The Influence of Professionalism, Locus of Control, Emotional Intelligence and Professional Ethics on BPR Audit Quality with Ambiguity as a Moderator

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As an independent party, auditors have the opportunity to improve the quality and reliability of company financial reports that are used by stakeholders in making decisions. Against this background, incidents relating to the accounting profession from an audit quality perspective are increasing. Incidents often occur with test objects due to the inspector's incompetence. The loss of public trust in the accounting profession is an indication of the loss of AI's strict internal audit concept and a weak governance system. This research aims to determine how professionalism, locus of control, emotional intelligence, and professional ethics influence audit quality. Auditors who participated in this research working in BPR Region III in Cirebon, West Java, were used as respondents. The resulting sample consisted of 49 of the 83 research topics selected to represent BPR researchers. The results show problems with normality, multicollinearity, and autocorrelation in the classical assumption test, which consists of normality, multicollinearity, and heteroscedasticity tests using a one-stage multivariate model. The remainder is influenced by other invisible variables, with a total influence of 0.598 or 59.8%.

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INTRODUCTION

In line with increasing economic development, economic actors and the use of money also increase. In the economy, the role of intermediaries is very important for transactions between parties who have more money than parties who need more money. After the establishment of money as a medium of exchange, the existence of financial institutions became very important in the economy. The main activities carried out by financial institutions are collecting funds from surpluses and contributing funds to deficits.

Banks are financial institutions that play an important and strategic role in economic activities by providing financial services. One of the important steps towards the ASEAN Economic Community (AEC) 2015 is the ASEAN Banking Integration Framework (ABIF), which is responsible for ASEAN banking integration. The ABIF guidelines serve as an operational framework for ASEAN countries to implement banking integration concepts and processes. With the integration of the financial sector, competition between banks in ASEAN countries is increasing (ABIDIN et al., 2021). The large number of banks operating causes banking to enter a period of very competitive competition (Liyas & Primadi, 2017).

One type of bank designed to help the lower middle class is the People’s Credit Bank (BPR). BPR meets people’s needs for banking services, one of which is providing loans with lighter requirements and simpler procedures. It is hoped that with the formation of BPR, small business capital problems will be resolved and people’s income will increase. However, small businesses must also participate in the opportunities provided by state-owned enterprises to be successful (Prijanto, 2021).

BPR is also a knowledge-based organization, so human resources are very important in achieving its performance. BPR is also an organization that massively utilizes information technology in its operational activities. BPR has a high risk of fraud so internal control is needed to prepare quality financial reports (ANGELIN1 et al., 2023).

The role of banks in supporting national economic development is very important and strategic (Swidia & Cris, 2023). Audits supervise banks, which provide a large role for company management in decision making. To make business and operational policies, procedures and decisions, company management needs strong and strategic information from internal audit.

Internal audit is specifically defined by the IIA as independent advice and control and aims to increase the value and operational efficiency of a company. To achieve this goal, a systematic and disciplined approach is applied to define management, control and administration processes. In this progress, internal audit as part of an organization’s management control is increasingly important. At the same time, demands on internal auditors increased as a result. Compared to previous jobs, internal auditor duties now require higher skills and knowledge. Thus, internal auditors are responsible for improving the risk management process and increasing the reliability of the internal control system (Benedict Dozie et al., 2019).
Internal audit helps management and ensures that the business runs according to plan and achieves goals. Internal audit provides information about various company activities and helps make objective and responsible decisions.

The importance of this research is that auditors are able to increase the credibility of the entity's financial reports, which are used by related parties in the decision-making process (Adi, 2020). Based on the above, cases related to the accounting profession regarding audit quality are increasing. Lack of auditor competence causes fraud to frequently occur on audit objects (Indah Azhari et al., 2020). One of these cases is when the Rural Bank's business license is revoked due to violations committed by the bank itself. Therefore, the Financial Services Authority (OJK) is responsible for regulating and supervising financial services institutions. On November 15 2023, Decision of Members of the Board of Commissioners of the Financial Services Authority Number KEP-79/D.03/2023 revoked the business license of PT Bank Perkreditan Rakyat Indotama UKM Sulawesi, and on December 4 2023. Decision of Members of the Board of Commissioners of the Financial Services Authority Number KEP - 84/D.03/2023 revoked the business license of PT Bank Perkreditan Rakyat Persada Guna. This phenomenon shows how important it is for auditors to be trusted by the public because they are considered the most independent and objective party. The loss of public trust in the auditor profession will indicate the loss of the strict IA internal audit concept and the absence of a governance system.

