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Determinants Audit Delay In Sharia Commercial Banks In Indonesia

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Abstract

The aim of this study was to determine the effect of audit committees, audit opinions, gender and KAP reputation on audit delay in Islamic commercial banks in Indonesia in 2016-2020. The research method used is a quantitative method using secondary data in the form of annual financial reports of Islamic Commercial Banks for 2016-2020. Sampling technique used purposive sampling with a total sample of 12 Islamic Commercial Banks. Methods of data analysis using multiple regression analysis. The results of the study show that the audit committee and audit opinion have a significant effect on audit delay, while the variables of gender and KAP reputation have no significant effect on audit delay in Islamic commercial banks in 2016-2020. Simultaneously the audit committee, audit opinion, gender and KAP reputation have a significant effect on audit delay in Islamic commercial banks in 2016-2020.

Keywords: *Audit Delay, Audit Committee, Audit Opinion, Auditor Gender, Reputation*

Abstrak

Tujuan penelitian adalah untuk mengetahui pengaruh komite audit, opini audit, gender auditor dan reputasi KAP terhadap audit delay pada bank umum syariah di Indonesia tahun 2016-2020. Metode penelitian yang digunakan yaitu metode kuantitatif dengan menggunakan data sekunder berupa laporan keuangan tahunan Bank Umum Syariah (BUS) tahun 2016-2020. Teknik pengambilan sampel menggunakan purposive sampling dengan jumlah sampel sebanyak 12 Bank Umum Syariah (BUS). Metode analisis data menggunakan analisis regresi berganda. Hasil penelitian menunjukkan bahwa komite

audit dan opini audit memiliki pengaruh signifikan terhadap audit delay, sedangkan variabel gender auditor dan reputasi KAP tidak berpengaruh signifikan terhadap audit delay pada bank umum syariah tahun 2016-2020. Secara simultan komite audit, opini audit, gender auditor dan reputasi KAP berpengaruh signifikan terhadap audit delay pada bank umum syariah tahun 2016-2020.

Kata kunci: *Audit Delay, Komite Audit, Opini Audit, Gender Auditor, Reputasi*

Introduction

The purpose of Islamic Commercial Banks to publish financial reports for each period is to provide information about the company's financial position, performance and cash flow which is useful for report users to make economic decisions (Ikatan Indonesian Accountants, 2017).

Hasibuan and Sawarni (2020) financial reports are a medium of communication between internal companies and external companies. Presentation of financial statements provides an overview of the work performance that has been achieved by the company. Information contained in financial reports can provide benefits, if presented accurately and on time when needed by users of financial statements.

Timeliness of reporting is very important in the utilization of financial reports. Information will be useful if it is conveyed quickly, precisely, and accurately. The sooner financial report information is published, the more useful it is for decision making. On the other hand, if there is a delay, the resulting information will lose its relevance in terms of decision making (Aritonang, 2019).

The timeliness of publication of financial report information can be affected by audit delay (Septy, 2008). Audit delay is the length of time required for audit completion by the auditor to complete the audit process which is calculated from the end of the company's financial year period until the date issuance of the audit report (Kartika, 2011).

According to the Regulation of the Financial Services Authority of the Republic of Indonesia number 37/POJK.03/2019 concerning Transparency and Publication of Bank Reports in Article 17 it states that every bank is required to announce an annual publication report on the bank's website no later than the end of the fourth month or 120 days after the closing date. yearbook.

There are many factors that affect audit delay in a company, one of which is the audit committee. The audit committee is a committee that aims to help carry out the duties and functions of the board of commissioners, which is formed and is responsible to the board of commissioners (Camila, 2019). The guidelines for forming an effective audit committee explain that the audit committee members owned by the company consist of at least three people, chaired by the company's independent commissioners with two people external to the company who are independent and control and have accounting and finance backgrounds. The number of audit committee members, which is more than one person, is intended to form effective and efficient teamwork by contributing to each other to achieve common goals, namely timelines for financial reporting (Wardi and Fachriyah, 2017).

