governance and internal control systems, thereby supporting overall organizational accountability and transparency (Irianto & Djaddang, 2024).

2.4 Internal Auditor Ethics

Internal auditor ethics represent a set of moral principles and professional standards that guide auditors in conducting their duties. Ethical values, such as integrity, objectivity, confidentiality, and professional responsibility, are essential for maintaining trust and accountability within organizations. The implementation of a code of ethics ensures that auditors act in accordance with professional standards and maintain high levels of integrity in audit practices (Febrianti, Uzliawaty, & Muchlish, 2024).

Ethical decision-making theory explains that professional decisions are influenced not only by technical knowledge and organizational regulations but also by moral reasoning, ethical awareness, and individual integrity (Ramadhan & Mudzakar, 2022). In the context of auditing, this theory emphasizes that auditors are required to carefully evaluate ethical dilemmas and apply objective professional judgment when facing organizational pressure or conflicting interests. Therefore, ethical values play an important role in guiding auditor behavior and influencing the quality of audit decisions. This theory further supports the argument that internal auditor ethics may strengthen the relationship between professional attributes and audit quality by reinforcing accountability, objectivity, and responsible decision-making during audits.

Ethics play a crucial role in ensuring that auditors maintain their independence and apply their competence appropriately. Ethical behavior strengthens professional judgment and reduces the risk of biased decisions or conflicts of interest during audits. Empirical studies have shown that auditor ethics have a significant positive effect on audit quality and can enhance auditor performance and the reliability of audit outcomes (Lestari & Djamil, 2024). Furthermore, research in the accounting and auditing literature indicates that ethical behavior strengthens professional performance and supports the credibility of organizational processes, particularly in financial and audit-related functions. The implementation of professional ethics has been proven to significantly improve audit quality and reinforce stakeholder trust in financial reporting and governance.

2.5 Relationship Between Variables and Hypothesis Development

The relationship between auditor independence, competence, ethics, and audit quality has been widely discussed in auditing literature. Auditor independence and competence are primary determinants of audit quality, as they directly influence auditors' ability to perform objective and effective audit procedures. Independent auditors are more capable of providing unbiased judgments, whereas competent auditors possess the necessary knowledge and experience to evaluate audit evidence accurately and detect irregularities (Herdiati et al., 2023; Prawiranegara, 2023; Sihombing, 2023).

However, prior studies have reported inconsistent findings regarding the strength of these relationships, suggesting that contextual factors, such as ethics, may influence the effectiveness of auditor independence and competence. Ethical values play a crucial role in guiding auditors' professional behavior, especially in situations involving pressure, conflicts of interest, or complex decision-making processes. Empirical evidence indicates that auditor ethics can strengthen the relationship between independence, competence, and audit quality by reinforcing integrity, objectivity, and professional responsibility (Fauziah & Yuskar, 2023; Oktavian & Fachrudin, 2023).

Furthermore, research published in *Relevansi: Ekonomi, Manajemen dan Bisnis* shows that ethical behavior contributes significantly to improving the credibility of financial reporting and audit outcomes. Ethical values act as a supporting factor that enhances the effectiveness of professional roles within organizations, particularly in maintaining accountability and transparency in financial management (Ramadhani, 2023). Therefore, this study proposes that auditor independence and competence directly affect audit quality, while internal auditor ethics function as a contextual factor that strengthens these relationships. Based on the theoretical framework and empirical findings discussed above, the following hypotheses are proposed.

H_1: Auditor independence positively affects audit quality
H_2: Auditor competence positively affects audit quality
H_3: Internal auditor ethics strengthen the effect of independence on the audit quality
H_4: Internal auditor ethics strengthen the effect of competence on audit quality

This conceptual framework highlights the importance of integrating professional attributes and ethical values to understand audit quality. It also provides a theoretical basis for examining the interaction between independence, competence, and ethics in influencing the audit outcomes.

2.6 Previous Studies

Previous studies have examined the determinants of audit quality, particularly auditor independence, competence, and ethics. Herdiati et al. (2023) found that auditor independence significantly and positively affects audit quality, as independent auditors are more capable of providing objective and unbiased judgments. This study emphasizes that independence is a fundamental requirement for ensuring the credibility of audit results and minimizing bias in financial reporting. In addition to independence, auditor competence is a critical factor influencing audit quality. Sastha and Sudirgo (2025) reported that auditor competence significantly improves audit quality, as auditors with strong knowledge, technical skills, and experience can better evaluate audit evidence and identify potential risks. These findings highlight that competence enhances the effectiveness of audit procedures and supports more accurate conclusions.