The world's internal auditors must comply with the International Standards for the International Professional Practices Framework (IPPF) (IIA 2017). High-quality internal auditors contribute to the development of professional internal audit standards (Bank for International Settlements 2012). The IPPF conceptual framework sets formal standards for internal auditor practice. Starting from its first publication in 1978 until the latest in 2017, the IPPF has been changed several times (BERNAWATI, 2020)

Audit quality includes all aspects that are considered so that the independent auditor's report is quality. Independent auditors must comply with several principles: professional responsibility, responsible for the public interest, honest, objective, maintaining competence, protecting auditor secrets, behaving professionally, and working in accordance with technical standards (Mirayani, 2022)

Apart from having expertise in the field of accounting, accountants must act professionally according to the ethics of audit professionalism. Acting in this way will increase company and public confidence in the accounting profession (R. A. Rahayu, 2020) Accuracy is a characteristic of professionalism. The auditor's accuracy in completing audit work also influences the company's ability to submit financial reports to the public and the Financial Services Authority (OJK). The profitability of financial reports is influenced by this timeliness.

Locus of control is very important because a person's ability to understand what is happening to him can be used to measure and assess adjustments or control of his performance. (Rizal & Rahmisyari, 2020) As a
personality variable where individuals feel confident about their abilities or what they will have in the future, of course every individual has a locus of control. The existence of differences between individuals who believe internally or externally can influence the life and work they undertake.

It is very important for auditors to have broad knowledge, especially in the field of auditing. Experience in the field of auditing and accounting can help auditors improve their performance (Wulandari et al., 2023). This experience can be obtained through various steps, such as carrying out inspection tasks, receiving intensive training, or carrying out other activities that can improve auditor performance. To enhance the auditor's expertise, this particular process is beneficial. Experience can improve auditors in finding violations. In addition, experience will allow auditors to develop their potential through the processes they have learned previously. This will reduce the chance of mistakes in the future.

Role ambiguity is unclear information regarding the tasks required by an auditor to complete his role optimally. Auditors who experience role ambiguity feel role ambiguity if there is no clarity about the correctness of their work, (Ketut Setia Wati et al., 2023) such as a lack of information to complete tasks or lack of clarity about the tasks given to auditors, which results in a decrease in audit quality.

Several previous studies have discussed similar issues, namely factors that impact audit quality, among which (Kusuma et al., 2019) stated that professionalism produces a positive influence on audit quality. This indicates that the higher the professionalism the auditor has, the higher the quality of the audit produced. The research carried out states that Locus of control has a positive influence on audit quality. This indicates that the higher the auditor's locus of control, the higher the resulting audit quality. Research conducted (Andrian et al., 2022) states that Emotional Intelligence has a positive influence on audit quality. This indicates that the higher the Emotional Intelligence an auditor has, the higher the quality of the audit produced. Research conducted (Pratiwi, 2019) states that professional ethics has a positive influence on audit quality. This indicates that the higher the ethical professionalism of the auditor, the higher the quality of the audit produced.

This research aims to determine the influence of Professionalism, Locus of Control, Emotional Intelligence and Professional Ethics on Audit Quality with ambiguity as a moderator, based on the perceptions of auditors in BPR.

Many bribery phenomena occur among auditors which makes the auditor's independence questioned again by the public (Yuniasih, 2021). With this, the author feels interested in raising the research title, namely "The Influence of Professionalism, Locus of Control, Emotional Intelligence and Professional Ethics on BPR Audit Quality with ambiguity as a moderator".

LITERATURE REVIEW

Attribution Theory

In this research, attribution theory is used to explain how internal and external elements influence auditor behavior. Attribution theory is a theory that
studies the causes of a person's or our own behavior which causes an impression. The impression formed is considered a factor that influences the behavior of other people.

According to attribution theory, behavior is related to a person's attitudes or characteristics. In other words, by seeing how each person acts, we can find out a person's characteristics and predict how they will act in certain situations. Situational dispositions and attributions are known as causes of behavior in social perception (Megayani et al., 2020).

Attribution theory is used as the basis for this research to discover why auditors make mistakes or behave ineffectively during the audit process (Lestari, 2019). This theory also shows that factors that contribute to success or failure in carrying out previous tasks influence expected performance in the future.