Factors influencing audit delay is an audit opinion. Hery (2019) audit opinion is a statement of the auditor's opinion regarding the results of an audit of financial statements carried out based on the professional as regulated in the Public Accountant Professional Standards. There are five types of opinions that can be given by the auditor, namely an

audit report containing an unqualified opinion, an unqualified opinion with an explanatory paragraph/language, a qualified opinion, an opinion unreasonable adverse opinion and disclaimer opinion.

Companies that receive an unqualified opinion are considered to have good performance so they tend to be faster in publishing their financial reports. Meanwhile, companies that receive opinions other than unqualified opinion are considered to have poor performance so they tend to be slow in publishing their financial reports (Dewi, 2017).

Another factor that affects audit delay is the gender auditor. Gender is the difference in roles between men and women which not only refers to the biological or sexual aspects but also includes social values (Supadmi, 2014). Differences Gender affect the processing of information received by men and women. Meyers and Levy (1986) developed a theoretical framework for the "selectivity hypothesis", namely the differences between men and women in processing information in decision making. Men tend to process information in a limited and incomplete manner, while women process detailed information. Based on this, gender is one of the individual factors that influence work attitudes, including in the process of completing audited financial reports conducted by auditors.

Furthermore, the reputation factor of the Public Accounting Office. KAP is an institution that is given permission by the minister of finance to become a forum for public accountants in carrying out their work. Based on its size, KAP are classified into two, namely universally applicable KAP or known as Big Four Worldwide Accounting Firms or big four KAP non-big four. KAP Big four have several advantages compared to non-big four, such as a large number of professional and competent resources and staff, also having a higher level of time schedule flexibility to complete audits on time. In addition, the number of clients owned by big four is diverse and more numerous than non-big four, so that the experience and knowledge gained by the auditor in the field of auditing will be greater. KAP big four have a good reputation in the eyes of the public, therefore the big four will be more careful in conducting audits and be able to complete audits on time (Kristian, 2018).

Literature review

Audit Committee and Audit Delay

. Munawaroh's research results (2020) state that audit committees have an effect on audit delay. Audit delay is affected by the relatively small number of audit committees whose job is to monitor planning and implementation and then evaluate audit results to assess the feasibility and capability of internal control, including overseeing the process of preparing financial reports. The more the number of audit committee members illustrates the greater power in improving the quality of reports, so that the audit delay experienced is shorter. The results of other studies conducted by Muliarta (2018), Ariningtyastuti and Rohman (2021) and Suryandari (2021) show that the audit committee has a significant effect on audit delay. Based on the results of this study, the hypothesis proposed in this study is:

H₁ : the audit committee has a significant effect on audit delay.

Audit Opinion and Audit Delay

Companies that receive an unqualified opinion are considered to have good performance so they tend to publish their financial statements more quickly. Meanwhile

companies that receive opinions other than unqualified opinion are considered to have poor performance so they tend to be slow in publishing their financial reports (Dewi, 2017). The results of the study by Wargain-Angin (2019) state that audit opinion has an effect on audit delay. The results of other studies by Palilingan (2017), David and Butar (2020) show that audit opinion has a significant effect on audit delay. Based on these results, the hypothesis proposed in this study is:

H₂ : Audit opinion has a significant effect on audit delay

Auditor Gender and Audit Delay

According to Supadmi and Sari (2014) in their research stated that gender effect on audit delay. The research revealed that the presence of female auditors plays a role in shortening the audit delay. The research results of Sebayang and Laksito (2014), Kurniawan and Mutmainah (2020), Ocak and Ozden (2018) show that gender has a significant effect on audit delay. Based on these results, the hypothesis proposed in this study is:

H₃ : gender has a significant effect on audit delay

KAP reputation and Audit Delay

KAP big four have a good reputation in the eyes of the public, therefore the big four are more careful in conducting audits and can complete the audit on time (Kristian, 2018). Nugroho (2021) in his research stated that KAP reputation has an effect on audit delay. The research results of Apriyana and Rahmawati (2017), Ginting and Sembiring (2019) and Laksito and Hati (2019) show that KAP reputation has a significant effect on audit delay. Based on these results, the hypothesis proposed in this study is:

H₄ : KAP reputation has a significant effect on audit delay.