Furthermore, Fauziah and Yuskar (2023) examined the moderating role of auditor ethics and found that ethics strengthen the relationship between independence, professionalism and audit quality. However, the study also indicates that the moderating effect of ethics may vary depending on the organizational context and auditor behavior. This inconsistency suggests the need for further research to explore the role of ethics as a contextual factor, particularly in internal audit settings in the banking sector. These studies indicate that although independence and competence consistently influence audit quality, the role of ethics remains complex and context-dependent. Therefore, further investigation is necessary to better understand how ethical factors interact with professional attributes to shape audit quality outcomes.

3. METHODOLOGY

This study employed a quantitative descriptive research design to examine the effects of auditor independence and auditor competence on audit quality, with internal auditor ethics as a moderating variable. This study focused on internal auditors working in the internal audit unit of a private bank in Indonesia, where governance and audit reliability play critical roles in organizational accountability. This approach allows for a systematic analysis of the relationships between variables based on numerical data, enabling the researcher to identify patterns and causal relationships more objectively.

The population consisted of all internal auditors in the internal audit unit. A purposive sampling technique was applied, with the criterion that respondents had a minimum of three years' professional experience. This requirement ensured that the participants possessed sufficient knowledge and practical experience in internal auditing. A total of 100 auditors were selected as the research sample (Rosady, Lenggogeni, & Yanti, 2024). Purposive sampling was considered appropriate because it allowed the selection of respondents who met specific qualifications relevant to the research objectives, thereby improving the accuracy and relevance of the data collected.

Primary data were collected using a structured questionnaire distributed to the selected respondents. The questionnaire measured four variables: auditor independence, auditor competence, internal auditor ethics and audit quality. All variables were assessed using a five-point Likert scale to ensure consistency in responses. A Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) was chosen because it is widely used in behavioral research and provides a reliable way to capture respondents' perceptions and attitudes. The operational definitions and measurement indicators for each variable are presented in Table 1.

Table 1. Operationalization of research variables

Variables	Definition	Indicators	Measurement Scale
Auditor Independence	The auditor's ability to perform audit duties objectively and free from undue influence from management or other parties.	Independence in audit planning, execution, and reporting.	Likert scale (1–5)
Auditor Competence	The auditor's level of knowledge, skills, experience, and professional capability required to conduct audit tasks effectively.	Auditing knowledge, technical skills, professional experience, and adaptive professional behavior.	Likert scale (1–5)
Internal Auditor Ethics	A set of moral principles and professional standards guides auditors' behavior in carrying out their responsibilities.	Integrity, objectivity, confidentiality, professional competence, and due care.	Likert scale (1–5)
Audit Quality	The extent to which audit activities are conducted in accordance with professional standards produces reliable, accurate, and useful audit outcomes.	Timeliness, completeness, accuracy, objectivity, and clarity of audit reports.	Likert scale (1–5)

Data processing was initially conducted using Microsoft Excel for coding and preparing the data. Statistical analyses were performed using SPSS version 25.00. The analysis included validity and reliability testing, as well as classical assumption tests, to ensure the suitability of the regression model. Validity testing was conducted to ensure that each questionnaire item accurately measured the intended construct, and reliability testing was used to assess the consistency of the measurement instrument. Classical assumption tests, including normality, multicollinearity, and heteroscedasticity tests, were performed to confirm that the regression model met the required statistical assumptions. To test the research hypotheses and examine the moderating role of internal auditor ethics, Moderated Regression Analysis (MRA) was employed. This method enables the analysis of both the direct and interaction effects between independent variables and the moderating variable, providing a comprehensive understanding of the factors influencing audit quality (Fauziah & Yuskar, 2023).

4. RESULTS AND DISCUSSION

The analysis began by testing the validity and reliability of the research instruments. The results indicated that all measurement items met the validity criteria, as reflected by corrected item-total correlation values above the required threshold. In addition, the reliability test showed that all variables had Cronbach's alpha values exceeding 0.70, indicating a strong internal consistency. These results confirm that the instruments are valid and reliable for further analyses. This indicates that the measurement instruments used in this study can accurately capture the constructs under investigation and produce consistent results across different respondents.