**Agency Theory**

According to Jensen & Meckling, 1976, agency theory is defined as a contract in which one or more people (principals) ask other people (agents) to perform services on their behalf while giving them permission to make decisions. In agency theory, a party (principle) assigns tasks to another party (agent) who carries out the work.

The principal gives the agent the decision-making task. Although they may differ in preferences, beliefs, and information, both directors and agents are considered rational economic men. According to agency theory, agents may act outside the interests of the principal by behaving self-interested.

**Audit quality**

Auditors who properly review financial reports and adhere to standards will achieve superior audit quality. The usefulness of the audit and the value of the recommendations given by the auditor to the client provide evidence of the auditor's audit quality. Reliable audit results based on standards are an indicator of audit quality.

Competent auditors have very extensive procedural knowledge and skills when conducting audits. They can design audit procedures appropriately, find the right risk analysis, and obtain sufficient audit evidence so that it can be completed on time (Sitorus, 2019).

**Professionalisme**

Audit standards are guidelines for auditors to report historical finances for audit results, so that auditors have to carry out their work professionally. (Nasution, 2020) Professionalism is an attitude that must be possessed by auditors who have the responsibility to carry out their profession.

According to SPKN (2017), Professionalism means professional ability, expertise and willingness to carry out work in accordance with the standards and provisions of statutory regulations as well as the principles of prudence, thoroughness and thoroughness (Pratiwi, 2019).

Professionalism has five key elements. These are commitment to the profession, independence, social obligations, trust in the profession, and
relationships with fellow professionals. Therefore, high-quality exams depend on professionalism (Suryanawa, 2020). If an auditor complies with and follows a code of ethics, they can be said to be professional. Integrity is a trait that underlies people's trust and is used by family members to test all their decisions. Auditors are assigned and supervised according to the level of knowledge, skills, and abilities necessary to assess the audit evidence they examine. With professional skepticism, auditors are expected to be able to carry out their work in a manner that complies with standards, maintaining audit quality and the image of the auditor profession.

Several previous studies have discussed the same problem, namely factors that influence audit quality, among which (Indah Azhari et al., 2020) stated that professionalism produces a positive influence on audit quality.

H1. Professionalism has a positive effect on Audit Quality

**Locus of Control**

According to Rotter (1966), locus of control is the extent to which a person believes that the reinforcement and consequences of his actions depend on his personal beliefs and characteristics (Gavioli, 2022). Characteristics that justify the results obtained are more likely to be involved in audit quality in accordance with them. (Islam, 2019) Locus of control is a person's tendency to perceive something in life as difficult, unfair, or has never happened before.

Locus of control is related to attribution theory. According to attribution theory, there are behaviors that are related to a person’s characteristics. In other words, the auditor is able to know the attitudes and behavior that the auditor predicts in certain situations, and the auditor has a role in that situation.

Locus of control is a continuum that shows a person's opinion about whether they have control over the consequences of an event (internal locus of control) or do not have control over the consequences of an event (external locus of control) (Tseng et al., 2022) External locus of control is a person’s belief that his or her job success is caused by external forces, such as the organization, and not caused by oneself; Internal locus of control is a person's ability to control himself to respond to situations that confront him when carrying out a task so that he is able to complete it well.

An auditor is seen as having an internal locus of control so that he believes that the results of his work come from his skills and abilities based on his own efforts. (Challen, 2023) However, when an auditor feels that the work he does comes from external factors, the auditor is said to have an external locus of control.

Someone who has a locus of control has a higher level of satisfaction compared to someone who does not have a locus of control; As a result, the better the auditor's perspective on an event, the higher the quality. Locus of control is very important because it can influence the quality of internal audit worksheet reviews, which has an impact on audit quality. It is important to consider the components that influence audit quality, (Labeshka et al., 2023) the aim is to help ensure that internal audit products and services follow international best practices and stakeholder expectations. Research conducted
(Putri, 2020) states that Locus of control produces an influence positive impact on audit quality.

H2. Locus of Control has a positive effect on Audit Quality

**Emotional Intelligence**

Emotional intelligence, known as EI, was first mentioned by Salovey and Meyer in 1990. Until now, the popularity of the concept of emotional intelligence (EI) as one that can determine the success factors of a job is increasing rapidly in industrial and organizational psychology.