Based on the literature review, the research model can be described as follows:

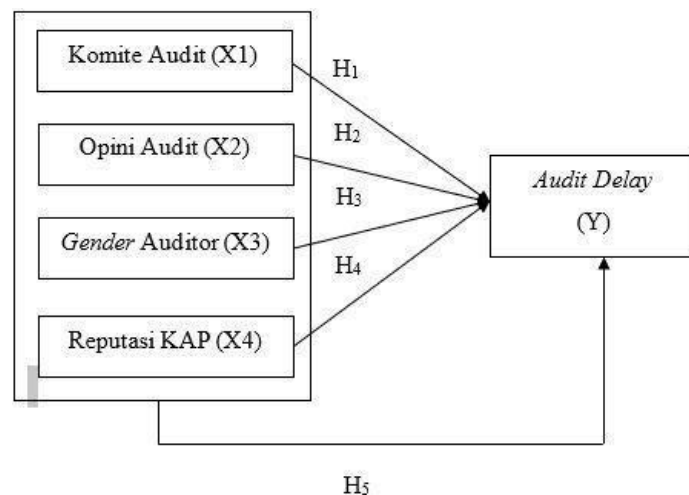


Figure 1.
Research Model Research

Methods

Sampling technique in study used a purposive sampling method, which is a method of taking samples from a population based on certain criteria (Syafi'i, 2005). The sample criteria in this study include:

1. Islamic Commercial Banks in Indonesia which are registered with the Financial Services Authority in 2016-2020.
2. Sharia Commercial Banks that consistently publish complete and audited annual financial reports during 2016-2020.
3. Islamic Commercial Banks which have complete data according to research for 2016-2020.

Based on these criteria, there are 12 Islamic Commercial Banks that meet the criteria to be sampled in this study, namely Bank Muamalat Indonesia, Bank Rakyat Indonesia Syariah, Bank Negara Indonesia Syari'ah, Bank Syariah Mandiri, Bank Mega Syariah, Bank Aladin Syariah, Bank Victoria Syariah, Bank Jabar Banten Syariah, Bank Panin Dubai Syariah, Bank Syariah Bukopin, Bank BCA Syariah, and Bank BTPN Syariah.

The operational definitions of the variables in this study can be explained in the following table:

Table 1. Operational Definition of Variable

Variable	Definition	Measurement	Scale
Dependent Variable			
Audit Delay	Audit delay , which is the length of time needed to complete the audit from the closing date of the company's books to the date of issuance of the audit report (Kartika, 2011).	Measured from the closing date of the annual book until the date signed the audit report	Ratio
Independent Variable			
Committee Audit	Committee audit is a committee that aims to help carry out the duties and functions of the board of commissioners, which is formed and is responsible to the board of commissioners (Camila, 2019).	Measured by counting the number of audit committees in the annual financial reports of Islamic commercial banks.	Nominal
Audit Opinion	Audit opinion is a statement of the auditor's opinion regarding the fairness of the financial statements that have been presented regarding all material matters in accordance with the applicable reporting framework (Sebayang and Laksito, 2014).	Measured using a variable dummy. Islamic commercial banks accept unqualified opinion then it is given a value of 1, while for opinions other than unqualified opinion it is given a value of 0.	Nominal
Gender Auditor	Gender is the difference in roles between men and women which does not only refer to biological or sexual aspects only but also includes social values (Supadmi, 2014)	Measured using a dummy. Financial reports audited by male auditors are given a value of 1 while women are given a value of 0.	Nominal
Reputation of KAP	Public Accounting Firm (KAP) is a form of organization that has obtained permission from the minister of finance to provide audit services in	Measured using a variable dummy. Islamic commercial banks that use Big Four are given a value of 1 while Non-Big	Nominal

accordance with laws and regulations (Efendi , 2021)	Four are given a value of 0.
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Data analysis technique in this study uses inferential statistics with a non-parametric approach using point biserial tests. The biserial point correlation test aims to determine the closeness of the relationship between variables that have a nominal data scale or variables in the form of a dichotomy with interval/ratio data scales (Muin, 2018).