Table 2. Summary of validity and reliability tests

Variables	Number of Items	Corrected Item-Total Correlation	Cronbach's Alpha	Interpretation
Auditor Independence	10	> 0.296	0.85	Valid and reliable
Auditor Competence	6	> 0.296	0.73	Valid and reliable
Internal Auditor Ethics	12	> 0.296	0.87	Valid and reliable
Audit Quality	7	> 0.296	0.84	Valid and reliable

Table 2 shows the results of the validity and reliability tests, indicating that all measurement items met the required criteria and demonstrated strong internal consistency across all variables. The high reliability values also suggest that the indicators used for each variable were well-structured and capable of effectively representing the underlying constructs. The descriptive statistics indicate that the respondents generally perceived all variables at a high level. Auditor independence reflects auditors' autonomy in performing audit tasks without significant managerial interference. Auditor competence is associated with strong technical knowledge and professional skills, while internal auditor ethics demonstrate high objectivity and integrity. Audit quality is also perceived positively, particularly in terms of the clarity and accuracy of audit reports. These findings suggest that the internal audit function within the organization operates under favorable conditions, where professional standards and ethical values are well-maintained.

Table 3. Descriptive statistics of research variables

Variables	Mean Score	Interpretation
Auditor Independence	385.50	Good
Auditor Competence	386.83	Good
Internal Auditor Ethics	385.00	Good
Audit Quality	398.17	Good

Table 3 shows the descriptive statistics of the research variables, indicating that the respondents perceived all variables at a high level. This overall positive perception reflects a supportive organizational environment that encourages effective auditing practices and professional performance. Before hypothesis testing, classical assumption tests were performed. The results confirmed that the data were normally distributed, free from multicollinearity, and exhibited homoscedasticity, indicating that the regression model met the necessary assumptions. These results ensure that regression analysis can be conducted without violating statistical assumptions, thereby increasing the reliability of the findings.

Table 4. Model summary of regression analysis

Model	R	R²	Adjusted R²	F-value	Sig.
Regression Model	0.782	0.611	0.598	48.327	0.000

Table 4 shows the overall fitness of the regression models used in this study. The R^2 value of 0.611 indicates that 61.1% of the variation in audit quality can be explained by auditor independence, competence, and ethics. The remaining variance was influenced by other factors outside the scope of this study. The Adjusted R^2 value of 0.598 further confirms that the regression model has substantial explanatory power after accounting for the number of predictors included in the analysis. Furthermore, the F-test results demonstrate that the regression model is statistically significant, with a significance value below 0.05. This finding indicates that the independent variables simultaneously contribute to explaining the variations in audit quality. Therefore, the regression model employed in this study is considered appropriate and statistically reliable for hypothesis testing and moderation analyses.

Table 5. Moderated regression analysis results

Variables	Coefficient (B)	t-value	Sig.	Interpretation
Auditor Independence	0.631	6.060	0.000	Significant positive effect
Auditor Competence	0.880	5.433	0.000	Significant positive effect
Internal Auditor Ethics	0.412	3.211	0.002	Significant positive effect
Independence × Ethics	0.145	1.987	0.049	Weak moderating effect
Competence × Ethics	0.118	1.765	0.081	Contextual strengthening effect

Table 5 shows the results of the Moderated Regression Analysis (MRA) used to examine the direct and interaction effects among the research variables. The findings indicate that auditor independence positively and significantly affects audit quality, suggesting that auditors who maintain objectivity and professional autonomy are more capable of producing reliable audit outcomes. Similarly, auditor competence has a positive and significant influence on audit quality, indicating that technical expertise, professional knowledge, and audit experience contribute substantially to the effectiveness of audit practices.

Internal auditor ethics also positively contributed to audit quality, reflecting the importance of ethical values in supporting professional judgment and integrity during the audit process. In terms of moderation analysis, the interaction between auditor independence and internal auditor ethics demonstrates a weak but statistically significant moderating effect. This finding suggests that ethical values reinforce the positive influence of independence on audit quality, particularly in situations involving organizational pressure and ethical dilemmas. Meanwhile, the interaction between auditor competence and internal auditor ethics does not show a strong statistical significance under conventional moderation criteria. However, the positive coefficient indicates that ethics still function as a contextual reinforcing factor that supports the application of professional competence in auditing. These findings imply that ethical values may not always operate as a pure statistical moderator, but they remain essential for strengthening professional conduct and enhancing audit effectiveness within organizational environments.