Emotional intelligence (EI) is an auditor's ability to control his emotions. Auditors must be mentally strong, meaning they are not easily influenced by bad things, and remain focused on their goals. Because the auditor's work is very susceptible to various kinds of errors.

Emotional intelligence (EI) means speaking truths that have been avoided and praying kindly too. An auditor with good EI has the ability to control himself, such as being careful to make decisions based on his audit opinion. If the audit opinion is in accordance with the code of ethics, the quality of the audit is beyond doubt. EI plays an important role in forming auditors' moral discipline, enabling them to stabilize their emotions (Yudawirawan, 2019).

Auditors with emotional intelligence will also have an empathetic attitude so that they can better understand clients' needs and motivate themselves to continue to be committed to audit quality (Ivandi & Sitorus, 2019).

Auditors who are able to control their emotions also have better emotional intelligence, which means the resulting audit will be of higher quality. Emotional intelligence in this research is the ability to control one's emotions (Dewi, 2021).

Research carried out (al, 2020) states that Emotional Intelligence has a positive influence on audit quality. This indicates that the higher the Emotional Intelligence an auditor has, the higher the quality of the audit produced.

H3. Emotional Intelligence has a positive effect on Audit Quality

**Profesional Ethics**

The moral standard values that govern human behavior are called "ethics". It is a profession with high moral standards, usually reflected in the rules that everyone in the profession adheres to. Every profession has rules that must be obeyed, which are called a code of ethics. This code of ethics regulates the relationship between auditors and their clients, colleagues and the wider community.

Auditors require great service and moral contribution to society. The public demands quality audit services. Therefore, the accounting profession has established strict technical and ethical standards to assist auditors in conducting audits. Professional ethics is a very important thing for auditors to pay attention to because all professions need professionals so that the profession they undertake can gain public trust. (Suryanawa, 2020) With ethical awareness,
auditors tend to be professional in carrying out their work in accordance with the professional code of ethics and audit standards so that the audit results will show the correct situation.

An auditor must comply with audit principles when making decisions, one of which is having good professional ethics. Increase the trust of the auditee or the audited party and make them believe in carrying out quality audits. Research conducted (Pratiwi, 2019) states that professional ethics has a positive influence on audit quality. This indicates that the higher the professional ethics the auditor has, the higher the quality of the audit that can be produced.

H4. Professional Ethics has a positive effect on Audit Quality

**Ambiguitas Peran**

Role ambiguity is defined as the difference between the information a person has and what is needed to carry out speech according to hopes or expectations, and a person's behavior can be influenced by the norms and role expectations of other people. (Solikhah, 2022) If there is role ambiguity, people may not really understand their role, so they do not do what is expected of the person conveying the role.

Role ambiguity is when nothing is clear about what a position does and what is expected of it, which means information that an employer should be able to hire employees reasonably according to their position (Megaster, 2022). When the boundaries of an auditor's duties and responsibilities are unclear, auditors can experience anxiety, dissatisfaction, lack of effectiveness and lack of direction in carrying them out. (Ketut Setia Wati et al., 2023) This can affect audit quality. Quality audits will be compromised if these issues are not resolved. Audit quality worsens negatively with the level of auditor role ambiguity.

H5. The influence of professionalism on audit quality is moderated by role ambiguity.
H6. The influence of Locus of Control on Audit Quality is moderated by Role Ambiguity.
H7. The influence of Emotional Intelligence on Audit Quality is moderated by Role Ambiguity.
H8. The influence of Professional Ethics on Audit Quality is moderated by Role Ambiguity.
METHODOLOGY
This research aims to find out how professionalism, locus of control, emotional intelligence and professional ethics affect audit quality. Auditors who work at BPR will be used as respondents in this research. The sample obtained was 49 out of 83 research subjects selected to represent auditors in BPR.

This research uses a questionnaire method in collecting data, namely by distributing a list of statements (questionnaires) which will be filled out by BPR respondents in Region III Cirebon, West Java, receiving a list of questions containing statements about professionalism, locus of control, emotional intelligence, professional ethics, audit quality and Role Ambiguity. Each statement has comments requested from the respondent. A Likert scale was used, consisting of (1) Strongly Disagree; (2) Disagree; (3) Agree; and (4) Strongly Agree, to assess the questionnaire.