Results and Discussion

Analysis of the results of the biserial point correlation test, namely the level of relationship between the audit committee and audit delay has a relationship category correlation with a negative relationship direction. The level of relationship between opinion and audit delay has a relationship low correlation category with a negative relationship direction. The relationship between the gender auditor and audit delay a very low correlation category with a positive relationship direction. The relationship between KAP reputation and audit delay has a relationship very low correlation category with a positive relationship direction. The multiple regression equation obtained from the results of the analysis is as follows:

$$Y = 91.893 - 7.512 X_1 - 22.055 X_2 + 5.808 X_3 + 3.484 X_4 + e$$

Effect of the Audit Committee on Audit Delay in Islamic Commercial Banks

In this study the influence of the audit committee on audit delay was carried out using the t test and partial coefficient of determination, the results are presented in Table 2.

Table 2. T Test Results and Partial Determination Coefficient of Audit Committee Audit Committee

Sig.	Zero-order	Beta	Partial Determination Coefficient (Zero-Order x Beta) x 100 %
0.021	0.333	0.324	(0.333 x 0.324) x 100% = 10.8 %

Audit committee has a significant effect on audit delay with an effect of 10.8% on Commercial Banks Sharia in Indonesia in 2016-2020. The more the number of audit committee members, the shorter the audit delay, conversely the fewer the number of audit committee members, the longer the audit delay .

The results of this study are in line with the research of Ariningtyastuti and Rohman (2021) which states that the composition of an audit committee that is independent and has a background in finance and accounting is considered capable of contributing to the quality of financial reports, besides that the audit committee's resources which include at least three people will make a committee audit is getting wider in view of problems so that there are more alternatives to solve problems and shortening audit delay.

Effect of Audit Opinion on Audit Delay in Islamic Commercial Banks

In this study the effect of audit opinion on Audit Delay was carried out using the t test and the partial coefficient of determination, the results are presented in the following table.

Table 3. T Test Results and Partial Coefficient of Determination Audit

Opinion Audit Opinion			
Sig.	Zero-order	Beta	Partial Determination Coefficient (Zero-Order x Beta) x 100 %
0.005	0.391	0.349	(0.391 x 0.349) x 100% = 13.6 %

Audit opinion has a significant effect on audit delay with an effect of 13.6% on Commercial Banks Sharia in Indonesia in 2016-2020. Islamic commercial banks that receive an unqualified opinion on their financial statements will undergo a shorter audit process thereby shortening the audit delay. Conversely, if an Islamic commercial bank receives an opinion other than unqualified opinion in its financial statements, it will undergo a longer audit process so that the audit delay will be longer.

The results of this study are in line with the research of Ginting and Sembiring (2019) which states that companies that receive opinions other than unqualified opinion cause audit delays, because the process of giving an unqualified opinion involves negotiations with clients and audit partners and expanding the scope. Unlike the case with a company that receives an unqualified opinion, it will make the audit delay faster, because this is good news for the company to be conveyed as soon as possible to the public and interested parties in the financial statements.

The Effect Gender of Auditor Audit Delay in Islamic Commercial Banks

In this study the influence gender of auditor Audit Delay was carried out using the t test and the partial coefficient of determination, the results are presented in the following table.