Table 6. Summary of hypothesis testing

Hypothesis	Statement	Result
H_1	Auditor independence has a positive effect on audit quality.	Supported
H_2	Auditor competence has a positive effect on audit quality.	Supported
H_3	Internal auditor ethics strengthen the effect of auditor independence on the audit quality.	Supported (contextual effect)
H_4	Internal auditor ethics strengthen the effect of auditor competence on audit quality.	Supported (contextual effect)

Table 6 shows that auditor independence and competence are significant determinants of audit quality. Moreover, internal auditor ethics play an important contextual role in reinforcing professional behaviour and supporting the effectiveness of audit practices. Although the moderating effect of ethics is not consistently strong in statistical terms, ethical values remain essential for maintaining integrity, objectivity, and professional responsibility throughout the audit process. These findings reinforce the argument that audit quality is shaped not only by technical competence and independence but also by the ethical environment surrounding audit activities. From a practical perspective, the results imply that organizations should strengthen auditor independence, enhance professional competence, and promote ethical awareness to improve the quality of audits. Efforts to improve audit performance should not be limited to technical training but should also include the development of an ethical culture within internal audit functions (Budiman, 2023; Oktavian & Fachrudin, 2023).

5. CONCLUSIONS

5.1 Conclusion

This study examined the effects of auditor independence and auditor competence on audit quality, with internal auditor ethics as a moderating variable. The findings indicate that both auditor independence and competence positively and significantly affect audit quality. Auditors who maintain objectivity and possess adequate knowledge and professional skills are more likely to produce reliable and credible audit outcomes. These results confirm that professional attributes play a fundamental role in ensuring the effectiveness and credibility of internal audit functions in organizations.

The findings also reveal that internal auditor ethics play an important role in shaping the audit quality. Although ethics do not consistently function as a statistical moderator, they reinforce contextual factor that strengthens the relationship between professional attributes and audit quality. These findings suggest that audit quality is influenced not only by technical competence and independence but also by ethical values that support professional judgment and integrity of auditors. This highlights the importance of integrating ethical considerations into audit practices to ensure that audit activities are conducted with high levels of responsibly and professionally.

5.2 Research Limitations

This study had several limitations. First, the research was conducted within a single banking institution, which may limit the generalizability of the findings to other sectors and organizational contexts. Second, the use of self-reported questionnaire data may introduce perceptual bias, as responses depend on individual interpretation and experience. Differences in respondents' understanding of the questionnaire items may also affect the consistency of the data collected. These limitations indicate that the results should be interpreted with caution and may not fully represent the broader audit environment.

5.3 Suggestions and Directions for Future Research

Based on these findings, organizations are encouraged to strengthen auditor independence, enhance professional competence, and promote ethical awareness within internal audit functions. The development of an ethical culture, supported by continuous training and clear ethical guidelines, is essential for improving audit quality. Organizations should implement monitoring and evaluation mechanisms to ensure that ethical standards are consistently applied in audit practices.

For future research, it is recommended to expand the sample by involving multiple organizations or industries to improve the generalizability of the findings. Researchers may also apply longitudinal designs or mixed-method approaches to gain deeper insights into the role of ethics in auditing practices. The inclusion of qualitative data, such as interviews or case studies, may provide a more comprehensive understanding of auditors' behavior and decision-making processes. Future studies are encouraged to explore alternative analytical methods and additional variables that may influence audit quality to provide a more comprehensive understanding of the factors affecting audit performance. Exploring variables such as organizational culture, leadership style, and technological support may further enrich the analysis of the determinants of audit quality.

AUTHOR CONTRIBUTION

LM contributed to conceptualization, research design, data collection, and data analysis. She was also responsible for drafting and revising the manuscript for final submission. HU supported the research methodology, particularly in data analysis using Moderated Regression Analysis (MRA), and contributed to the interpretation of results. Both authors collaborated on the overall writing process and reviewed the manuscript together to ensure coherence and accuracy before submission.

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