Data Collection Techniques
Primary and secondary data were used in this research. The main data for this research were obtained from the internal auditor of BPR Region III Cirebon. Primary data consists of internal auditors' opinions about internal audit quality, and secondary data consists of various theoretical and practical sources related to measuring internal audit quality.

Data Processing Techniques
This research data processing uses statistics. Data will be processed and analyzed in several stages, such as descriptive statistics to provide an overview of the analysis; validity and reliability tests to test research instruments and questionnaires; and classical assumption tests to demonstrate the validity of the data; and one-stage multivariate model analysis to show how different independent variables influence the main descriptive variables. This research data was processed using the Amos statistical program.

Hypothesis Testing Techniques
To test the overall hypothesis, this study used one-stage multivariate model analysis (one-stage multivariate model) with a significance level of 5% ($\alpha=0.05$).

$$KAI = \rho_1(\text{PROF}) + \rho_2(\text{LOC}) + \rho_3(\text{EI}) + \rho_4(\text{PE}) + \epsilon$$

Information
- KAI = Internal audit quality
- $\rho_1$, $\rho_2$, $\rho_3$, dan $\rho_4$ = Path coefficient of each independent variable
- PROF = Professionalism
- LOC = Locus Of Control
- EI = Emotional Intellligence
- PE = Professional Ethics
- $\epsilon$ = Epsilon
Hypothesis testing is carried out partially (t test) and simultaneously (F test). In addition, the dependent variable can be explained by describing the percentage contribution of influence from the observed independent variables.

RESULTS AND DISCUSSION

Overview of Observation Unit

The Internal Auditor of Rural Bank (BPR) Region III Cirebon is the subject of this research. A sample of 49 internal auditors was taken using the simple random sampling method.

The results of validity testing show that there are no invalid instruments; this indicates that all instruments will be included in the subsequent analysis. A Cronbach Alpha coefficient value above 0.7 indicates that the instrument can be considered reliable.

<table>
<thead>
<tr>
<th>Variabel Penelitian</th>
<th>No. Item yang Tidak Valid</th>
<th>Koefisien</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professionalisme</td>
<td>-</td>
<td>0.847</td>
</tr>
<tr>
<td>Locus Of Control</td>
<td>-</td>
<td>0.865</td>
</tr>
<tr>
<td>Emotional Intelligence</td>
<td>-</td>
<td>0.792</td>
</tr>
<tr>
<td>Professional Ethics</td>
<td>-</td>
<td>0.903</td>
</tr>
<tr>
<td>Audit Quality</td>
<td>-</td>
<td>0.894</td>
</tr>
<tr>
<td>Ambiguity</td>
<td>-</td>
<td>0.947</td>
</tr>
</tbody>
</table>

Sumber : Data diolah (2024)

Descriptive statistical test

<table>
<thead>
<tr>
<th>Variabel Penelitian</th>
<th>N</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professionalisme</td>
<td>49</td>
<td>15</td>
<td>24</td>
<td>20.59</td>
<td>2.499</td>
</tr>
<tr>
<td>Locus Of Control</td>
<td>49</td>
<td>6</td>
<td>16</td>
<td>11.88</td>
<td>1.975</td>
</tr>
<tr>
<td>Emotional Intelligence</td>
<td>49</td>
<td>8</td>
<td>16</td>
<td>12.80</td>
<td>1.607</td>
</tr>
<tr>
<td>Professional Ethics</td>
<td>49</td>
<td>9</td>
<td>16</td>
<td>13.14</td>
<td>1.926</td>
</tr>
<tr>
<td>Audit Quality</td>
<td>49</td>
<td>9</td>
<td>20</td>
<td>16.51</td>
<td>2.467</td>
</tr>
<tr>
<td>Ambiguity</td>
<td>49</td>
<td>8</td>
<td>28</td>
<td>15.27</td>
<td>5.114</td>
</tr>
</tbody>
</table>

Sumber: Output SPSS 25, Data sekunder telah diolah

Based on the results of the descriptive test above, we can describe how researchers collected data:
1. The Professionalism variable (X1) shows a minimum value of 15 and a maximum value of 24; The average value of financial stress is 20.59 and the standard deviation of Professionalism data is 2.499.

2. In this data, the Locus Of Control variable (X2) has a minimum value of 6 and a maximum value of 16. The average value of Locus Of Control is 11.88, and the standard deviation of the Locus Of Control data is 1.975.