Table 4. T Test Results and Partial Determination Coefficient Gender Auditor

Gender Auditor			
Sig.	Zero-order	Beta	Partial Determination Coefficient (Zero-Order x Beta) x 100%
0.483	0.067	0.087	(0.067 x 0.087) x 100% = 0.6%

Gender auditor has no significant effect on audit delay with an effect of 0.6% on the Bank General Sharia in Indonesia in 2016-2020. This shows that gender differences between men and women with differences in various individual traits and characteristics do not affect the audit process carried out by male and female auditors. Male and female auditors have the same processing and evaluation of information and decisions when carrying out the audit process, this can happen because both male and female auditors are required to use their professional judgment based on established audit procedures and standards in carrying out the audit process so that they are able to make professional audit decisions, and can be accounted for both for the client or company being examined as well as parties who have an interest in the results of the audit of the financial statements.

This research is in line with the research of Wiguna, Sujana and Diatmika (2017) which states that there is no difference between male and female auditors in the audit process seen from the equality of organizational commitment, professional commitment,

motivation, and employment opportunities. Zulaikha (2006) revealed that in the profession as an auditor, the dual role of women has no influence on the auditor's policy in the process of examining financial statement information.

Effect of KAP reputation on Audit Delay in Islamic commercial banks

Table 5. T-test results and partial coefficient of determination of KAP's reputation

Sig.	Zero-order	Beta	Partial Determination Coefficient (Zero-Order x Beta) x 100 %
0.638	0.149	0.065	(0.149 x 0.065) x 100% = 0.10 %

KAP reputation has no significant effect on audit delay with an effect of 0.10% on the Bank General Sharia in Indonesia in 2016-2020. This shows that Islamic commercial banks audited by the big four and non-big four also have audit delay almost the same KAP big four and non-big four refer to the same standards in accordance with Standards the Public Accountant Professional and the increasingly intense competition between affiliated big four KAP and non-big four, will cause each of these KAP to try to maintain their reputation by demonstrating a high level of professionalism in carrying work so as to produce quality. KAP affiliated with the big four or not affiliated with the big four try to provide the best service and complete audit reports in a professional, independent and integrity manner.

This research is in line with Putri and Ni Putu's research (2017) which states that the big four KAP and non-big four will try to complete their audit work in a timely manner because there are already regulations from the OJK which require that each bank is required to announce an annual publication report on the bank's website no later than the end of the fourth month after the annual book closing date.

Influence of Audit Committee, Audit Opinion, Gender on Audit Delay in Islamic Commercial Banks

In this study the influence of audit committee, audit opinion, gender on Audit Delay was carried out using the F test and the coefficient of determination test, while the results are presented in the following table.

Table 6. F Test Results and Coefficient of Determination (R²) Audit Committee, Audit Opinion, Auditor Gender and KAP Reputation

Sig.	F count	F table	R Square
2.54	0.638 4.353	0.240	Audit

Audit committee, audit opinion, gender and KAP reputation simultaneously or simultaneously have a significant effect on audit delay which is supported by the value of the determination coefficient R² of 0.240 or if used as a percent of 24%. So it can be concluded that the audit committee, audit opinion, gender and KAP reputation jointly or simultaneously have a significant effect on audit delay with a percentage of 24% and the remaining 76% is explained by other variables outside this study.

Conclusion

The results of the study can be concluded that the audit committee and audit opinion partially have a significant effect on audit delay. The more the number of audit committee members, the shorter the audit delay, conversely the fewer the number of audit committee members, the longer the audit delay. Islamic commercial banks that receive an unqualified opinion in their financial statements will experience a shorter audit process thereby shortening the audit delay.

Meanwhile, the gender of the auditor and KAP reputation partially have no significant effect on audit delay. Gender differences between men and women do not affect the audit process carried out by auditors because both male and female auditors are required to use their professional judgment based on established audit procedures and standards. Islamic commercial banks audited by the big four and non-big four also have audit delay almost the same

Simultaneously the audit committee, audit opinion, auditor gender, and KAP reputation have a significant effect on audit delay.

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