3. There is a minimum value of 8 and a maximum value of 16 for the Emotional Intelligence Variable (X3). The average value of Emotional Intelligence is 12.80, and the standard deviation of Emotional Intelligence data is 1.607.

4. The variable Professional ethics (X4) shows that the data has a minimum value of 9 and a maximum value of 16; The average value of Professional Ethics is 13.14, and the standard deviation of Professional Ethics data is 1.926.

5. The Audit Quality (Y) variable has a minimum value of 9 and a maximum value of 20; The average value of Audit Quality is 16.51, and the standard deviation of Audit Quality data is 2.467.

6. The Ambigious variable (M), which is found in the data, has a minimum value of 8 and a maximum value of 28. The average Ambigious value is 15.27, and the standard deviation of the Ambigious data is 5.114.

Classic assumption test

<table>
<thead>
<tr>
<th>Table 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hasil Uji Normalitas</td>
</tr>
<tr>
<td>One-Sample Kolmogorov-Smirnov Test</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>N</td>
</tr>
<tr>
<td>Normal Parameters</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Most Extreme Differences</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Test Statistic</td>
</tr>
<tr>
<td>Asymp. Sig. (2-tailed)</td>
</tr>
</tbody>
</table>

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

A significant data value of 0.200 is shown by the One-Sample Kolmogorov-Smirnov table, and a significant value of more than 0.05 indicates that the remaining regression data is normal.
All independent variables have a tolerance value of more than 0.10 and a VIF value of no more than 10. This is shown in the multicollinearity test results table.

a. The tolerance value for the professionalism variable is 0.522, and the VIF value is 1.916.
b. The tolerance value for the Locus of Control variable is 0.802 and the VIF value is 1.247.
c. The tolerance value for the Emotional Intelligence variable is 0.868 and the VIF value is 1.151
d. The tolerance value for the Professional Ethics variable is 0.505 and the VIF value is 1.979.

Heteroscedasticity Test

The heteroscedasticity test assesses whether there are differences in the regression between the residuals from one study and another study. This can be done using a Scatterplot image pattern or with the Glajser test, which determines the level of significance.

Figure 1. Hasil uji heteroskesdastisitas

There is no heteroscedasticity in the regression model, as shown in Figure 1, because the points scattered above and below the number 0 on the Y axis do not form a clear pattern.

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Multiple Linear Regression Test

Table 3 shows the regression equation as follows:

\[ \text{KAI} = \beta_{PR} + \beta_{LOC} + \beta_{EI} + \beta_{PE} \]

\[ \text{KAI} = 0.607 + 0.021 - 0.463 + 0.193 \]

The results from the table above can be calculated as follows:

a. The Professionalism variable (X1) has a positive influence on Audit Quality, with a \( \beta_{PR} \) value of 0.607, which means that for every increase in Professionalism (X1) by one, Audit Quality (Y) will increase by 0.607.

b. With a \( \beta_{LOC} \) value of 0.021, Locus of Control (X2) shows a positive influence on Audit quality, which means that every increase in Locus of Control (X2) by one will cause an increase in Audit Quality (Y) of 0.021.

c. The Emotional Intelligence variable (X3) has a negative influence on Audit quality, as shown by the \( \beta_{EI} \) value of -0.463, which means that every increase in Emotional Intelligence (X3) by one will cause a decrease in Audit Quality (Y) of -0.463.

d. With a \( \beta_{PE} \) value of 0.193, the Professional Ethics variable (X4) has a positive influence on audit quality, which means that every increase in Professional Ethics (X4) by one will result in an increase in Audit Quality (Y) of 0.193.

Tabel 5

Hasil Uji Regresi Linear Berganda

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
</tr>
<tr>
<td>1</td>
<td>(Constant)</td>
<td>7.152</td>
</tr>
<tr>
<td></td>
<td>Professionalisme</td>
<td>.607</td>
</tr>
<tr>
<td></td>
<td>Locus Of Control</td>
<td>.021</td>
</tr>
<tr>
<td></td>
<td>Emotional Intelligence</td>
<td>-0.463</td>
</tr>
<tr>
<td></td>
<td>Professional Ethics</td>
<td>.193</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Audit Quality
Sumber: Output SPSS 25, Data sekunder telah diolah
Partial Test (T Test)

Based on Table 7, the regression equation can be seen as follows:

\[
KAI = \beta PR + \beta LOC + \beta EI + \beta PE + \beta PR*M + \beta LOC*M + \beta EI*M + \beta PE*M
\]

\[
\begin{align*}
Y = -0.036 &- 0.291 - 0.208 + 1.201 + 0.032 + 0.022 + 0.002 - 0.080 \text{ Ambiguity}
\end{align*}
\]

Based on the results of the data in table 7. above, it can be interpreted as follows:

a. With the Sig value of the interaction variable between Professionalism and Ambiguity of 0.265 (>0.05), it can be concluded that the Ambiguous variable is unable to influence audit quality.

Sumber: Output SPSS 25, Data sekunder telah diolah
b. With the Sig value of the interaction variable between Locus of Control and Ambiguity being 0.340 (<0.05), it can be concluded that the Ambiguity variable is unable to moderate Locus of Control on audit quality.

c. With the Sig value of the interaction variable between Emotional Intelligence and Ambiguity being 0.956 (>0.05), it can be concluded that the Ambiguity variable is unable to moderate Emotional Intelligence on Audit Quality.

d. With the Sig value of the interaction variable between Professional Ethics and Ambiguity being 0.066 (>0.05), it can be concluded that the Ambiguity variable is unable to moderate Professional Ethics on Audit Quality.

**CONCLUSION AND RECOMMENDATION**

**Conclusion**

This research was designed to empirically test the influence of Professionalism, Locus of Control, Emotional Intelligence, and Professional Ethics on Audit Quality with Ambiguity as a moderator. The results of classical assumption testing consisting of normality, multicollinearity and heteroscedasticity tests carried out with a one-stage multivariate model show that there are normality, multicollinearity, and autocorrelation problems. Other variables that are not visible influence the remaining portion, with a total influence of 0.598, or 59.8%. Professionalism is known to have the greatest influence on individuals, followed by Locus of Control, Emotional Intelligence, and professional ethics.

The first hypothesis shows that professionalism is beneficial and significant to internal audit quality (KAI) according to the t test results. Therefore, the high level of professionalism of internal auditors will have an impact on audit quality.

The second hypothesis states that Locus of Control has no significant effect on internal audit quality (KAI) according to the t test results. Therefore, no matter how high the level of locus of control you have, it has no impact on audit quality.

The third hypothesis shows that Emotional Intelligence has a negative and significant impact on internal audit quality (KAI) according to the t test results. Therefore, a high level of internal auditor Emotional Intelligence will not have an impact on audit quality.

The fourth hypothesis shows that Professional Ethics has no significant effect on internal audit quality (KAI) according to the t test results. Therefore, no matter how high the level of Professional Ethics is, it will not have an impact on audit quality.

Ambiguity cannot moderate professionalism regarding audit quality. This means that no matter how much ambiguity is given, it will not moderate professionalism regarding audit quality. Ambiguity has not been able to moderate the influence of locus of control on audit quality. This means that no matter how much ambiguity is given, it will not moderate the locus of control on audit quality. Ambiguity has not moderated the influence of emotional intelligence on audit quality. This means that no matter how much ambiguity is given, it will not moderate emotional intelligence regarding audit quality.
Ambiguity cannot moderate the influence of professional ethics on audit quality. This means that no matter how much ambiguity is given, it will not moderate professional ethics towards audit quality. This research still needs improvement, so future researchers must pay attention to some of these limitations to improve them.

This research has several limitations, including:
1. The number of 49 people who answered is clearly insufficient to describe the actual situation.
2. Due to the different thoughts, assumptions and understanding of each respondent during the data collection process, the information given to respondents sometimes does not reflect the truth. Other factors include honesty in responding to questions.

Recomendations
The suggestions given are: (1) Research shows that professionalism and emotional intelligence influence the quality of internal auditors partially and simultaneously. The research results show that these two components influence the quality of internal auditors partially and simultaneously, while the other two components, locus of control and professional ethics, do not influence it partially or simultaneously. Therefore, people's credit bank leaders must consider these factors when selecting or assessing auditor performance; (2) To explain its effect on improving internal audit quality, researchers must add or use independent variables such as commitment and experience; (3) The scope of research objects must be wider for subsequent research.

FURTHER STUDY
Because the quality of internal auditors is most influenced by professionalism, it is recommended that internal auditors continue to improve their professionalism through training and further education.

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